

christians  
against  
poverty

**CAP**

# 2023 Impact Report



## A message from our CEO

It is a privilege to lead alongside many others our non-profit Christian organization dedicated to aiding individuals in overcoming debt and enhancing financial literacy. I am proud to present our Impact Report. It's a testament to the incredible transformations we've witnessed in the lives of so many.

Through our dedication offering and providing free credit counselling services, we've been able to empower individuals to regain control of their finances and start on a journey towards financial freedom. Our personalized support doesn't just erase debt; it ignites a spark of hope and confidence in those we serve, paving the way for a brighter tomorrow for them and their loved ones. Together, we're making a real difference.

Now more than ever, we see the growing demands for this in our local communities. The work we do is vital, and we're steadfast in our belief that we're heading in the right direction, guided by the impact we've achieved and the trajectory ahead.

Along with our credit counselling efforts, we are a driving force of promoting and deliverer of financial literacy through our CAP Money course and online resources. We believe that by providing individuals and families with essential money management skills and knowledge, we're not just offering a quick fix; we are laying a foundation for lasting financial stability, confidence, and resilience. Our goal is to continue to create meaningful experiences that empower individuals to take control of their financial futures, setting them on a path to independence and prosperity.

As we look back on the impact of our initiatives, we're unwavering in our commitment to serving our community with compassion, integrity, and dedication. "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." Psalm 27:13-14



**Will MacLaughlin**  
CEO

A white handwritten signature of Will MacLaughlin on a dark blue background. The signature is stylized and cursive, matching the name 'Will MacLaughlin'.

## Impact Snapshot

**382+**

Households participated in  
the Money Course

**146**

New clients booked in

**13**

Debt free households  
this year



"I feel blessed, grateful, I never thought this would happen. I waited so long for this. I have something I can be proud of."

**Jodi, CAP client**

## Why I donate:

CAP is teaching practical money management skills in a non-judgemental environment. A professional resource for debt consolidation and repayment planning. A life-changing experience of caring support.

Supporter, Betty

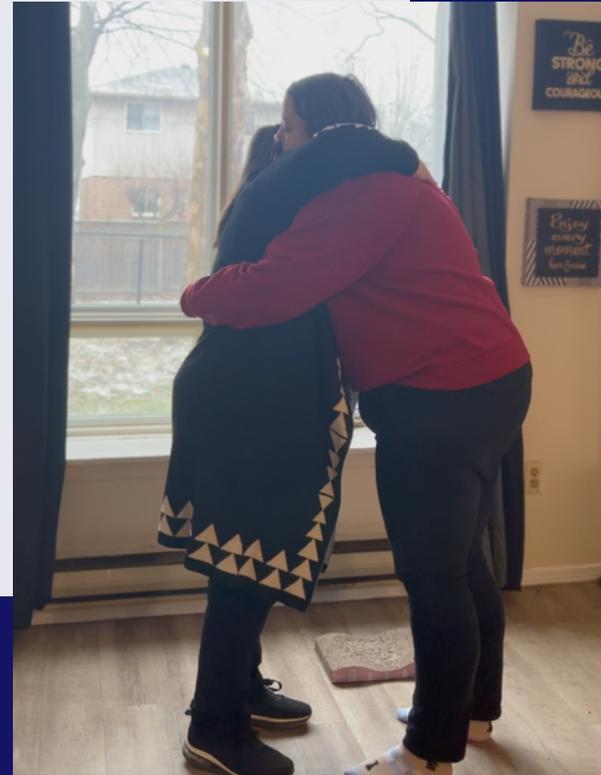
## Our Values

### Christ Centred

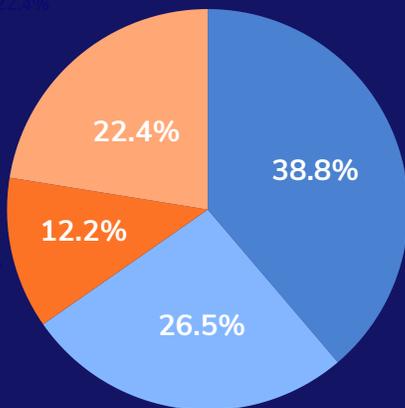
It all starts and ends with Jesus Christ. Jesus runs through our core, our love for Jesus is our motivation and our heart.

### Excellence

Being excellent is realizing that the people we serve and the people we work with are worthy of us going beyond: going the extra mile.

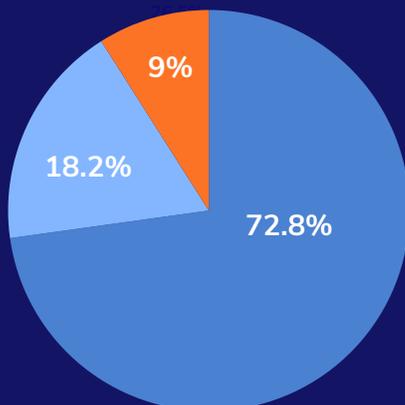


## Your donations at work



### Income

Life changers (38.8%)  
One-time donations (26.5%)  
Foundation and charities (22.4%)  
Church partnerships (12.2%)



### Expenditure

Program (72.8%)  
Administration (18.2%)  
Fundraising (9%)

## Our debt network

**146** New clients  
booked in  
with us

2023 was a monumental year in Debt Network. Our hope is that this becomes a launching pad for continued growth, and ultimately achieving all that God has in store for the financial counselling stream of CAP.



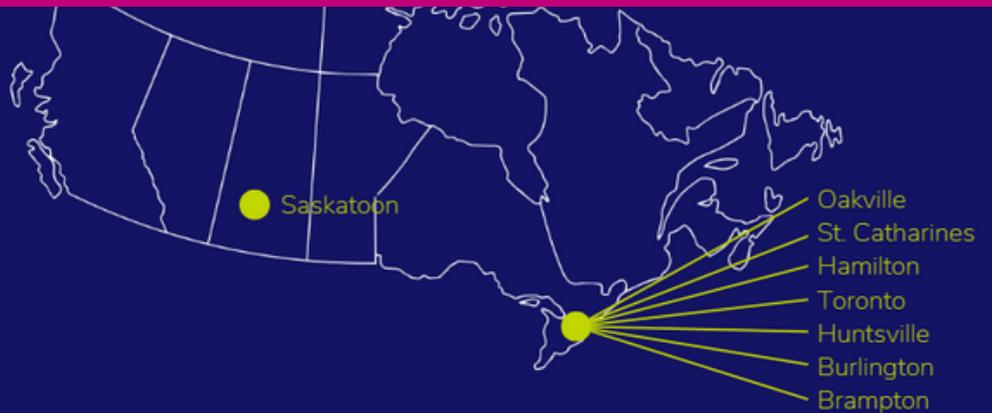
# money:course

CAP Money is a budgeting course that teaches financial skills that have a lasting impact. With its focus on practical tools and coaching, it's a great way to start conversations and connect with people in your community. Best of all, CAP Money is one of the cheapest options available to churches.



## Where we serve

CAP's Debt Network operates through churches in the following locations:



## Our communities



### Iona - Ride for CAP 2023, Saskatoon

"I started when I was 4 because I wanted to be cool like my dad. He pulled me in his bike chariot when he did the Ride for Refuge for the two years before that, so I learned how to ride a bike just so I could ride with him in the Ride for Refuge!

As I got older, I had a better understanding of why we were doing it and how it helped people. I would go with my mom to bring groceries to people who were working hard, but still didn't have enough money for food. And I got see her help people celebrate when they were debt free. I could see how people went from really hard situations to something better and I loved that I could be part of that.

Plus, every year we raise more money and it's cool to see how people will give when I ask them to help!"

# Your support is what makes this happen.

"In a day when personal financial management is not top of mind with many, it's great to see people taking an interest in how they handle their money. Taking the CAP Money Course is often an exercise in self-discovery as well as stewardship. People realize things about themselves when they see how they handle their finances, both good and bad, and can see the way forward more clearly. They instantly know what to do more of or what to stop doing altogether. Watching the light go on with some folks is rewarding because I know they'll do away with self-detrimental spending habits and will start saving for their futures."

Al, CAP Money Coach

"It felt safe enough to share, and I did not feel judged in any way. I felt heard and very loved and that I was not doing this alone anymore."



**Alison Williams**  
Board Chair

I am humbled by the transformative impact our programs have had on the lives of those we serve. Through our collective dedication and steadfast commitment to our mission, we have witnessed firsthand the profound difference we've made.

Our organization's unwavering focus on compassion, integrity, and service has enabled us to not only provide vital support to those in need but also to foster a community of hope, resilience, and empowerment. I am happy to celebrate our accomplishments outlined in this Impact Report with you, I am inspired by the efforts of our team, volunteers, and supporters who continue to embody the values of our organization and make a lasting difference in the lives of others. Together, we remain dedicated to our mission of transforming lives and building a brighter financial future for all.

*A. Williams*



**Alexa,**  
CAP employee

# Make an Impact



**Give a one time donation or become a monthly supporter and change lives today by breaking the chains of debt for a family.**  
[capcanada.org/donate](https://capcanada.org/donate)



**Join us in prayer for those struggling with finances, and for our partner churches who are bringing immense blessing and introducing clients to Jesus.**  
[capcanada.org/emailupdates](https://capcanada.org/emailupdates)



**Volunteer your time by writing notes of encouragement for new clients or advocate for CAP Money at your church and become a volunteer Money Coach.**  
[capcanada.org/contact](https://capcanada.org/contact)



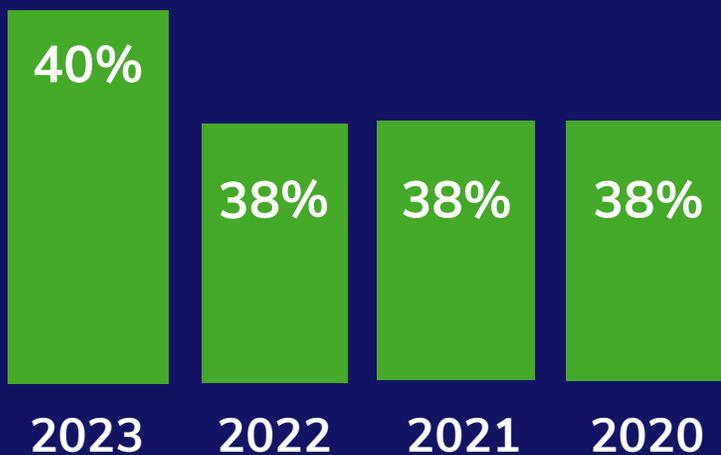
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We're all about equipping and inspiring the local church to help people out of poverty and invite them to follow Jesus.

# Did you know?

## Two-in-five Canadians

say money is their top source of stress, the first increase since 2020



The rising cost of groceries continues to be the top factor (69%) impacting Canadians financial stress

## 1 in 4 Canadians

reported that their household needs were difficult or very difficult to meet financially

For some Canadians, the added worry over their finances is having an isolating social impact. Of those Canadians identifying as part of the financially stressed group, 55 per cent say they feel more isolated due to rising costs of living and that is impacting those close to them.

# 55%



Follow us and join in on the journey



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