



JOYFUL COMMUNITY



community.empowerment.fund

Annual Report
2022

Dear CEF Community,

2022 was a tremendous year for CEF! Our work was recognized both locally and nationally as we received the highest score on the City of Durham's American Rescue Plan request for proposals and were honored with GSK's IMPACT Award and Bank of America's Neighborhood Builders Award. We were also selected as one of ten organizations to participate in Common Future's 2023 Accelerator program, which will support our work to expand the first-time homebuyer program (see pg. 4). These recognitions demonstrate the importance of CEF's work, especially as Members continue to recover from financial hardships related to the COVID-19 pandemic.

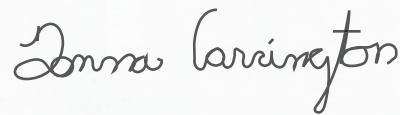
In addition to recognition for our work, we also invested time and resources into creating a guide for the next five years. CEF's new Strategic Plan was created with input from more than 65 community partners, Members, staff, board, and volunteer Advocates. We are so excited to share the plan with you (https://communityef.org/strategic_plan/).

As we reflect on 2022, we will share stories using our new strategic framework (see pg. 5) as a guide. You will hear from Members about the importance of CEF being a strong & adaptable organization and

how impactful organizing and advocacy affects their lives. You will also learn about some emerging programs that respond to Member needs and requests, and how CEF is investing in building a joyful community.

CEF continues to focus on relationship-based care, with Member/Advocate meetings as the primary way for CEF Members to receive support. The Strategic Plan did not change CEF's commitment to cultivating opportunities, assets, and communities that support the alleviation of homelessness and poverty. Rather, it helped us hone in on what is important for CEF to be doing vs. what community partners and other service organizations can do to best support CEF Members. Thank you for being part of this journey with us and trusting us to do the work necessary to best support Members in our quest to end the racial wealth gap and empower the community.

Be well,



Donna Carrington, Executive Director



Responsive Member Services

Members were an integral part of the CEF strategic planning process and uplifted the need for CEF to adapt services based on new and emerging needs. CEF re-committed to centering the needs of Members and sharing power with Members. Based on the specific feedback Members provided during the strategic planning process, CEF committed to securing funding for the following programs in 2022, with official launches in early 2023:

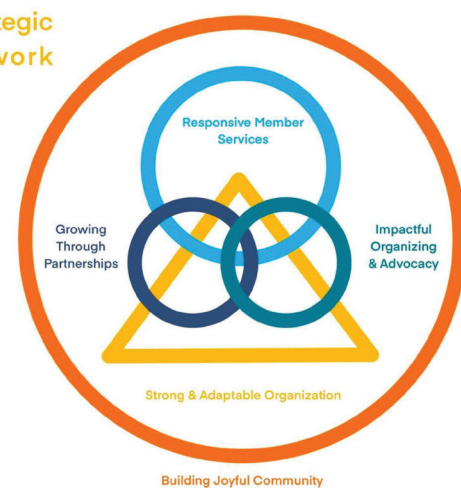
Community-led workshops: These workshops, which occurred prior to the pandemic, allowed Members to connect with each other around financial coaching topics. Throughout the strategic planning process, Members expressed that they missed having opportunities to connect in a facilitated way. Workshops will be led by volunteers from the community, including banking professionals, and will provide more in-depth information than CEF's individual financial coaching sessions.

Expanding CEF's First-Time Homebuyer Program: In 2023, CEF will restart the First-Time Homebuyers program in Durham and expand it to Orange County. This program will serve Members who have the potential to become homeowners by offering financial education and personalized assistance to prepare for and complete the purchase of a home. Central to CEF's program is a savings match of up to \$6,000 for closing costs and related expenses. Homeownership is an important wealth-building tool that can be passed down over generations and is especially critical for overcoming the racial wealth gap.

The graphic to the right was created by A Visual Approach to visually represent the results of our Strategic Plan.

Responsive Member Services sits at the top and serves as a beacon in our decision-making.

cef Strategic Framework



Housing debt assistance: You may remember that in 2021, CEF was a community partner with the City of Durham's Emergency Rental Assistance program. Through that work, we learned that some landlords were not accepting the available rental assistance, preferring to move forward with eviction proceedings. CEF decided we needed to act quickly to secure funding to support anyone at risk of eviction and secured two grants in 2022 to ensure that we could help support Durham Members with paying down housing debts. One grant, from the City of Durham's American Rescue Act Program, is specifically focused on supporting people with eviction-related debts while the other, from Duke University, is for housing debts not related to current eviction proceedings, to prevent a future eviction.

The Numbers: Members & Advocates

This past year, **CEF** engaged

759 Members

impacting **1,193 people**

including **330 children**

and **863 adults**

195 Advocates

volunteered to provide 2-on-1 support through

2,792 meetings in person

14,935 hours of support in total

(Valued at over **\$449,689!**)

The Numbers: Savings

132 MEMBERS USED SAFE SAVINGS ACCOUNTS

TO SAVE TOWARDS GOALS OF



55 OPENED NEW ACCOUNTS

**TOGETHER THEY SAVED
\$119,713**

CEF Member Story: Lotus

Lotus became a CEF Member in April of 2021 after moving to Durham. She was looking for assistance finding housing and immediately dove into work with CEF. In addition to attending meetings to work on her own personal goals, she volunteered to interview potential volunteer Advocates and joined Time + Talents, CEF's Advocacy group in Durham.

As Lotus points out, individuals often feel stuck when working within systems that hinder their success: "There are a lot of people that don't have a voice or might have a voice but don't know how to express it... what I've learned, [through] my experience, is it might take the backing of an organization like CEF. As soon as the name and advocacy of CEF come into play there is consideration, because CEF has built a rapport and is respected as an organization."

In line with CEF's Impactful Organizing and Advocacy pillar, Lotus helped plan CEF's 30 for 30 Rally, advocating for 30% of newly developed housing be for people at 30% AMI and below. Lotus also believes CEF has an opportunity to expand our advocacy work, "If we are able to pull off not only having different political entities listen, but actually act on what they were saying in their campaign, we will set the example throughout the State of North Carolina and possibly the United States as a whole, but you got to start small and work your way out. The reality of the situation is we have to put a voice and face to the email or phone call so the people making decisions and legislation can see there is a connection."

"As soon as the name and advocacy of CEF come into play there is consideration because CEF has built rapport and is respected as an organization." — Lotus



Like CEF, Lotus knows that people with lived experience should inform policy decisions. "A lot of the people making policies have never been through what we've been through and this stuff needs to get addressed." Luckily, she is not shy about sharing her own story in order to help create the changes we need! "Being able to speak out on things is very important to me when it comes to advocacy. I feel like advocacy has expanded my relationship with CEF and just made it better."

CEF Member Story: Chris

In January 2016, Chris became a Member of CEF with the goal of relocating back to the area. When he got back, he noticed how “CEF helps everyone that comes in the door. I’ve been very impressed with their intelligence and their compassion.”

Like many CEF Members, Chris misses some of CEF’s pre-pandemic flexibility. “I think a lot of folks, myself included, miss coming in [without an appointment] and just having coffee or meeting other Members or Advocates.” Thanks to Chris and other Member-feedback, CEF is bringing back Community Classes (see pg. 4) in 2023!

Chris regularly attends Meeting of the Minds, CEF’s Member-led advocacy group in Chapel Hill. He appreciates learning more about other Member’s experiences in the community and opportunities to get involved with systemic change.

In 2022, Chris joined the CEF Board with hopes of increasing the Board’s interactions with Members and Advocates, helping to ensure CEF is building a Strong & Adaptable Organization. He says that “joining the CEF Board has been helpful because, it’s the cliché, but giving back to CEF has done a lot for me. I know the organization, the Members, the staff, the Advocates, so I thought I should try it. It feels good, it gives my life some purpose and I’ve seen the good they’ve done not only for me but for other people.” CEF is excited to build on Chris’ commitment to increasing interactions between Members, Advocates, and the Board and to continue to increase the ways Members can be engaged in organizational leadership.



“I’ve come a long way
and I am achieving a
whole lot more than I
was beforehand.” — Mr.

Williams



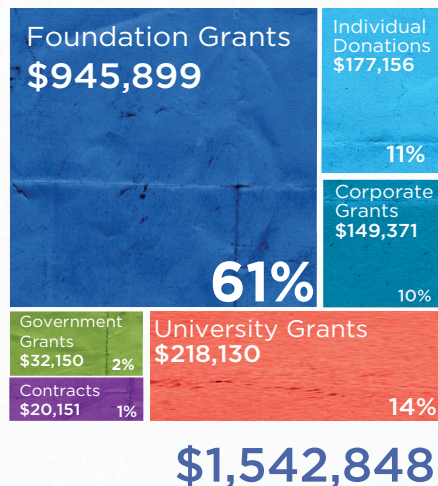
2022 Financials

80% of total expenses
are program-based

Expenses



Revenue



Note: CEF received funds in 2022 for future programs, creating a surplus. We anticipate spending these funds by the end of June 2024.

The Numbers: Financial Coaching



341 Members worked on

5,535 tasks related to their employment, housing, and finances; and

completed 342 financial coaching sessions on topics such as creating a budget, understanding credit, & how to save on utilities.

CEF Member Story: Mr. Carl

Mr. Carl has been a CEF Member since February 2018 and began serving on CEF's Board in 2022. He cares a lot about his community, particularly people experiencing homelessness and those who are in recovery. Recalling his own experience he shared, "Years and years I never thought I could get away from everything... Never thought I could, but they say where there is a will there's a way. And if you're still living you've got another chance. You can do it. And I ain't said nothing about it being easy either, but you can."

And, Carl did. For the past few years, CEF worked alongside Mr. Carl as he found employment and started his own business. "I started a yard service cutting grass, removing [debris], mulching walkways, and stuff like that. I love my work, I love what I do."

It hasn't all been easy. Mr. Carl experienced major setbacks in this journey, his truck and all of his equipment were stolen. But, CEF has been there to support him each time, and that's not changing.

As a Board Member, Mr. Carl is exemplifying CEF's core value of Participatory Ownership and helping CEF stay true to our goal of centering the leadership of people with lived experiences. Reflecting on his decision to join the CEF Board, Mr. Carl shared, "It gives me a chance to help others. That's what we [are] supposed to be on this earth for, to help one another... I never thought I would be sitting here talking to someone about something that I could help others with, which is a huge job."



"That's what we [are] supposed to be on this earth for, to help one another." - Mr. Carl



74 MEMBERS

SECURED JOBS OR MONTHLY BENEFITS

Building Joyful Community

Central to CEF's new strategic framework is Building Joyful Community. Throughout the Strategic Planning process, Members expressed missing opportunities to celebrate one another. As an organization, we committed to prioritizing creating more opportunities to celebrate one another. And in 2022 we did just that!

In February 2022, we added a new Celebration of Black Queens in our Community and paired it with CEF's annual Share the Love Art Show. CEF honored Delores Bailey, Krystal Coleman, Barbara Foushee, Valerie Foushee, Paris Miller-Foushee, and our own Executive Director, Donna Carrington. In addition to honoring the Black Queens, CEF Members and Advocates displayed their artistic creations around the room, highlighting that each of us is creative, resourceful, and whole.

We continued celebrating accomplishments during Financial Independence Day in July, as we uplifted Members who had met their Savings Goals throughout the previous year. Members, Advocates, and staff from both offices shared food and danced the afternoon away.

Finally, at the 2022 CEF Holiday Party Members, Advocates, and staff came together to celebrate the year. Members shared some of their favorite dishes and everyone had the opportunity to take photos, make ornaments, and write holiday cards. We look forward to continuing to find ways to build joyful community in the future!



CEF Member Story: Ms. Sanders

Ms. Sanders joined CEF in March 2021, shortly after she moved to Durham from Atlanta. She loves people and has a wonderful relationship with CEF Advocates because “they don’t just give you information, they go the extra mile to make sure you understand it and let you know if there is anything [else you need to do].” CEF Advocates, “made me feel like I was important enough to be here, not just for help, but as a human being.”

CEF’s unique relationship-based model allows each Member to set personal goals and realize their own potential. Staff and Advocates are always interested in learning about other opportunities and community resources, and don’t come into Member meetings thinking they have all of the answers. This is one reason Ms. Sanders is such a fan, “No matter what the situation or whatever you’re going through... you’re not the only one that needs help. I’ve introduced CEF to a lot [of] programs they didn’t know anything about and they introduced me to a lot of programs I didn’t know anything about. So we [help] each other and I enjoy it. And that’s what life is all about.”

In line with CEF’s Impactful Organizing & Advocacy pillar, Advocates and staff also encouraged Ms. Sanders to share her story, in hopes of creating lasting change in the community. “I felt good about getting up, speaking, and telling my experience of what I’ve been dealing with because I’ve been with CEF for two years now and I’ve accomplished a lot since I’ve been here. I’ve learned a lot from the Advocates and gave them a lot of resources [too].” Looking forward, Ms. Sanders is excited to continue to advocate



“Coming to CEF is like another family, they treat you like family.” - Ms. Sanders

for seniors and people with disabilities, ensuring that they have affordable housing opportunities and resources and CEF is committed to continuing to foster mutual respect, trust, and opportunities for Ms. Sanders to share her story and her impact.



community.empowerment.fund



info@communityef.org
www.communityef.org