



# ANNUAL REPORT 2015

Community Empowerment Fund

SAVING  
CREATES  
CHANGE

Dear CEF Family,

**Wow – is our family ever growing!**

You – Members, Advocates, supporters, and friends – continue to astound us by what you are capable of achieving together. In 2015, our outcomes grew, our team grew, and our offices grew! Now with 760 Members and 237 Advocates, we expanded office locations in both Chapel Hill and Durham this year, and welcomed new team members. We trained Durham Advocates through a course at Duke University and built the framework for a parallel class to be offered to Chapel Hill Advocates through the UNC School of Social Work.

In our services for Members, this has been the year of integration! In our Durham office, we worked closely with partners all across the spectrum – from emergency shelters to homeownership programs – to intentionally and creatively integrate CEF’s unique services to build financial capability and savings. In our Chapel Hill office, we launched an Integrated Services Center (now officially dubbed the Orange Community Hub!) in our new and improved office – building out opportunities for dynamic, co-located services with some of our amazing partner organizations. Members can now access the services of other organizations right on-site in the welcoming and open environment at CEF, making it easier for Members to gain the resources they seek, and easier on partners to connect with our Members.

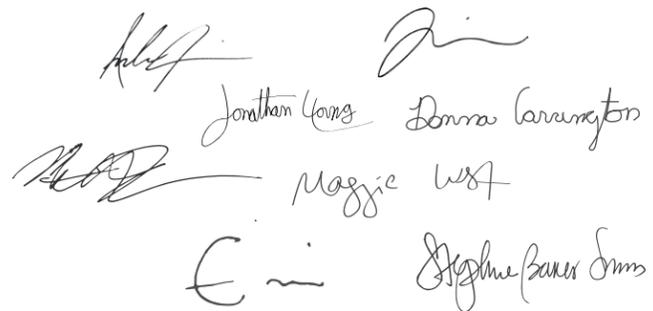
We believe that savings and financial security have a powerful role to play in assisting Members to both enable and sustain transitions out of homelessness. We reached a whole new threshold this year, as Members have now saved over \$500,000 towards personal savings goals. And just as we passed this milestone, we completed a redesign of our savings accounts to even further support the ability of Members to achieve their goals. We also launched a revamped and robust one-on-one financial coaching program to more adeptly assist Members in cultivating financial wellbeing in a holistic, person-centered way.

Finally, CEF is nothing if not a thriving community, and also nothing without a healthy broader community. With both tenets in mind, this year we focused our time, energy, and hearts on creating new ways to engage our community (Members and Advocates) in building CEF as an organization and in building towards local changes to meet needs and aspirations of CEF Members.

Looking inside CEF, our community worked together to define CEF’s guiding principles and strategy, and in an ongoing way to continually engage in all kinds of organizational activity – from the Alumni Members who run our Alumni Advisory Council and were incredibly active this year, to the students at Duke who formed our Student Advisory Board and have begun brainstorming. Our local advocacy drew us deeply into efforts to promote more truly affordable housing in Orange and Durham Counties, proposing solutions and encouraging investments that can help resolve this most fundamental need for our lowest-income neighbors. With our feet firmly planted on the ground and great Member stories to share, we look towards CEF’s horizon with hope and optimism.

It is our delight and our honor to share this report, trying our best to capture in a few pages a whole year filled with struggle and triumph, with the hope of showing you all – the whole CEF family – what you accomplished together. We can’t wait to see what’s next!

With joy and gratitude,



Jonathan Lewis    Donna Caraway  
Maggie West  
Stephanie Sims

“Financial independence means not having to struggle just to sustain.”

— Indiana,  
CEF Member

Indiana received the very first punch on a CEF Savings Card! This piggy-themed punch card tracks each deposit and captures progress towards her goals!



# 2015

Foundation Grants	\$250,100
Individual Donations	\$95,786
Corporate Grants	\$24,242
Government Grants	\$19,250
Contract Income	\$16,395
University Grants	\$13,942
Other Income	\$3,949
<b>Total Revenue</b>	<b>\$423,664</b>



Advocate Program	\$162,055
Savings Accounts	\$34,189
Financial Education	\$32,179
Administrative	\$28,816
Fundraising	\$19,871
<b>Total Expenses</b>	<b>\$277,110</b>

- 760 MEMBERS**  
engaged actively in CEF's programs
- 237 ADVOCATES**  
students and community volunteers providing one-on-one support
- 16,563 HOURS**  
of support by dedicated Advocates and volunteers, valued at **\$362,400**
- 155 JOBS**  
gained by CEF Members
- 114 HOMES**  
secured by CEF Members
- 116 PARTICIPANTS**  
in CEF Opportunity Classes
- 201 ACCOUNTS**  
with active progress towards savings goals
- \$193,881 SAVED**  
to achieve personal financial dreams



**Malcolm** is the kind of person who when he decides to do something, he doesn't do it halfway, but takes a courageous plunge and surpasses even his own hopes or expectations. To pursue his dreams as a musician, he left his position after eight years as a sanitation worker in Rocky Mount, cashing out his retirement to buy a van and a load of instruments and start traveling. Months later, he found himself touring all across the globe with different groups as an incredibly accomplished drummer — traveling to England, Australia, Amsterdam, Johannesburg, and Israel, to name a few. (Check out Malcolm's awesome music! Listen to Majestic Lions on iTunes).

In 2013 Malcolm felt that he was in danger of relapsing after 12 years of sobriety, so he preemptively entered a six-month recovery program at Urban Ministries of Durham (UMD), where he joined CEF.

"Once in the program, I had lost my job and was homeless now. CEF came at the right time, just when I was worrying about how am I going to get a job online, who am I going to go to?" Malcolm connected with CEF during our office hours at UMD.

**"And you know, I didn't know how to use a computer at all, and within six months after being with CEF, I actually got a job in environmental services at Merck, and at Merck you can't use pencil, pen and paper — everything is through computers."**

That was two years ago, and Malcolm has now moved from temporary employment to a permanent position in a different field. "I love that job... Without CEF I would have never been able to fill out the application, would not have made it. I keep pinching myself, say man, I'm doing alright, I'm loving it, life is good, trying to do the right things for the right reasons, and good things are really happening."

"And over the years, I never stopped dealing with CEF after that. I knew I had found a good outlet, I knew I had found a good thing — somebody, some place, people that care about you, they care to help you in so many ways.

**"It's hard for me to even explain — where can you find people who actually take the time out to help you put your life together? You know, this is my health program, this is my finance program, this is just amazing man."**

And Malcolm isn't done with CEF yet! Malcolm has been a star saver in CEF's saving program. "I saved for the laptop, I saved to get stuff to move [into my apartment], and now I'm saving for vacation." Whether to take a trip home to the Virgin Islands or to go to a family reunion in Indianapolis, "either way, I'm going to make that goal, I'm going to reach it." We are sure of it, because as we know from experience, when Malcolm sets his mind to it, he totally succeeds!

# 2016-2018 Strategic Plan

We are forging a dynamically driven and abundantly challenging path with our community over the next three years! Since our founding in 2009, CEF has experienced exponential growth on all fronts, with constant and ever increasing requests from our community to continue growing in the scope, breadth and depth of work. This year, we took time as a community to step back, listen to many stakeholders, and responsively plan our strategy moving forward. While we know that we will continue to be adaptive and creative in how we respond to the constantly changing environment surrounding our Members and Advocates, this strategic plan acts as a critical foundation to ground our strategy, set our milestones, and strengthen our outcomes. We are proud to share this overview of our three-year strategic plan here!

## 1. Fully integrate financial services with partners providing emergency shelter, transitional housing, and housing support

- A. Fully integrate financial services with partners providing emergency shelter, transitional housing, and housing support
- B. Enhance CEF financial education and financial products
- C. Develop a robust Advocate program to deliver financial services



## 2. Improve coordination of Member services through Advocates to better assist our growing base of Members in achieving goals

- A. Improve coordination of Member services through Advocates
- B. Increase capacity to serve Spanish-speaking Members
- C. **Chapel Hill:** Develop and implement an Integrated Services Center model to provide co-located, coordinated, and streamlined access to partner services for Members
- D. **Chapel Hill:** Improve Advocate program. Develop generalist / specialist training tracks
- E. Create new technological tools and extend technological solutions to our community



## 3. Advance CEF Members' achievement of employment and career goals

- A. **Chapel Hill:** Enhance one-on-one employment assistance and redesign Job Partners program for greater effectiveness
- B. **Chapel Hill:** Advance coordination of services and systems collaboration between workforce development agencies
- C. **Durham:** Build new, closely integrated partnership(s) with area workforce development provider(s)



## 4. Promote sustained transitions into housing

- A. Coordinate with housing services to create a pipeline of financial services as a component of housing stabilization
- B. Advocate for affordable housing that meets the needs of CEF Members
- C. **Chapel Hill:** Improve the accessibility of housing resources for CEF Members
- D. **Chapel Hill:** Increase support and housing opportunities for recipients of housing vouchers



## 5. Invest in organizational sustainability, increased organizational effectiveness and deepened commitment to mission

- A. Increase Member involvement in programming and ownership of organization
- B. Pursue intentional and planned efforts to strengthen organizational commitment to anti-oppression
- C. Support increased capacity for fundraising and development to meet growing programmatic and infrastructure demands
- D. Create and enhance effective internal and external communication systems
- E. Ensure the quality and sustainability of staff and volunteer leadership
- F. Increase technological development and support to meet growing programmatic and infrastructure demands



Learn more about the plan and our process: [communityef.org/strategic-plan/](http://communityef.org/strategic-plan/)



## Saving Creates Change

2015 was a huge year for CEF's matched savings program, assisting Members to save towards their personal goals of moving out of the shelter, building an emergency fund, purchasing personal transportation, and much, much more.

This year, after almost two years of research, design, Member feedback, coordination with experts in the field, and finally, some serious database programming, we published the new and improved CEF Safe Savings Account design. Safe Savings Accounts are goal-oriented accounts. Members have limited access to withdrawals of their savings until they reach their goals with CEF, and once they achieve their goal CEF matches their accomplishments at 10 percent!

We launched the program in 2010, and since then Members have saved over \$500,000 towards their personal savings goals (amazing!). While many Members have made incredible progress towards

their goals, we set out to improve the overall number and portion of Members who achieve 100% of their goals. Moreover, we set out with a new objective to intentionally build opportunities for Members to create positive, long-term savings habits.

To bring these goals into reality, we partnered with locally based and nationally acclaimed expert on the topic — the Center for Advanced Hindsight at Duke University. The Center for Advanced Hindsight grounded their recommendations to CEF in behavioral economics research.

### What is behavioral economics?

*“Behavioral economics is the study of how people really make choices — not in a simplified economic model, but in the textured and rich reality of daily life, and draws on insights from both psychology and economics.”*

— Corporation for Enterprise Development (CFED)

In partnership with the Center for Advanced Hindsight, we made significant improvements to the design of our program to better assist CEF Members in setting and achieving savings goals. By combining their technical assistance with in-depth feedback from current CEF Members, we made exciting changes to CEF Safe Savings Accounts, including:

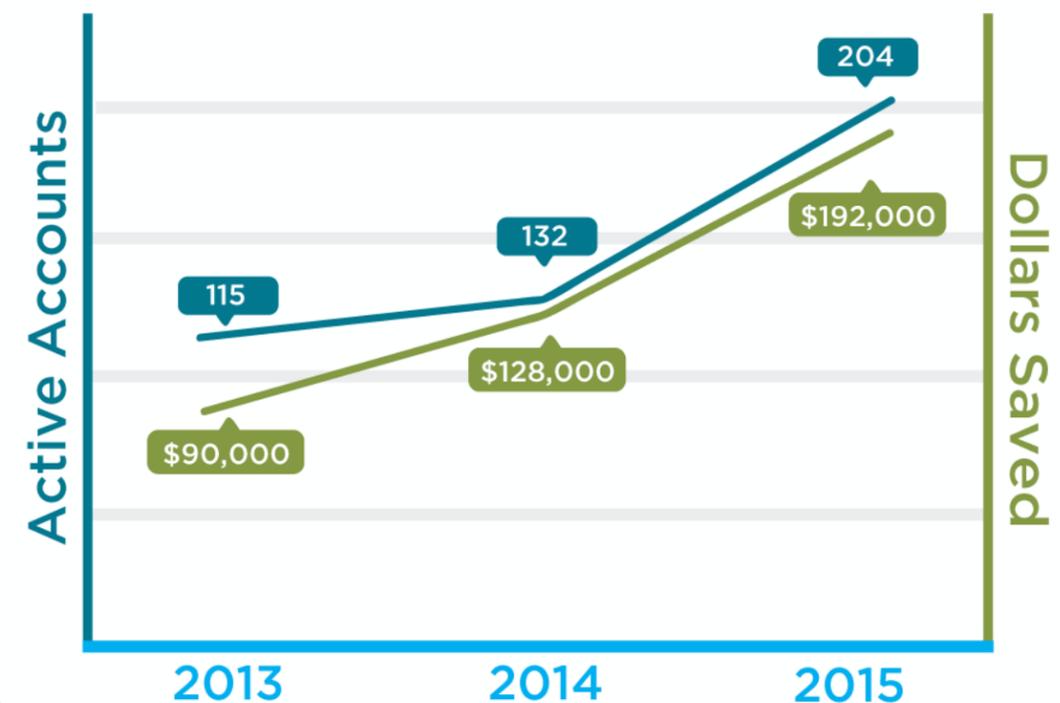
1. A personal budget-building system that helps Members create detailed, actionable savings plans
2. Automated text message and email reminders for scheduled deposits
3. An emphasis on setting iterative savings goals, each of which are attainable within six months
4. New incentives to encourage more frequent and consistent deposits

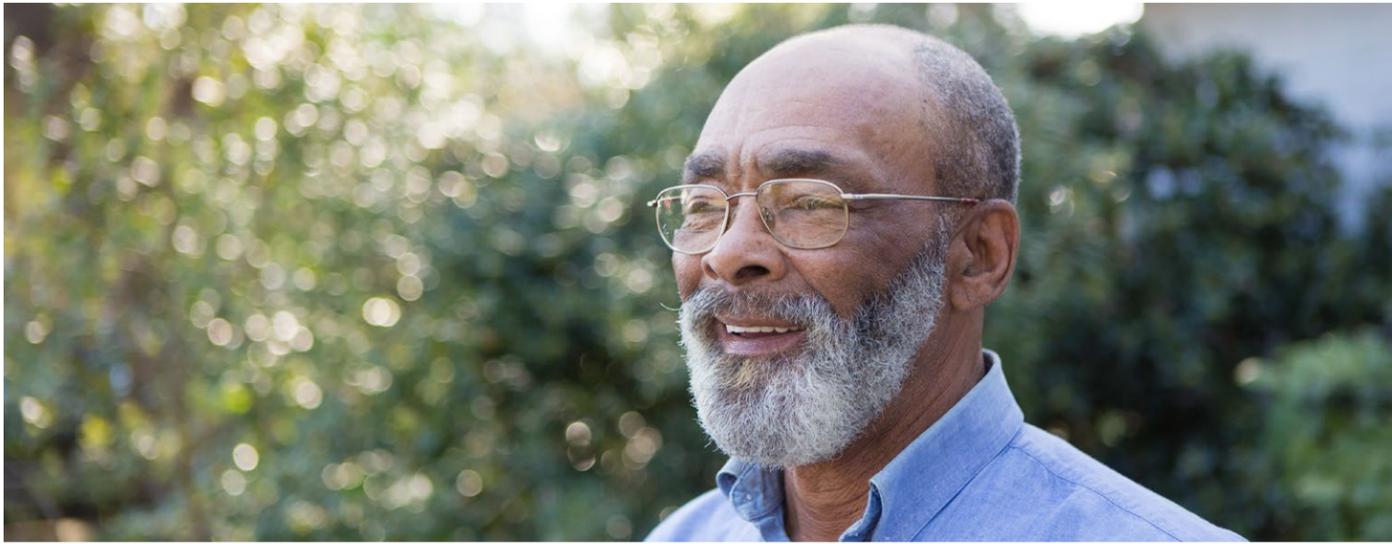
And all of these improvements were made in a beautifully redesigned online portal that is easy-to-use and streamlined — making the process of setting and attaining savings goals as painless as possible!

Based on the Center for Advanced Hindsight's nationally recognized research, these changes will assist CEF Members in achieving the savings goals they set out to reach. For a preview of great things to come, check out the chart below to see the continuing increase in the number of active savings accounts managed by CEF and the total amount CEF Members saved in their accounts annually, **which has doubled in just two years!**

As we are always learning and charting new territory with our unique financial services, we are excited to continue our partnership with the Center for Advanced Hindsight in 2016 as they conduct a formal research trial. Stay tuned!

## 2013-2015 Accounts and Savings





**Re: Lease Renewal** — “Dear Nathaniel, It’s been a pleasure having you as a tenant and we would like to thank you for choosing to renew your lease.”

Wow. It is hard to describe how much this one little sentence means. For Nathaniel, or “Pee-Wee” as he has been known by friends and family since birth, this letter from his landlord represents the first time throughout over a decade of homelessness that he has called a place home for a whole year — much less two!

**Pee-Wee** is 72 years old, has lived in Chapel Hill his whole life, and was a skilled brick mason for decades — building dozens of the buildings we see to this day. After suffering a stroke in 1995, he lost his ability to walk and speak temporarily, and his acute motor control — leaving him unable to practice his trade. Through rehabilitation he regained the strength to walk and the ability to speak, but the loss of acute control was permanent and he retired due to this disability. After losing steady income, he could not afford a home in Orange County and was homeless on and off for over a decade — sleeping in the woods for much of this period, and staying at the shelter for the final two years.

He worked diligently with CEF while in the shelter to save his retirement income, and was able to build up a nest egg of \$3,000 towards his move. Because of this preparation, when he and his Advocate finally — after months of searching — found an affordable studio apartment posted online, he was able to jump on the opportunity. He paid the security deposit and signed the lease the exact same day, bought furniture, and was all moved in by the end of the week!

Since his move-in, Pee-Wee has continued to budget and save with CEF, using his CEF savings

account to make sure he always sets aside enough of his fixed income for rent and utilities. “I’ll put it like this: My feet was in the dirt. Now my feet is not in the dirt. I’m on my way up, and the good Lord willing I’m going to keep going up. My sister I hadn’t seen in about 3 or 4 years, she said, ‘I’m so proud of you! You doing good, you doing good.’”

His two sisters, from whom he was previously estranged, surprised him on his birthday this year and rented a great big room at Golden Corral, with 25 members of his family and friends. “And next thing I knew, all these people I knew... I was eating steak and a piece of chicken. I had to put it down, because I was so much in joy, I hadn’t been with them in years. I didn’t want to cry in front of all of them, but I got tears in my eyes.”

“You know what they used to call me? The mayor of Franklin Street.” To this day, judges, business owners, and all kinds of folks greet Pee-Wee every day, whether he’s having coffee at Sutton’s or sweeping up outside one of the businesses. They are greeted in turn with his ready full-toothed smile and snarky sense of humor. Looking around his apartment, you can see this community of support represented in every beloved object, as he calls by name each person who was so excited to see him in housing. The coffee-pot given by a lawyer, the throw rug given collectively by the police department, the microwave given by a UNC employee... this is a true home.

We are proud of Pee-Wee, too, and proud to have this honorary Mayor’s stamp of approval:

**“If you want help, go to CEF. If you need anything go to CEF.”**



**“I’ll put it like this: My feet was in the dirt. Now my feet is not in the dirt. I’m on my way up, and the good Lord willing I’m going to keep going up. My sister I hadn’t seen in about three or four years, she said, ‘I’m so proud of you! You doing good, you doing good!’” — Pee-Wee, CEF Member**

“That’s what it is — CEF is an extension of family!  
CEF is the organization that goes above and beyond the  
norm, making sure your goals are backed up, financially stable,  
and have a definite work plan — and you go from there.”

— Ronald Miller, CEF Member

