

Aug. 9, 2012

To Whom It May Concern:

Thank you for your interest in the Community Empowerment Fund! CEF began in May of 2009 with five clients and ten student volunteers who wanted to explore a relationship-based approach to financial services. Today, over three years later, we are a vibrant and dynamic organization with 140 clients and 70 volunteers. We continue to be challenged and energized by the steep learning curve of tackling poverty at the community level. For this reason, we are an organization that consistently evaluates itself and makes programmatic changes in response to client needs. Though still growing and changing, we have now reached a point where we feel that we can speak to both the strengths and weaknesses of the concept of student-run microfinance and our model in particular.

We have produced the enclosed documentary* in order to illustrate what we mean by “a relationship-based approach to financial services.” This philosophical and methodological approach has proven to be the binding force of CEF’s efficacy. It is what differentiates CEF from other service providers and it is why we believe CEF is an important piece of the community development and poverty alleviation puzzle. We have assembled the accompanying documentary kit in order to give more particulars about how we work and offer some suggestions for how to begin the process of tackling poverty on a community level in your hometown. Enclosed you will find:

- I. **A CEF brochure** — outlining CEF’s programmatic offerings and structure.
- II. **A Timeline of CEF’s History** — tracking CEF’s development since the summer of 2008 and its evolution of programmatic changes. It is not intended as a suggested map for organization development. Instead, it is a record of events that reflects how CEF has adapted to client needs and new relationships in the community.
- III. **An Issue of Talking Sidewalks** — HOPE’s literary magazine. Every week, community members and shelter residents gather to write, tell stories, and learn from each other. We compile and publish a literary magazine composed of these stories twice a year. This is how we first got to know the people and stories of the homeless community; to this day it’s a source of relational support for members and consistent referrals to CEF’s services.
- IV. **A Catalogue of CEF’s Essential Community Partners** — developed over four years, these partnerships are a vital part of CEF’s success. Together, the organizations create a kind of web that addresses poverty from multiple vantage points. We have marked those organizations that can be found in other communities as a starting point for your own community partner outreach.
- V. **An Epilogue to the Documentary.**
- VI. **Discussion Questions** — to be used to accompany a screening of the documentary. We have found that the documentary can be a great starting point for a discussion on poverty in the community and the role of the student or community member in alleviating poverty.
- VII. **Stepping Stones to Household Wealth** — a step-by-step overview of CEF’s savings accounts and supportive programs as a pathway to household wealth.

*The documentary can also be seen online at:<https://vimeo.com/25004310>

In getting started on your own community-based approach to the issue of poverty,

1) Get to know the population you wish to serve. Again: get to know the population you wish to serve. Find ways of sharing meals, time, stories, and conversations. Whether you host free community dinners, start a literary magazine, make a documentary, or hold focus groups, you can't effectively begin to approach solutions to a problem unless you know the people and the stories of the people that experience it. Openness, honesty, a willingness to learn, and a commitment to listening, are all critical qualities to have as you begin. Discover the issues and find out what the individuals experiencing them believe are the best solutions.

2) Identify a team dedicated to learning and serving. CEF is less about systems and strategies and more about people. Its main goal is to structurally support the collaborative effort of clients and volunteers to work towards a common mission of building assets, gaining a higher income, engaging in a healthy community and sustaining transitions out of poverty. CEF owes part of its success to having encouraged volunteers to initiate and lead in their areas of strength.

3) Start meeting with potential community partners. Initiate casual meetings with local service providers or campus groups that serve or wish to serve the same population. Identify what needs are being met well in your community and conversely, where there are gaps or weaknesses in service. This may indicate a good starting point for your organization's program offerings.

4) Learn more about the Campus Microfinance Alliance (www.campusmfi.org), a group of twelve university-based microfinance organizations with varying strategies, target populations and structural models.

Should you be interested in pursuing the foundation of a microfinance organization in your community, CEF has a number of materials we will be happy to share with you, including curricula for financial literacy classes and small business trainings, marketing materials, and information on savings account infrastructure. Please contact us if you would like to continue the conversation. You can contact Alexis Seccombe, Community Partners Liaison, Jonathan Young, Operations Coordinator, or Maggie West, Program Coordinator at info@communityempowermentfund.org or 919-200-0233.

Thank you for your interest and we hope to work with you in the future!

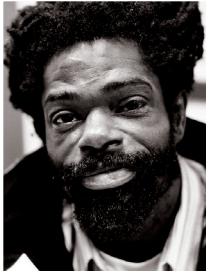
Sincerely,

Alexis Seccombe
Community Partner Liaison

Documentary: Faces of Franklin

Nov 2007

UNC students from the Campus Y student group HOPE (Homeless Outreach Poverty Eradication) interview 6 members of the homeless community in Chapel Hill to produce a documentary. These first conversations lead to relationships and connections that are instrumental in the later development of CEF. “Faces of Franklin,” premieres in the Fall of 2007. Watch it at : <http://vimeo.com/14773113>



“A Pair of Work Boots”

Apr 2008

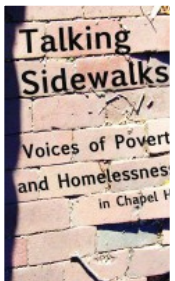
A story of the gap between unemployment and employment: In conversations with Phillip Holloway, a team captain for HOPE Soccer, Phillip tells students that he was offered a construction job the week before, but because he couldn’t afford to buy a pair of work boots, he didn’t get the job. Students see an opportunity where microfinance could bridge the gap between employment and unemployment.

Microfinance: HOPE & CMI

Sept 2008



Student groups HOPE (Homeless Outreach Poverty Eradication) and CMI (Carolina Microfinance Initiative) begin meeting regularly to discuss how microfinance can address issues of homelessness.



Talking Sidewalks Begins

Oct 2008

Stories and friendships are shared through the beginning of a literary magazine. Inspired by conversations with Phillip Personette from, “Faces of Franklin,” we met with shelter residents to talk about creative ways in which they could tell their stories to the broader community. The result was “Talking Sidewalks,” a weekly writing workshop and literary magazine that features the writing and artwork of authors and artists who have experienced poverty and homelessness.

Fundraiser: Box-Out

March 2009



Students raise \$5,700 from the annual Box-Out to launch the CEF Pilot. Box-Out is a yearly event where students come together to raise money and awareness for issues surrounding homelessness in Chapel Hill.



HOPE Gardens

May 2009

Ground breaks at HOPE Gardens, the beginning of a HOPE project that aims to build community and provide transitional employment to the homeless community. HOPE Gardens creates a community space that fosters relationships, educates the community, and raises awareness about homelessness through shared efforts in sustainable agriculture.

Launch of Summer Pilot!

May 2009

In the summer of 2009, CEF starts accepting applications for micro-loans of up to \$300 for the purposes of employment, housing, education, and small business. Eight student volunteers and five initial members start on a crash course in relationships and microfinance.

CEF's First Loans

Aug 2009

In CEF's pilot summer, students made 5 small loans, beginning with a \$250 loan for a housing deposit. Many of these initial loans were made in response to emergency situations, and one of CEF's first major struggles was attempting to determine what sort of loans would both meet immediate needs and promote sustainable, long-term change. In the short-term, CEF's first loan was a success; the receiving Member was able to maintain housing and employment as a result of CEF's help with the housing deposit. However, some months later, further financial hardship landed this Member back in a local shelter. This learning experience served to demonstrate the importance of developing savings alongside other financial resources, and helped to inform future programmatic decisions.



We Start Saving

Aug 2009

When a client came to a meeting to make a "loan payment" that was \$200 more than the value of the loan itself, we didn't quite know what to do. He was struggling with addiction, often being paid in cash, and needed a safe place to keep his money. We did what we could and started "holding" his money and helping him to accountably save and use it budget. Over the next two months, we would see that client save over \$2,000, enough to buy a vehicle and move into housing. We knew we had stumbled into something plausibly much more empowering and valuable than just a microloan.

*A 90-page paper detailing CEF's initial pilot summer can be found at:
<http://www.communityempowermentfund.org/our-story/>*

The Numbers

Oct 2009

- *Members: 14*
- *Advocates: 30*
- *Operating Budget: \$5,000*
- *# of Loans: 8*
- *Loan Range: \$22 - \$300*

Project Homeless Connect

Oct 2009

CEF accepts and processes 45 loan applications at Project Homeless Connect. Project Homeless Connect is an annual event, a one-stop gathering of Orange County service providers, that offers individuals experiencing and at-risk of homelessness with immediate, in-person connections to a broad array of necessary services. Working with Orange County's Partnership to End Homelessness, CEF manned a resume prep station at the event, got the word out about our services, and accepted applications for financial assistance.



1st Small Business Training

Feb 2010



CEF's first small business training attracts a diverse group of entrepreneurs with a broad range of business ideas, including: a mobile barbershop, a catering company called "Pattylicious," a cheese biscuit vending truck, a floor re-finishing business, a soap-selling business, and a landscaping service. Participants in the first business training remain core and invested Members to this day.

First Stewards Fund Grant

May 2010

Matching gift from Stewards Fund doubles funds raised at Box-Out. This grant from the Raleigh-based Stewards Fund, matches \$5,000 of the money raised at the annual Box Out event, beginning a funding relationship that continues as one of CEF's main sources of support.



First Opportunity Class

June 2010

CEF launches its first Opportunity Class at Midway Business Center. Participants engage in a 12-week financial literacy curriculum that focuses on goal-setting, budgeting, credit building, and saving.

Pilot CEF Latino Program

July 2010

CEF reaches out to Chapel Hill and Carrboro's Latino population. With funding from a UNC SURF grant (Summer Undergraduate Research Fellowship) CEF students begin working in the Abbey Court community, an apartment complex with a significant Latino population. CEF students form partnerships with staff at the Chapel Hill - Carrboro Human Rights Center and begin translating curriculum materials into Spanish.

Launch of “Safe Savings” Programs

13 July 2010

With the help of local banks and credit unions, CEF opens its first “Safe Savings Account” This savings innovation, developed through partnerships with RBC and Self-Help Credit Union, a Durham-based community lending organization (<http://www.self-help.org/>), allows CEF to nest Members’ savings in “for-benefit-of” accounts within CEF’s larger bank account so that even Members whose credit history precludes them from opening accounts in traditional banks can have a place in which to accumulate savings. These accounts are “safe” in that Members cannot directly withdraw funds before reaching their savings goal without a request put in 48 hours in advance - a measure designed to provide savers with a higher level of accountability.

CEF’s First Office

Aug 2010

As an extension of their existing partnership, RBC staff gives CEF free office space in their facility, allowing student volunteers to hold running office hours throughout the workweek. These office hours deepen CEF’s connections to the community, creating time for walk-in appointments and providing Members and Advocates with space for one-on-one or group financial counseling.



Self-Help, Launch of Durham Business Classes

Aug 2010



CEF volunteers forge a strong relationship with Self-Help and CEF’s work in Durham officially begins. Over the course of the summer, CEF volunteers pilot two small business courses, operating out of Self-Help’s Center for Responsible Lending building in downtown Durham.

CEF Goes Global - FAC

Aug 2010

CEF takes microfinance to Guatemala with FAC (Fondo de Apoyo Comunitario Internacional). Partnering with CMI and Limonada International, an NGO operating in Guatemala, CEF students launch el Fondo de Apoyo Comunitario Internacional (FAC), an organization that delivers micoloans and savings opportunities to residents of La Limonada, Guatemala’s largest urban slum community.



Benefit Bank Services

Sept 2010



CEF partners with the North Carolina Benefit Bank to offer qualifying clients easy access to federal and state benefits. After an initial training from NC TBB, CEF volunteers are able to use the Benefit Bank’s online interface to sign clients up for a large offering of federal and state benefits, including Food Stamps, Disability Benefits, and Earned Income Tax Credits. This partnership also allows CEF to offer free tax preparation.

The Numbers

Oct 2010

- 58 Members
- 55 Advocates
- 5 Savings Accounts
- Total Dollars saved: 1650
- Class Graduates: 44
- Operating Budget: \$13,000
- 14 Loans
- Loan Range: \$300-\$500

First Latino Business Classes

Oct 2010

CEF begins offering courses in Spanish for entrepreneurs in Chapel Hill and Carrboro's Latino community.

Opportunity Classes at Homestart Shelter

Nov 2010

CEF begins offering 12-week financial literacy courses on-site at Chapel Hill's Women and Children's Shelter. After the success of CEF's first Opportunity Class over the summer, the on-site Homestart class becomes a staple of CEF's program offerings. Offering the class at the shelter builds CEF's client base and draws in new participants who might not otherwise seek out this type of financial literacy education.



A Home on Franklin St.

Dec 2010

Jim Kitchen, an Entrepreneurship Professor at UNC, grants CEF office space at 133 ½ E Franklin Street. Having an open office and consistent office hours allows CEF to begin holding appointments to work on personal finances and job applications throughout the work week at a convenient downtown location. Walk-in services become a cornerstone of CEF's offerings, and the office becomes a central feature of CEF life.

CEF Gets a Board

Dec 2010

Community partners and former clients come together to inaugurate CEF's Board of Directors. The board is composed largely of individuals that previously understand and believe in CEF's approach and mission. By-laws are written that require both UNC Students and current/former CEF Members to hold positions on the board.

— timeline



Saving with Self Help

Feb 2011

CEF opens new Safe-Savings Accounts and Personal Checking Accounts for Members at Self-Help. While CEF's initial partnership with RBC laid the groundwork for the Savings program as it stands today, moving accounts to Self Help, a community-minded credit union, allowed CEF Members to open Personal Checking Accounts and access features such as direct deposit and online banking services.

Equashia's Story

Feb 2011

One of CEF's most well-known and vibrant members, Equashia joined the CEF family through her participation in Talking Sidewalks starting in October 2009. In 2010, Equashia graduated from the first small business training in February as well as the pilot savings circle in September.

Equashia has been a staunch advocate for CEF's programs since the beginning, leading the effort for outreach before the first small business training, motivating and educating new volunteers during Member Advocate Training, traveling to help out at CEF speaking engagements, and telling anyone who listen about what CEF can do for them.

After her graduation from the business program, Equashia started her own business of making and selling "tar heel" scarves. She found a niche in the market with the large group of Muslim women on UNC's campus, and was able to sell all of her merchandise in a short span of time.

In addition, Equashia has been one of our biggest savers, reaching her goal of \$1,000 earlier this year! She didn't stop there, though. Equashia has continued to save with CEF, and is currently working on a new goal. Now living in an apartment, Equashia finds time to spend time with CEF and maintain her close community ties with other organizations and communities in the area. If you haven't met her yet, Equashia is a great friend and role model to have.



Opportunity Class: Rogers Road

March 2011



12-week Opportunity Class serves historically African-American community in Chapel Hill. The Rogers - Eubanks neighborhood stands adjacent to one of Orange County's major landfills. In consequence, it has suffered from the negative environmental and economic conditions imposed by the rest of the town's garbage. Traditionally, town officials have turned a deaf ear to the community, but leaders in the Rogers-Eubanks coalition continue to advocate for more sustainable solutions to waste issues and to empower members of their neighborhoods.

Opportunity Class: CASCADE in Durham

March 2011

CEF leads financial literacy courses at women's residential drug and alcohol rehabilitation program. Continuing to broaden our offering of savings classes, CEF launches another on-site course that runs concurrently with the Rogers Road course.

CEF Does Taxes!

April 2011

Benefit Bank services help CEF Members and Advocates file taxes. Filling out tax forms alongside CEF volunteers, Members receive average tax returns of \$760.

“Train the Trainer” Program

May 2011



Mike Wood, a wise and beloved former client and community member, is hired on a stipend to work with CEF volunteers to develop and teach a continuously running Opportunity Class Saturday mornings at UNC's Campus Y. This class becomes one of CEF's most staple programs, yielding powerful results: 100% of all graduates gained employment, and after doing so, saved 80-90% of their net income, for a total savings of more than \$7,000 in 6 months.

Summer in the Office

May 2011

To fill the volunteer void left by students away on vacation, CEF hires its first paid staff: Program Coordinator, Accounts and Business Program Manager, Member-Advocate Coordinator, and Savings and Credit Program Manager. Working with summer volunteers and admin, they oversee two Opportunity Classes and one business training in Chapel Hill, another Opportunity Class in Durham, and a huge influx of new members who stop by during CEF's new 9-5 daily office hours. Permanent space facilitates CEF's growth from 40 members to 80 members during this summer.



501(c)3 Status

June 2011

After working throughout 2010-2011 with UNC Law School's Community Development Law Clinic, CEF receives its status letter from the state and the IRS, making it officially a non-profit. We can now receive tax deductible donations! (www.communityempowermentfund.org/donate/)

Opportunity Class: Dove and Phoenix

June 2011

Through a partnership with Housing for New Hope, CEF volunteers - led by a student at DUKE - begin offering Opportunity Classes for residents of drug and alcohol finance programs in Durham. These classes grow to include weekly “Financial Office Hours” at Dove House.

Financial Independence Day

July 2011

CEF partners with HOPE Gardens to have a potluck and celebrate financial independence from unjust financial systems! To commemorate the weekend of July 4th, the members and volunteers of the Community Empowerment Fund celebrated our very own “Financial Independence Day!” About forty CEF members gathered at HOPE Gardens in Chapel Hill for a potluck cook-out, coming together to enjoy hot dogs (and veggie dogs), homemade chili and relish, watermelon, pasta salad, and fresh produce from the garden. The CEF community also unveiled our “Declaration of Financial Independence,” drafted and signed by CEF’ers in attendance.

“You are the only person that holds you back”

Aug 2011



Maria had had a long career in Information Technology in Maryland, and moved to Raleigh, NC for a better job in the field. The job was great, but at the same time Maria was battling with a rare disease called PCD that caused her to get frequent lung infections. She was hospitalized after one of the infections, and her doctors told her she couldn’t keep working with her health conditions.

After leaving the hospital, Maria was without a job and money to pay rent; she had no other option but to turn to a shelter. “When I walked through the doors of the Homestart Women’s shelter, I was afraid, and because of fear I was expecting to be on my guard,” says Maria, but the staff embraced her and within her first weeks she got involved with Talking Sidewalks and the CEF Opportunity Class that was being held weekly in the shelter.

Working with CEF, Maria was able to connect with SSI and the Homelessness Prevention and Rapid Re-housing Program and find an affordable place to live in Durham, NC. “It was like magic,” says Maria. “I wish the world would stop looking at a person that has been in a homeless shelter like it is a bad thing; personally, I’ve grown so much since I went through that and I’m forever grateful for the experience.”

Maria says she has learned a lot about savings and financial responsibility through working with CEF. “I was always used to living in the ‘right now’... but now that I have a savings plan and a goal, it makes me think twice.” Using CEF’s Safe Savings Accounts, Maria met her first savings goal of a personal emergency fund within just two months and is now saving to start her own small business: Picc Me By Design, creating stylish and comfortable Picc Line covers for medical patients.

Maria remembers her father always saying, “ You’ve got to have a backup plan in whatever you choose to do in this life,” and now she does. “I’m happy now,” says Maria, “from the shelter to here is just a beginning point in my life. With the help from CEF I’m ready to change the world one person at a time!”

*Update 9-2-11—Last week, the women at the Homestart shelter threw Maria a send-off party because she had landed a fantastic job in Washington State in the IT field. She’s absolutely thrilled to be going back to work, and it was inspiring / beautiful / overwhelming to see how much the women at Homestart respected, cared, and looked up to Maria. She’ll be greatly missed, but we know she’s moving on to do great things in her life!

“A Lifeline to Financial Freedom”

Aug 2011

A letter from **Aneice**, a CEF Saver.

“The Community Empowerment Fund is a lifeline to financial freedom. I believe as my Pastor says, “When you know better- you will do better.” CEF’s definitive goal is to equip you with enough knowledge & resources to sufficiently aid in all efforts to create success/ security.

“Knowledge is indeed power. CEF has assisted in my empowerment beyond measure. My American dream is to epitomize the essence of self-sustainment. But I had to learn how. My very first lesson was to abandon my naïve notions regarding my debt, (ignoring them). Next it was necessary to dismantle my method of approach in dealings with my creditors (hiding from them). Finally, I simply had to mature. Through CEF, an eager sense of responsibility-accountability rose up within me—which prompted me into action. Hence, my ultimate race for the cure!”

“I began my beloved financial “therapy” with CEF back in Mid-MAY of 2011. I continue to value our weekly classes. Each training course has become a catalyst for me to become efficiently sustained within the near future. Topics/ education on credit building/ re-building, budgeting, creditor negotiations, tracking cash expenses, pros & cons of credit card usages, pros & cons as consumers of banks & credit unions, debt ratios, overall financial planning that benefits our tomorrow- as in the importance of saving, (i.e. Savings Circle). Each class takes you one step closer to the realistic goal of debt relief and abounding financial health. Yet such a triumph could not occur without the assistance of the CEF staff & associates.”

“The faces of CEF are remarkably dedicated to the individual client and their adjoining purpose. It is apparent within every interaction; their greatest concern is our success. I entered the program feeling helpless-believing my only viable solution toward debt relief would be to file bankruptcy. CEF gave me an alternate perspective; along with a second chance to clean up what was once defiled-my good name. For this I am forever grateful. Thanks CEF!”

Laptop IDA Program

Sept 2011

Partnering with the Kramden Institute and Technology Without Borders (TWB), CEF created a program to help individuals establish savings habits incentivized by obtaining a laptop. Members that attend a required 6 classes (a mix of CEF Opportunity Classes and TWB computer training classes) and save \$75 are eligible for a 100% match towards the purchase of a laptop through the Kramden Institute.

The Numbers

Oct 2011

- 85 Members
- 70 Advocates
- 72 Class Graduates
- 30 Savings Accounts
- Total Saved: \$27,000
- Savings Balance: \$0-\$2,300
- Loans Given: 1
- Loan Amount: \$430

Gary's Story

Nov 2011

Gary, a St. Louis native, has been involved with CEF since participating in the Opportunity Class earlier this year. The road that brought him to where he is now is long, but it began with a decision to take steps to overcome his addiction. "I was down in Florida for a little over a year and I moved back to Chapel Hill," Gary said. "I was dropped off at the men's shelter and that's when I decided that I needed help with my alcoholism. That was fourteen months ago and I haven't had a drink since." Overcoming addiction was not easy, but Gary was committed to quitting, and attended Alcoholics Anonymous meetings regularly, often three days a week for six months. "Once I got focused on letting go of the bottle I wanted to pursue better things, get a job to where I could hold a job and I couldn't do that in the shape that I was in," he said.



Once Gary found the support he needed through AA, he began exploring new ways to make progress when he found CEF. Gary participated in the twelve-week Opportunity Class and, after completing it, got a job working for the PTA Thrift Store through connections he made in the class. Through the class Gary learned to budget his money, in addition to building lasting relationships. "I became friends with all the CEF people either through Talking Sidewalks or the CEF program," Gary said. "We just all pulled together, networked. Financially, they are still helping me out, showing me how to manage my money to the point I can become functional."

"They care. They care. They really do. I've been around [other] places but they didn't really take the interest or the time to get to know you like CEF does." "Right now I've got a goal of saving up two thousand dollars to get me a place of my own, so I can have my own keep," he said. "My long-term goal is to restart a handyman service and maybe hire a couple of people." Speaking from his own experience with CEF, Gary has this to say to others working through similar problems: "Hang in there. It'll come to you. Don't give up on yourself first of all."

"I didn't want to come at first," he said. "I said no, if I can't get a job it was because of me. I wasn't the type of person to really go out and ask for help, until I got sober, then [I realized] I was able to lean on someone else. It's ok to ask for help, what you do with it is on your own."

4 Job Offers in 2 Weeks!

March 2012



Jackie came in to the CEF offices two weeks ago having lost his only job, and with five kids and a wife to provide for. As of yesterday—he had received four job offers, and started work on two of them! He's been such an inspiration to all CEF Members and Advocates as to what can happen when you really put your best foot forward every day.

CEF's Essential Community Partners

Student Engagement

Homeless Outreach and Poverty Eradication # (HOPE)

HOPE is a UNC student organization that is one of the founding partners of CEF. Connecting UNC students to the community, they hold community dinners, sponsor Talking Sidewalks (a literary magazine authored by homeless individuals), organize a soccer team and facilitate one of CEF's major fundraising events, the Box-Out.

"The Big Four:" Four partnerships key to CEF's development and ongoing presence in community:

1. Homeless Outreach Poverty Eradication
2. Self-Help Credit Union
3. Housing for New Hope
4. Inter-Faith Council for Social Service

Carolina Microfinance Initiative (CMI) #

CMI is a UNC student organization that works to raise awareness and engage students in international microfinance. CMI helped CEF during its initial focus groups and planning, and is now the parent organization of El Fondo de Apoyo Comunitario (FAC), a microfinance initiative in Guatemala.

Technology without Borders

This UNC student organization works to breach the digital divide in the local community. They have been critical in developing the Laptop IDA program that connects individuals with laptops through the Kramden institute and computer literacy training.

Duke University

CEF's Durham program is coordinated and staffed largely by Duke students.

Campus Microfinance Alliance

CMA is a national consortium of twelve university campuses that have started microfinance organizations. They provide forums for organizations to share resources and collaborate.

Financial Institutions

Self-Help Credit Union

Self-Help hosts all CEF savings accounts. They collaborated with CEF in designing its unique account structure. Three of the staff members are on CEF's board and they provide mentorship and access to local resources. They also equip CEF staff to help Members open their checking and savings accounts remotely and provide office space for CEF's Durham projects. The strength of this partnership is partly due to a summer internship that two CEF volunteers participated in during the summer of 2010.

Outreach to Potential Clients & Resources for Current Clients

Housing for New Hope (Durham and Chapel Hill) *

This local non-profit provides homeless individuals with direct access to affordable housing. They own apartment complexes in Durham, and CEF has held small business courses and financial literacy classes at these complexes.

Interfaith Council for Social Service (IFC) *

IFC is a consortium of local churches that provides shelter, food, direct services, advocacy and information to people in need.

The Benefit Bank^

The Benefit Bank is a service available in some states that allows clients to see if they are eligible for government services. The Benefit Bank provides training to CEF Advocates to be able to access this service and extend it to our Members. The online framework allows CEF to fill out and submit social service benefit applications, taxes, and FAFSA forms.

Vocational Rehabilitation Services ^

VR is a division of the Department of Health and Human Services that focuses on finding work opportunities for individuals with disabilities.

JobLink * ^

A government program that focuses on linking unemployed and underemployed individuals with work and education opportunities.

El Centro Hispano *

This local non-profit supports the local Hispanic population through scholarships, technology classes, job and housing referrals, and cultural activities. CEF holds small business courses in their facility.

EmPOWERment, Inc. * and The Interchurch Housing Corporation (INCHUCO)

These are local non-profits that provide affordable rental properties.

Department of Social Services (DSS) ^

This is the government office that provides assistance to low-income individuals. It can be helpful to contact your local DSS office and let them know the services that your organization provides.

Local Churches

Local churches provide direct services (e.g. food, rent assistance, utility assistance) to the community. CEF refers its clients to churches for these types of assistance. Chapel Hill churches will only assist with rent and utilities if referred by an agency such as CEF. Making direct contact with churches is essential for ensuring that clients have access to these services.

Consulting, Advice & Resources

Center on Poverty, Work and Opportunity at UNC Law School #

This is a UNC center that holds conferences, panels and discussions bringing together scholars and practitioners working on poverty issues. One of its faculty and one of its staff serve on CEF's board.

Orange County Partnership to End Homelessness and Project Homeless Connect^

This county government initiative sponsors the annual Project Homeless Connect event during which local health and service providers come together to offer direct services to the homeless community.

Center for Community Capital (CCC) at UNC

CCC is a UNC center that does research and policy analysis on the power of capital to transform households and communities in the United States.

NC Assets Alliance and the NC IDA Collaborative

These are statewide coalitions of organizations dedicated to asset building and IDAs as poverty alleviation strategies. CEF is a member, attends quarterly meetings and has access to their resources.

Community Support

NAACP

CEF collaborated with NAACP to facilitate voter registration and a town council candidates' forum in a historically African American neighborhood in Chapel Hill-Carrboro.

JimKitchen.org

Mr. Kitchen is a local philanthropist who donates office space to CEF.

Kramden Institute

This is a local non-profit that refurbishes donated computers. CEF acquires laptops at a discount and offers them to clients as a part of the laptop IDA program.

Legend

#Founding partners

^Resources available in most communities

*Locations where CEF offers on-site services. Because these organizations have similar missions and target populations, we have partnered with them in order to complement their programs with our services.

Epilogue to “To Borrow, Budget and Save: Student-run Microfinance in North Carolina”

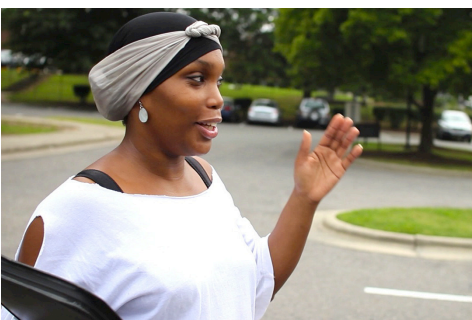
As of November, 2011....



Mark still lives with his wife and five children in Hillsborough, NC. He has left his job at the barber-shop, and has started his own hair-cutting business out of his home. He meets with his CEF Member Advocates on an as-needed basis.



Tasha left Chapel Hill for Durham soon after the documentary was produced. For about a year, she was intermittently in touch with CEF. She returned to Chapel Hill in September of 2011 and began working with CEF again. She enrolled at Durham Technical Community College and has a part-time retail job. She is temporarily living with another CEF Member.



Donesha left the shelter in the summer of 2011 thanks to her caseworker at Urban Ministries who found her a housing grant for 2 years with HUD. She is now living in a two-bedroom apartment in Durham with her daughter, Diamond, and her oldest son.

Screening Toolkit

To Borrow, Budget and Save profiles the entrepreneurial & asset-building efforts of three individuals as they encounter issues of poverty in North Carolina. Working with the Community Empowerment Fund, a student-run microfinance program, they charter an unprecedented experiment of a relationship-based approach to financial services.

The purpose of this screening and discussion is to contribute to the on-going conversation of poverty in America. By sharing our own stories, lessons and understandings we hope to explore the personal, cultural and historical forces that complicate poverty and the American Dream.

Discussion Questions to Follow the Screening:

Social and Cultural Dimensions of Microfinance

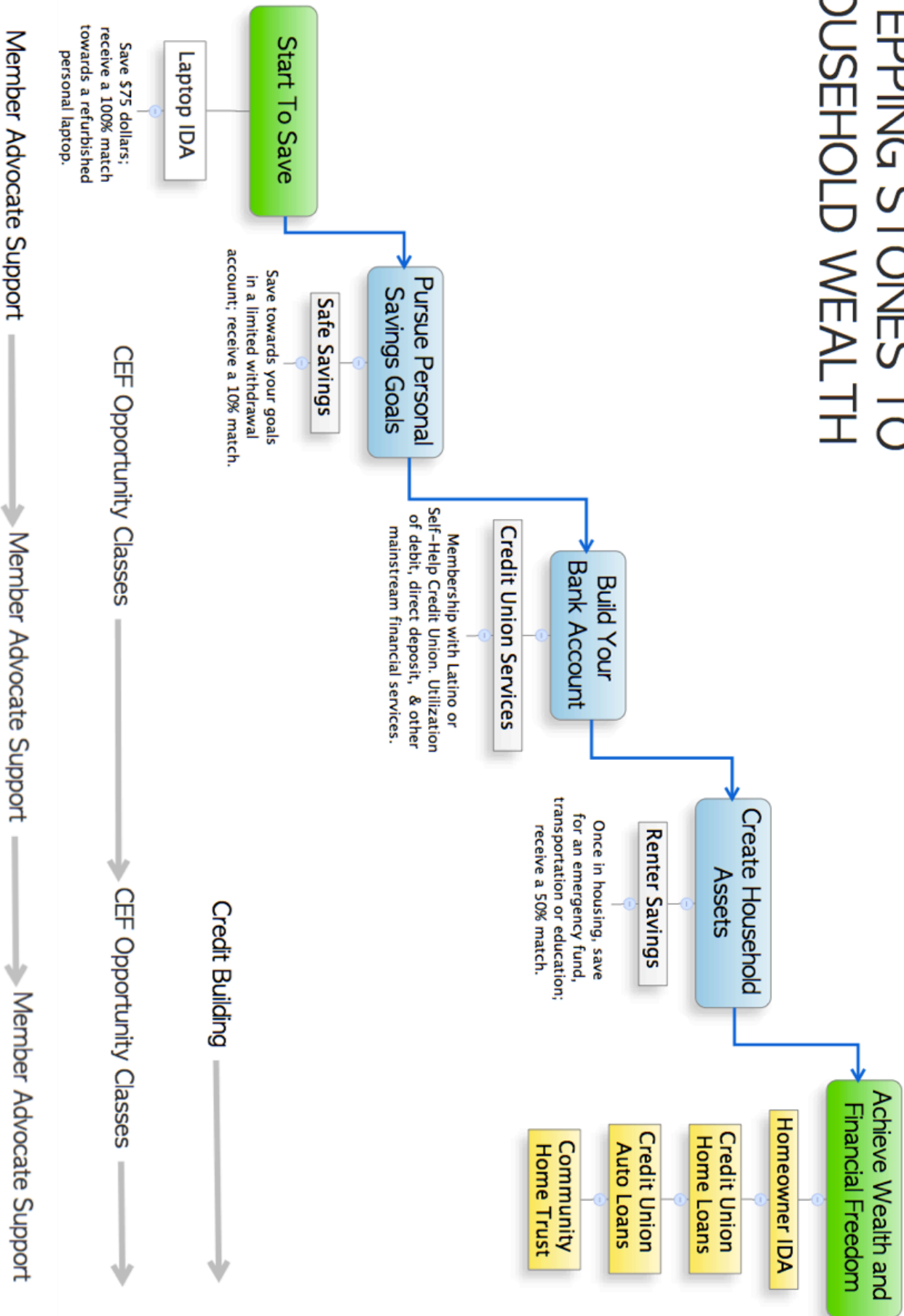
- In America, poverty and wealth are defined by how much money you have, but this is a cultural definition. What are other ways that we can define poverty and wealth? What might people *without* money have that people *with* money don't?
- The American Dream—defined as the idea that in America, if one has the will and the desire, he /she can start with nothing and be who he/she wants to be. We live in a cynical age in the midst of an economic recession. Can we still talk seriously about the American Dream, even after seeing how poverty is systemic? Is this concept under revision?
- **Saving:** If you begin to budget your money, save money and improve your credit score, clearly you become more financially stable, but what else is happening to you (qualitatively speaking) as you begin to gain control over your finances?
- **Business:** Starting a business is about making money, but it's a lot more than that. What are other reasons that people start businesses? What does a business bring to its community?

Students and Community Engagement

- Why do we have disparities like Yale and New Haven and Oakland and UC Berkeley (top ranking universities in impoverished cities)? Why isn't the body of knowledge within university gates transferring over to the community?
- Does the university, do students, have a moral imperative to engage with the community?
- What do students have to offer that others might not?
- What do students have to gain from this kind of engagement?
- What about the university as an institution? What should the university be doing to address poverty in the community?

See how other universities are approaching these issues visit
the Campus Microfinance Alliance at <http://www.campusmfi.org/>

STEPPING STONES TO HOUSEHOLD WEALTH



Thank you for taking the time to learn about CEF's foundations and for any of the work that you choose to take on in your own communities.

Please, never hesitate to call or email us if you have any questions about our program or if we can be of help in any way.

Email: info@communityempowermentfund.org

Phone: 919-200-0233

Web: www.communityempowermentfund.org

Link to Documentary: www.communityempowermentfund.org/doc

*Online copy of this document:
www.communityempowermentfund.org/our-story/*