



“investing
in people
and their
potential”

Community Empowerment Fund
2013 Annual Report



Dear CEF Family,

In 2013, more members walked through our doors than ever before (956!). Our growth posed us with an essential question: How do we provide even more members with the highest quality, personalized services? We strengthened the support, training, and systems of our advocate program to grow our advocate base by over 50% to 250 active volunteers. We fortified the branches of our advocate support network with the launch of a brand new member-advocate leadership team, and with more hands on deck, were able to better equip our advocates from the start with a revised training process.

Sarah Cohn,
Advocate Program Coordinator

In 2013, CEF Durham expanded and deepened relationships with our community of 112 members, 65 advocates, as well as our institutional partnerships across Durham and within Duke. We bolstered member-advocate pairings through an intensive semester-long Financial Coaching training for advocates. With our four partner shelters and transitional programs, we have established integrated services and continue to collaborate closely to best serve our members.

Janet Xiao,
Durham Program Coordinator

In 2013, CEF's members saved \$89,956 in 115 Safe Savings Accounts! We built new incentives and systems to make saving towards goals like laptops, car ownership or "rainy day" funds as rewarding and as easy as possible. We also integrated Auto-Save, a way for members to make automatic savings deposits towards their goals, building wealth and security seamlessly with every paycheck.

Alex Biggers,
Savings Program Coordinator

In 2013, our #1 goal was to create the environment in our group where our members simply wish to do the right thing. We try to do this by keeping the content relevant to their needs as they transition from where they are, to where it is they wish to be. There is no one-size-fits-all approach, but one member helping another is, I believe, without parallel. This year our class built up the skills and knowledge of 185 members.

Mike Wood,
Opportunity Class Leader

We remain humbled to be able to share our lives with all of the CEF family—members, advocates, partners, mentors, supporters, friends, and you! The stories, successes, results, and amazing transformations shared throughout this report were made possible in 2013 because of our collective belief in people and their potential. Thank you.

Maggie West, Program Coordinator
Jon Young, Operations Coordinator

CEF Love,

Alex Biggers

Janet Xiao

Sarah Cohn

Mike Wood

Maggie West

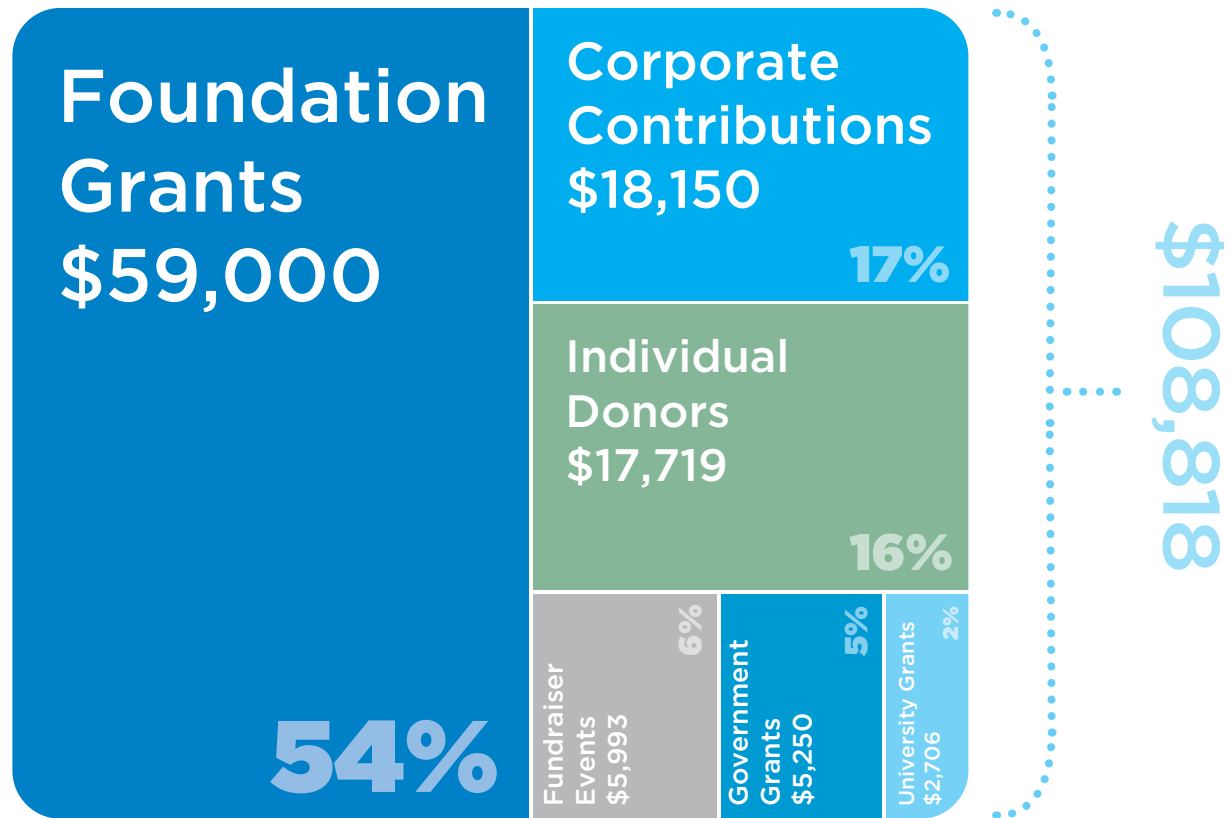
Jon Young



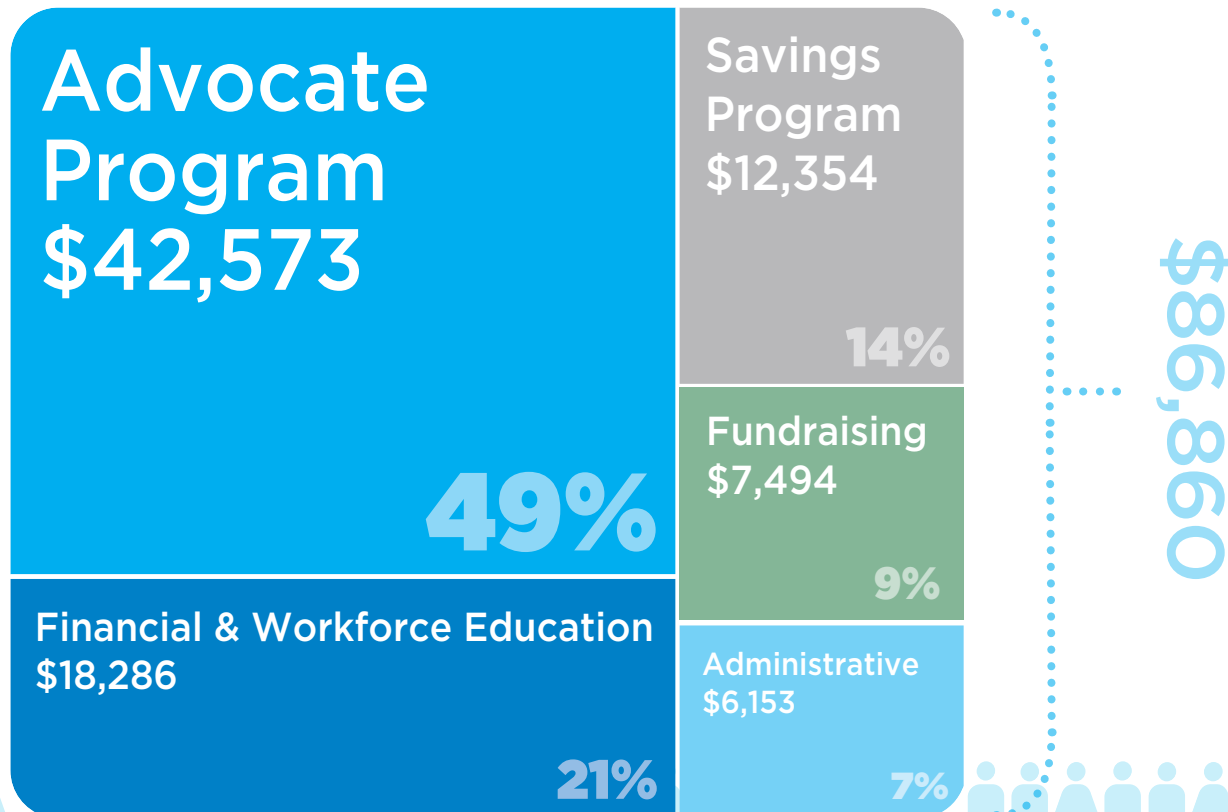
“it’s about the relationships”

— Thomas, CEF’s 1st Saver

REVENUE



EXPENSES



In 2013,

268
312

Trained Advocates

worked side-by-side with

Active Members

to build relationships and secure

112

Jobs &



Homes.

185 Members expanded

their financial / employment / housing skill-sets by attending Opportunity Classes, and

115 Members saved

\$90,000

building assets & savings habits toward sustaining a more stable & secure future.



— Johnney smiles proudly, standing in front of the doors of his place of work.

JOHNNNEY

From Nigeria to Little Rock to Franklin Street, Johnney has been on an amazing journey. Originally coming to the US in 1982 to attend college in Arkansas, he moved to North Carolina in 1986 to continue his education with a Master's degree. After settling in Chapel Hill in 2012, his employment search took longer than expected and he soon found himself staying at the shelter. Johnney joined CEF, and less than three months later, had secured a full-time job at UNC Hospitals. He made the move to a new apartment shortly thereafter. However, after 8 months on the job, Johnney was caught in a round of summer-season layoffs.

But Johnney didn't stay unemployed for long. He came straight to the CEF office after the news of the layoff and began searching for a new job that same day. His drive and always-positive attitude landed him a spot on the customer relations team of the Franklin Hotel - a job that he likes even more than the hospital.

Johnney is one of CEF's most successful savers, having reached an incredibly lofty savings goal. He saves for a "rainy day," the way he says he was taught. Johnney's next steps? Saving to bring his children to the US for college. With his contagious positivity and drive for hard work, that shouldn't take long.

DONNA

Donna is an incredibly hard worker with a heart for helping. She is the mother of two grown children and a grandmother of two cute young kids. Donna first heard about CEF when she was in the shelter. She came to CEF to help her get my finances in order. "I'm getting older, so security and future planning are very important to me."

Donna has been incredibly successful. In 2013 Donna celebrated four years of sobriety. She has been working full-time for three years and in her apartment for two years. She is well on her way to obtaining her GED, dreaming and visioning for her next career move.

On CEF's savings program, Donna says, "When you're starting over, it's hard to know how to live again. The savings plan was a godsend. I don't know really how to save because I don't make a lot of money, so all my money from my two paychecks is really used up. And if I put it in my regular savings that I can take out, then I usually end up having to take it out. This gives me an opportunity. If I take \$50 out of my savings that is not planned, I owe it back to myself. And you better believe my advocates hold me to it!"



— Donna and her Advocate Melissa celebrate graduating from CEF and UNC respectively at our Spring Graduation Ceremony

“CEF is a lifeline to financial freedom.”

— Aneice, CEF Member



—Emerson and Amanda work together in the CEF Chapel Hill Office.