



TRANSFORMATIVE
COMMUNITY

2016 ANNUAL
REPORT

Dear CEF Family,

To work with CEF is to be a part of a constantly unfolding story. Each Member and Advocate writes their own chapter, and each year at CEF feels like an encyclopedia of collective experiences and wisdom. We are a community of true characters, and our combined narrative spans from horror to humor.

More than an annual report, this is a collection of those stories. Stories of finding belonging in community. Stories of losing and finding housing. Stories of reaching lifelong goals. Stories of transformation, in the deepest sense. Stories of stepping out on faith. Stories of building together towards the hope of a better community. Stories of learning and relearning, and learning again.

We share these stories, and are reminded just how profound it is to be a part CEF. We share them with gratitude for the whole wide CEF family — Members, Advocates, supporters, and friends. Thank you for reading, writing, and living this story with us!



Handwritten signatures of CEF staff and members, including names like Jonathan Young, Donna Carvington, and others.



“The work that is done at CEF, I feel, is done unconditionally and with love. This is what CEF does. They truly take actions and make things happen. I want to make CEF and my Advocate proud of all the work they do. It is true, as my grandmother used to sing, ‘May the work I do speak for me.’ The hard work you do, CEF, is speaking for you!” — Sibyl



“No matter what challenges or barriers you face, whether you are an Advocate or Member, you are supported and valued here. That is what makes CEF so special. No matter who you are or where you are from, CEF is a safe place to find support and love.” — Mary Katherine

This past year

1,033 MEMBERS

engaged actively in CEF’s programs,

239 ADVOCATES

volunteered to provide 1-on-1 support, and

3,684 HOURS

of support were dedicated
by Advocates, valued at over **\$380,400!**

Early in 2016, a years-long dream became reality: we assembled CEF's collective wisdom into a flexible and interactive one-on-one **Financial Coaching Program** — a powerful tool that supports relationship-based co-learning for over 50 different goals.

What's unique about CEF's Financial Coaching?

Members and Advocates learn while doing — building financial knowledge, then putting it into immediate practice towards critical savings, housing, and employment goals.

Goals are jam-packed with resources. Each one interweaves strategy with connections to our database of 560+ community resources. Check it out at occonnect.info.

Content is tailored to meet Members where they are. As members share about their circumstances, the goals adapt to display information that is most relevant to their life.

CEF Member Lindsey completed the program, moved into a new home and shares, **“They did resumes, helped me get furniture, charges off my record... [CEF] knew a vast community that they could tap into.”**

Top 10 Goals

selected by Members to work on during their time with CEF!





Connell, pictured here with a plate of “Connell’s Best” cookies from the small business he started

“If you don’t want to be second-guessing yourself and you know what you want, don’t be afraid to ask. Go to CEF, they’ve got the right tools for you!” — Connell



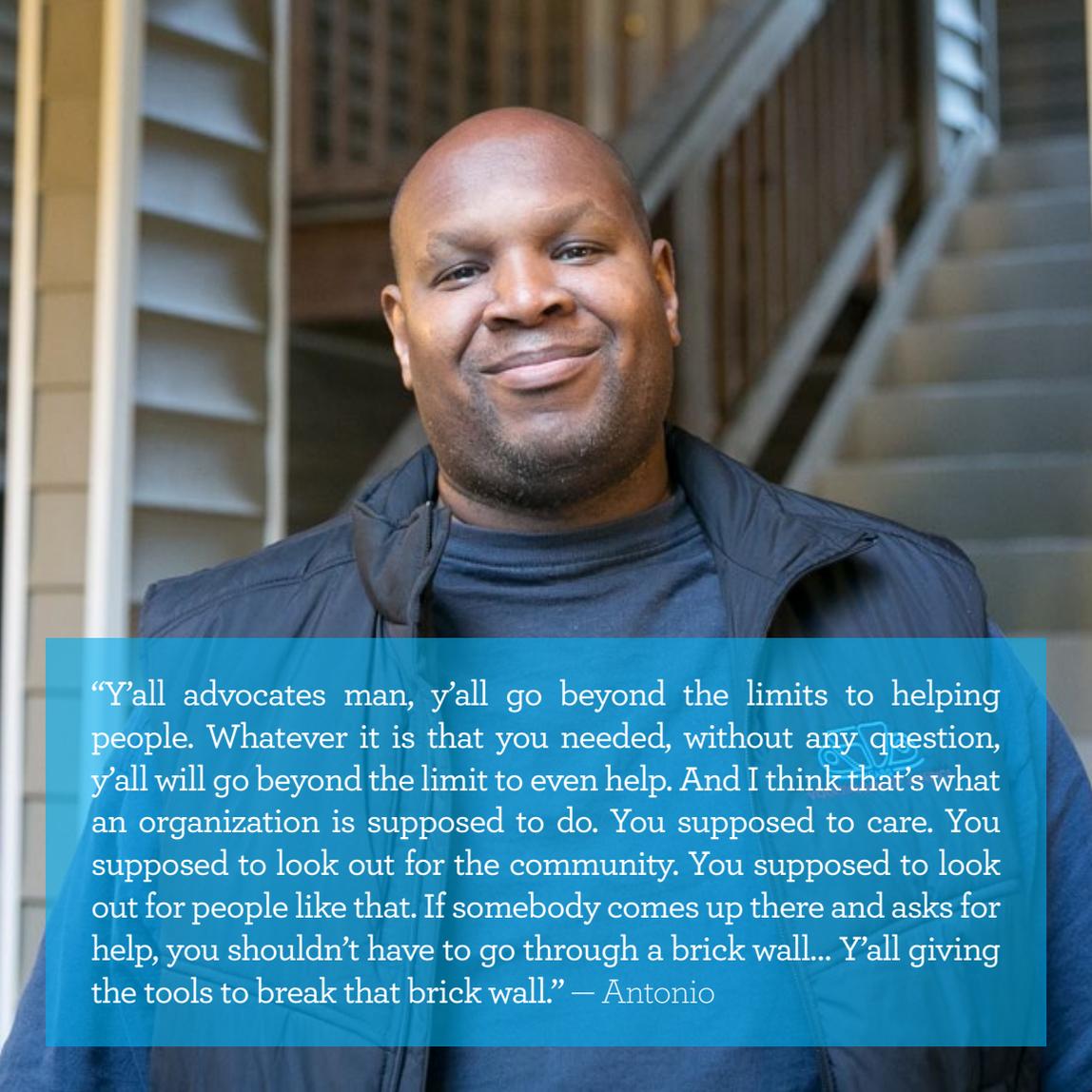
Members Moved into Over
107 HOMES



Members Secured Over
156 JOBS

“It was stressful with two kids, not knowing where you’re going to lay your head, but I stepped out there like I was reborn again. I really thank CEF, Families Moving Forward, DHA, and Jesse for being there. I thank God for that, because I love my home, I really do love my home!” — Lisa





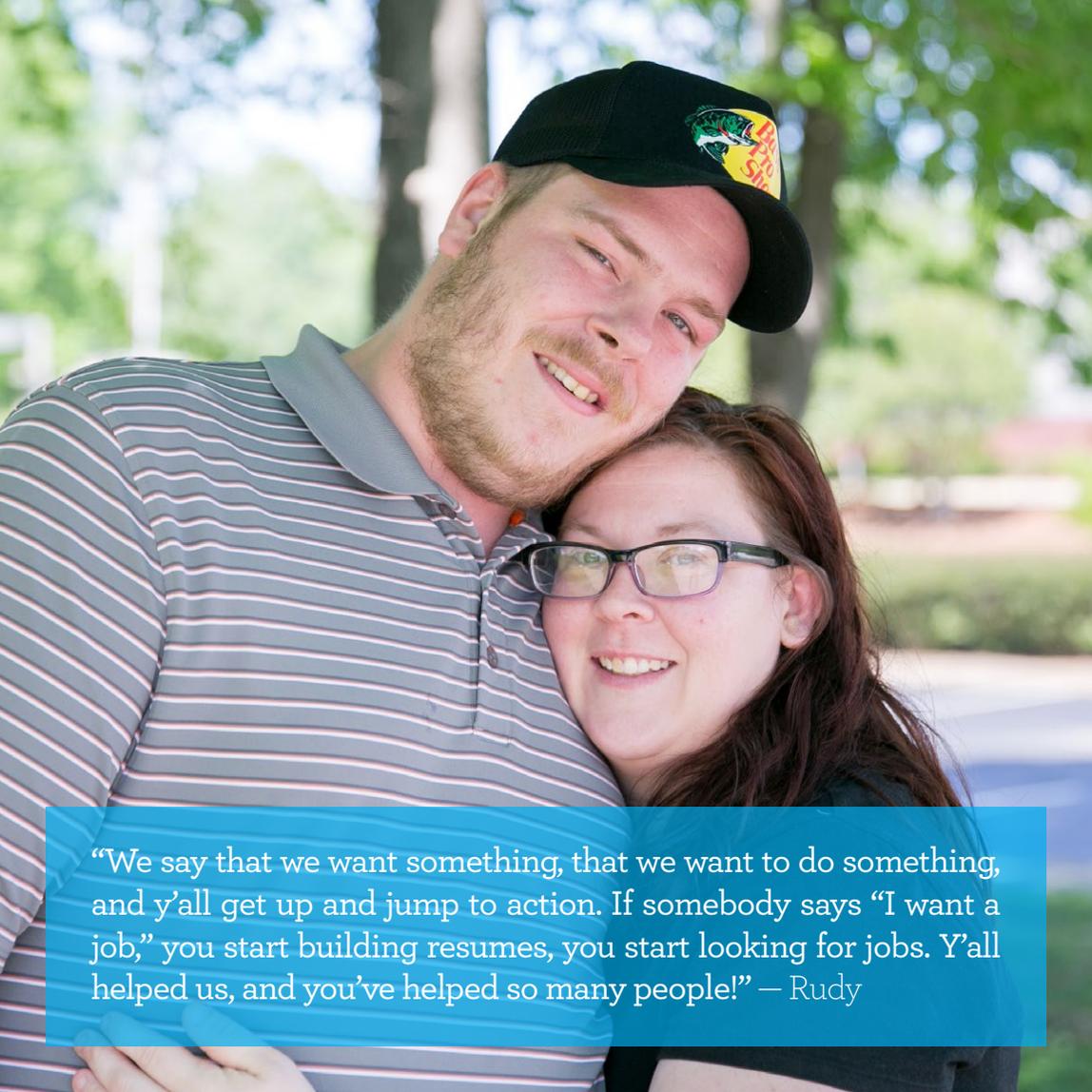
“Y’all advocates man, y’all go beyond the limits to helping people. Whatever it is that you needed, without any question, y’all will go beyond the limit to even help. And I think that’s what an organization is supposed to do. You supposed to care. You supposed to look out for the community. You supposed to look out for people like that. If somebody comes up there and asks for help, you shouldn’t have to go through a brick wall... Y’all giving the tools to break that brick wall.” — Antonio

Antonio tells a story like no other, weaving in about four other stories on the way to telling the one he started with. The son of a teacher and a veteran, he loves history and has a passion for helping his community.

Antonio came to Chapel Hill after losing his job in Kinston. He moved into the IFC shelter and quickly connected with CEF through two other residents. A chronic health condition prevents him from working full-time, so Antonio’s Advocates helped him navigate the application for disability benefits while also supporting his search for part-time employment.

His benefit application was approved! Next, Advocates connected him with Caramore, a supportive employment and housing program where he now works and lives. **“Y’all helped me to save money. Y’all helped me acquire affordable living.”**

Antonio loves music and grew up playing by ear on his aunt’s antique piano. He was one of the first to join the CEF Advocacy Choir, sharing, **“I think being a part of CEF is a way of showing that you want to make a difference in your community.”**



“We say that we want something, that we want to do something, and y’all get up and jump to action. If somebody says “I want a job,” you start building resumes, you start looking for jobs. Y’all helped us, and you’ve helped so many people!” – Rudy

Christina and Rudy were homeless for three years, supporting each other for safety and survival while living in a tent and simultaneously making incredible strides towards stability. Through CEF and a church called Love Chapel Hill, Christina and Rudy found community, and a supportive base from which to pursue employment and transition out of homelessness.

As of May of 2017, they have been off the streets and employed for two full years. Rudy shares, “**I think the fact that I was in a house really established me in the workforce.**” Christina adds, “I have a full-time job, and I love knowing that when I get off I can come home, sleep in a bed and actually have food that I like that I cook.”

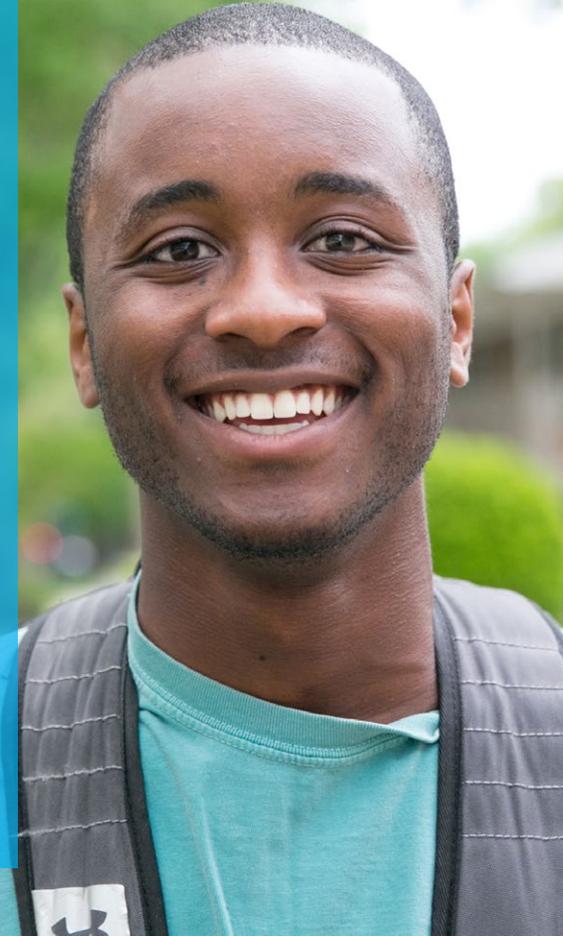
And beautifully, Christina and Rudy just got married! At the ceremony, Rudy made his vows not only to Christina, but to her kids as well. They have amazing plans for their whole family. Rudy shares, “**We both want to go back to college...get me a better job, get her some transportation, buy us a house, and then we can look into expanding our family.**”

Advocate Trainings in both Durham and Chapel Hill are now offered through courses for academic credit at Duke University and the University of North Carolina at Chapel Hill! With 200+ volunteer Advocates providing the vast majority of our direct support for Members, immersive and participatory training is one of our most critical activities.

The “Tools for Financial Coaching” course was first offered at Duke through the Department of Education in Fall 2014, and since then CEF has trained 130 Advocates over five semesters of the course at Duke. In Fall 2016, CEF expanded this course to UNC through a partnership with the School of Social Work.

Advocate Training deepens Advocates’ understanding of structural oppression and inequity; provides a space to reflect critically on CEF’s work; and strengthens Advocates’ toolkit for working directly with Members on complex financial topics like banking, budgeting, savings and credit. Liz, an Advocate from Duke, explains our empowerment-based approach this way: **“Though I in no way feel like an expert, I am learning that that is ok. To be an expert would, I think, defeat the purpose of the partnership, friendship, and genuine camaraderie CEF hopes to foster.”**

“Ever since I arrived here, I’ve been looking for ways to engage with the Durham community and CEF has been a great way to do that. Beyond learning practical financial skills, I love CEF because it is primarily about relationships. I have loved forming a relationship with my Member because she shows me every week what it means to be resilient. I think every Advocate would agree with me that we learn so many lessons in empathy by working with our Members and those lessons really can be life-changing.” — Trey



185 MEMBERS WITH SAFE SAVINGS ACCOUNTS

SAVED TOWARDS GOALS OF

 33%
Housing

 21%
Emergency Fund

 16%
Vehicle

 11%
Laptop

Travel, Credit,
Education, Etc.
19%
Other

EARNED MATCHED DOLLARS

\$9,920

Members receive a 10% match on their savings when they reach a goal and have completed eight financial coaching sessions.

AND TOGETHER THEY SAVED
\$222,755!

“With CEF I was able to save for all the things I needed to move into my new apartment, to get all the furniture I needed for my home, entertainment center, and everything! I’m so grateful to have my own place!” – Terry





“I was able to pay off over \$5,000 in credit card debt, raised my credit score almost 80 points, maintain a safety net savings account and purchase my first home!” — Paige

CEF matched savings accounts now support Members in reaching goals all along the continuum from homelessness to homeownership. We launched a new program in 2016 to support first-time homebuyers with Reinvestment Partners and the Duke Homebuyers Club.

Paige was one of the first 5 CEF Members to successfully purchase their own home! Paige worked incredibly hard and with amazing focus to reach her goal in just ten months. In addition to her full-time job at Duke, she worked extra jobs in order to stay on track with her financial goals. She participated in CEF’s Financial Coaching program and was able to pay off debts and improve her credit score, qualifying her for an affordable mortgage. Meanwhile, **she successfully saved for her down payment and closing costs, receiving a dollar-for-dollar match from CEF!**

Paige is proud to be a homeowner. Some of the best parts? Her mortgage payment is actually cheaper than her rent payments were, and she is building an asset for the long term!

[Read More!](#)



The CEF Advocacy Choir performing at the Gene Strowd Community Rose Garden, singing one of our original songs about the importance of affordable housing

In Orange County, Members and Advocates are speaking out about our community's critical need for more affordable housing. **We formed the CEF Advocacy Choir** in 2016 to use the power of our unified voices to advocate for change, and to spread the message about the dire housing needs faced by people experiencing homelessness. In partnership with the Orange County Affordable Housing Coalition, the choir sang throughout our community to encourage residents to vote in favor of the affordable housing bond referendum. Thanks in part to the choir's joyful tunes, the bond passed, creating \$5 million for affordable housing locally!

In Durham's changing housing market, Members were hearing increasing "no's" to rental opportunities. As Lisa (p. 11) said, "Every time I stepped my foot out there ...I just felt like I would never find anything." In response, CEF partnered with non-profits, Durham Housing Authority, and government to reach out to landlords. In June 2016, **we co-hosted a Landlord Roundtable with the Mayor**, and asked 48 local landlords to share their feedback and give voucher-holders a chance to end their homelessness. CEF now convenes a monthly workgroup to continue this crucial landlord engagement work.

Lorraine knows everybody! Each semester, she helps to train Advocates about mental health. She has become an active leader in CEF's affordable housing advocacy in Durham.



85% of total expenses are directly for program-related expenses!

Expenses



\$415,363

The Fiscal Year 2016 deficit is due to the receipt of resources for 2016 purposes in Fiscal Year 2015. \$141,000 spent in 2016 were from grants and awards received and accounted for in 2015, as demonstrated by our Fiscal Year 2015 net income of \$159,000.

Revenue



\$362,539

Sharing and receiving stories drives relationships, co-learning, and co-creating at CEF, and is critical to the continued transformation of our systems and institutions.

In CEF’s unfolding story, where do you see yourself?

Our community needs you, now more than ever. We’re learning that “overcoming” is not just a success story and that “a burden shared” can contribute to a collective voice that shapes the community – that builds homes, that reallocates resources, that changes perceptions.

Come and share your experiences, energy, skills, and resources. **Join us in answering the call that is embedded in our shared stories: To invest in hope and be a part of transformative community.** In joining, you too might find yourself receiving abundantly in these things.



Community Empowerment Fund

208 N. Columbia Street, Suite 100, Chapel Hill, NC 27514
1206B W. Chapel Hill Street, Durham, NC 27701

“You guys stick with the person! CEF will help you with anything you need to do, like housing, work, they’ll help you get back in school, and they got something like a bank going on! After I grow and grow, I can grow with you guys. You never know what’s in store at CEF!” — Valeria



Chapel Hill: 919-200-0233
Durham: 919-797-9233

www.communityef.org
info@communityef.org