



*“it takes a
collective”*

2018
CEF Annual Report

Dear CEF Family,

“It takes a collective. Each person here at CEF holds a different part, and everybody is working together towards the same goal: to make sure that the people are cared for.” Katina is a CEF Member and Orientation Leader, and her reflections so clearly capture our collective purpose and the supportive momentum that carry us forward every day at CEF.

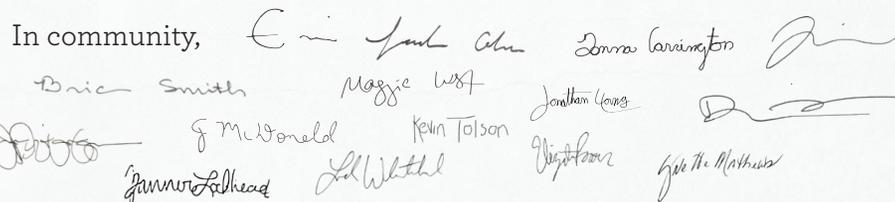
In 2018, we felt the profound togetherness of our beautiful community more than ever. We came together to celebrate Maggie, a CEF Co-Founder, and the nine years of heart-driven and community-centered leadership that she shared with CEF. Transitioning out of her role as Co-Director, Maggie’s spirit and vision remain deeply woven into CEF’s ways of being and into the community that she so beautifully calls us into: **“an endless and abundant family, with unbounded opportunities for connection.”**

As we lean into that calling, CEF is carried forward by our vibrant and growing community. This year we celebrated CEF Members saving 1 million dollars towards their goals in their CEF Savings Accounts. We created programs to enable Members to build credit just by making rental payments. We collaborated with partners to

centralize housing location resources. We supported the growing leadership and advocacy work of CEF Members. More than ever, our staff team leaned into each other—to shared leadership and seeking our collective well-being.

We grow, first and foremost, with relationships at the center of what we do. Flor, a longtime CEF Member and a leader of our Latinx programs, describes the support she has given and felt at CEF. **“For me, CEF means a place where I can give my time, my experiences, my desires. It’s also a place where I feel comfortable—where I’ve learned, where I want to continue learning, and where I have support.”**

We are overwhelmingly grateful for the opportunity to grow with the over 1,000 Members and 250 Advocates who show up every day to care for each other. It encourages us to learn from and lean on one another as we move forward together. Thank you for believing in this community of boundless support as we grow towards the abundant possibilities we have before us.

In community, 

The front & back cover is created from an original mural created by CEF Member Erik Davis (IG: @nonperishable)

Bobby + Leah



“CEF is a family where people can come together and be surrounded by support. It’s a place where Members and Advocates work together on goals without shame or embarrassment and where we fight for affordable housing, fair financial systems, and economic justice for all. Just really simply, everybody deserves a roof over their head and food in their stomach.” — Leah

The Numbers

This past year

1,115 MEMBERS

engaged actively in CEF’s programs,

257 ADVOCATES

volunteered to provide 1-on-1 support, and

27,023 HOURS

of support were dedicated
by Advocates, valued at over **\$667,198!**

CEF Story: Katina

“You have to have a heart for people. In order to be at CEF, you have to care about somebody else besides yourself.”

Whether she is offering a room in her apartment to a friend in need, leading ministry at her church—the Faith Assembly Christian Center—or volunteering at CEF as an Orientation Leader, Katina cares deeply for her community. Katina first learned about CEF when she was forced to move out of her apartment after her landlord increased her rent by \$280 a month (a 45% increase). Staying in her car or with friends, Katina came to CEF for help creating a resume and she quickly began working through her list of other goals.

Katina was drawn to CEF because she saw that **“someone had a high opinion of the people that were falling through the cracks—to say, you know what, you’re worth it too. You can do this.”**

Working with CEF Advocates over the past four years, she secured a full-time job and found an affordable apartment in Chapel Hill. She opened a CEF Safe Savings Account, improved her credit, and launched her own small business called “Lighten Your Load.”

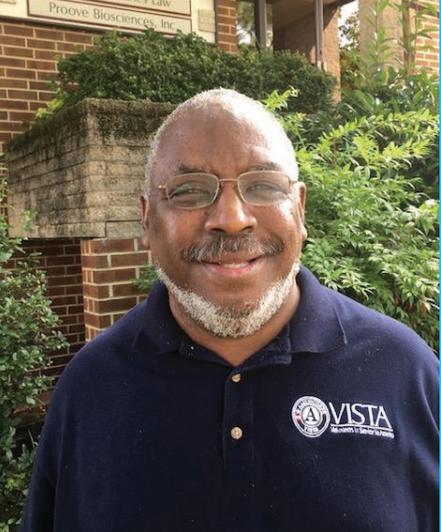
Today, Katina lives with her granddaughter in a home of her own and is a proud business owner and minister. At CEF, Katina uses her experience of homelessness to empower new CEF Members.



“Each person is a resource, your knowledge is not my knowledge, but it’s gonna work together to get our needs met. We share with each other, and we replenish ourselves.” — Katina

“The experience allows me to have compassion towards people—I know where they are.” Katina emphasizes when you join CEF, you become a part of the CEF community—regardless of your story or situation. **“Once you’re a Member, you’re always a Member.”**

At CEF, Katina found a space where people support and sustain each other—where no one has to do it alone. **“It takes a collective. Each person here at CEF holds a different part, and everybody is working together towards the same goal: to make sure that the people are cared for.”**



“It’s like being able to take your individual support and be a part of a collective—in a larger community context. CEF can reach into so many different directions; homelessness, families looking for services, hunger, employment and all kinds of things. It’s a ‘one-stop-shop’ in many ways—one organization that can help many types of people.” – Kevin



Members Moved into Over
147 HOMES



Members Secured Over
114 JOBS

“CEF helped me tremendously. They have resources and it’s a community place. It feels awesome to find housing. I have housing because y’all have done so much. You’re my family at CEF!” – David





“It’s given me peace of mind. It’s given me the chance to be able to afford some of my bucket list items. I don’t have to worry anymore about, am I going to be able to afford this or that. It shows my true self, because when I’m not in survival mode, I’m responsible with my money.” – KD

Program Pilot: Paying Rent & Building Credit

What’s the difference between a “fair” credit score of 620 and an “excellent” score of 762? For CEF Member KD, crossing into the 700s means, “I’ve been able to get a credit card with my bank. I’ve been able to get a Home Depot card, which is great because we need to fix up my house. And now, I just got a \$9,000 loan from my bank to help pay for my surgery and wedding expenses.”

KD is one of many CEF Members working hard to raise their credit scores so that they can access loans and credit cards with better rates. Homeowners can build their credit through monthly mortgage payments, but renters cannot use their rental payments to build credit. It’s a huge inequity that we see daily at CEF, that makes financial stability harder to achieve for those who already have less access to wealth.

As a renter, KD was eager to join 57 other participants in CEF’s pilot Rent Reporting program offered to residents of Durham Housing Authority and Durham Community Land Trust. The program automates rental payments and uses them to build credit scores for renters, expanding their access to a traditionally exclusionary credit system.

Program Pilot: Paying Rent & Building Credit

Participants are encouraged to become CEF Members to access other financial tools, like Advocate support, matched savings accounts, and financial coaching. KD was one of many participants who took full advantage of the program by becoming a CEF Member. “**CEF was really kind of like a hidden gem,**” shares KD. “**I was trying to save money. I just wasn’t able to do it until I started working in CEF and they were like, okay, we’re gonna do this.**” KD shares that the Safe Savings Account kept them out of “**survival mode, but where I knew I had money— so that helped me save!**”

Working with their Advocate at CEF, KD made a budget, saved up to buy a used car, and now they are “**started on my long-term goal of \$10,000.**” They are excited about the potential of combining their increased savings with a better credit score. “**When I move into a new house, I can get a good score for the home loan and just keep continuing to get positive good things out of that corner.**”

For KD, moving from survival mode towards financial stability feels: “**Above the clouds. You’re sailing above the clouds. It opens up a whole new world for you, and you still have stress, but it’s not such a kick in the stomach. Elation, joy, happiness, contentment. I can save money, and I can do the bright, responsible financial things.**”

Numbers: Savings

208 MEMBERS WITH SAFE SAVINGS ACCOUNTS

SAVED TOWARDS GOALS OF



EARNED MATCHED DOLLARS

\$15,373

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

AND TOGETHER THEY SAVED \$192,990!

Gerardo + Darlene + Flor + Sarah



“It’s also a place where I feel comfortable. Where I feel comfortable, where I’ve learned, where I want to continue learning, and where I have support. That’s what CEF means.” — Flor

Flor and Gerardo fell in love in Guanajuato, Mexico when they were still teenagers. They got married and immigrated to Chapel Hill to be closer to Gerardo’s brother—and they are still here 20 years later. **“We’ve always lived in Chapel Hill,”** shares Flor. They joined CEF in 2011 and attended CEF’s very first Latinx small business classes to grow their party rental business, Martinez Renting. Gerardo recalls, **“I knew it was for me.”**

Amazingly, Flor and Gerardo have worked with the same CEF Advocate, Sarah, for the past eight years. **“The things we’ve done**

CEF Story: Flor & Gerardo

with CEF... well, what I’ve done is learn,” Gerardo remembers. At CEF, they designed a logo for their business and purchased a refurbished computer through CEF’s Laptop Savings Program. They opened a CEF Safe Savings Account—and saved enough to put three children through college! Gerardo says, **“We’ve learned how to save money, to set goals. We’re free to save what we want.”**

Over time, the couple has dedicated more time and energy to growing CEF. Flor recently became an Advocate and has been leading CEF’s Latinx Team: **“It gives me a lot of satisfaction knowing that I can bring more people to CEF, so that they learn about it and know the positive things that come out of it, of the many things that CEF has to help them.”**

Flor’s leadership in the development of Latinx services has been transformative. **“We as Latinxs have many needs. Sometimes it’s not economic need, but more the need for company, of having a place where we can free ourselves from some of the stress or bad experiences... There are so many things that we can give. Sometimes just listening.”**

To Gerardo, CEF means **“really strong support.”** For Flor, CEF is **“a place where I can give my time, my experiences, my desires. I think it’s a place that can help many people.”**

Retratos de CEF: Flor y Gerardo

Flor y Gerardo se enamoraron en Guanajuato, México cuando aún eran jóvenes. Ellos se casaron e inmigraron a Chapel Hill para estar más cerca del hermano de Gerardo—y siguen aquí 20 años después. **“Siempre hemos vivido en Chapel Hill,”** cuenta Flor.

Ellos se unieron a CEF en 2011, y asistieron a las primeras clases de pequeñas empresas Latinxs en CEF para desarrollar su negocio de alquiler de fiestas, Martinez Renting. Gerardo recuerda que, **“Yo sabía que era para mí.”**

Increíblemente, Flor y Gerardo han trabajado con la misma “Advocate” de CEF, Sarah, durante los últimos ocho años. **“Las cosas que hemos hecho con CEF... pues lo que he hecho yo es aprender,”** Gerardo recuerda. En CEF, diseñaron un logotipo para su negocio y compraron una computadora restaurada a través del programa de ahorro para computadoras de CEF. Abrieron una cuenta de ahorro



“Es un lugar donde yo me siento cómoda. Donde he aprendido, donde quiero seguir aprendiendo, y dónde tengo apoyo. Eso es lo que significa CEF.” - Flor

Retratos de CEF: Flor y Gerardo

segura en CEF—y ahorraron suficiente para enviar sus tres hijos a la universidad! Dice Gerardo, **“Hemos aprendido cómo ahorrar el dinero, cómo ponernos metas. Somos libres de ahorrar lo que queremos.”**

Con el tiempo, la pareja ha dedicado más tiempo y energía al crecimiento de CEF. Flor recientemente se convirtió en “Advocate” y ha estado liderando el equipo Latinx de CEF: **“Pues me da mucha satisfacción saber que puedo traer más personas a CEF, para que lo conozcan y sepan de lo positivo que puede ser, de lo mucho que CEF tiene para ayudarles.”**

El liderazgo de Flor en el desarrollo de servicios para Latinxs ha sido transformativo. **“Nosotros como latinos tenemos muchas necesidades, a veces no es mucho necesidad económica, pero es mucho la necesidad de compañía, de haber un lugar donde podemos nosotros liberar un poco el estrés o las malas experiencias...Hay tantas cosas que podemos dar. A veces el hecho solamente de escuchar.”**

Para Gerardo, CEF significa **“un apoyo muy fuerte.”** Para Flor, CEF es **“un lugar donde yo puedo dar de mi tiempo, de mi experiencia, de mis ganas. Es un lugar donde creo que pueda ayudar mucho a las personas.”**



Trey + Varun

In 2018, CEF Members celebrated collectively saving 1 million dollars since the start of CEF's Safe Savings Program in 2011!



Donna

Craig + Stacey

Malcolm

1 Million Dollars Saved!

CEF unveiled a momentous milestone this year: **1 million dollars saved by CEF Members!** For nine years, Members have used CEF's Safe Savings program to save for and reach their financial goals—everything from housing deposits and higher education costs to rebuilding credit, starting small businesses, and saving to buy presents for grandchildren. This 1 million dollar savings landmark is a testament to the resilience, resourcefulness, and financial capacity of CEF Members.

We celebrated this achievement and the entire CEF community at the 2018 Piggy Bank Bash. "The Bash," generously hosted by GRUB Durham, brought together CEF Members, Advocates, local supporters, and West End neighbors to learn about and support CEF's work and share in a night of delicious food and drinks.

The 1 million dollar savings milestone was unveiled by Mayor of Durham Steve Schewel, who congratulated CEF Members for their **"incredible work."** Mayor Schewel declared October 29th, 2018 as **"CEF Financial Independence Day, a day to celebrate financial independence and unbounded community."**

We are so excited and proud to reach this 1 million dollar milestone, accomplished through community and relationship-based support. Congratulations to our community for this profound achievement!

CEF Story: Ms. Iris

Ms. Iris is from Durham, born and raised. She raised three children here as a single mom. After delivering pizzas for over a decade, she knew she needed more income to support a family. She wanted **“to do something with my mind—other than just my hands.”** Ms. Iris went back to school for medical coding and landed a job at a major healthcare company. She thrived in her role, moved up in the company, and purchased her first home. But then, **“life just took a split down the middle.”**

After over twelve years with her employer, Ms. Iris requested and was denied compensation equal to her white colleagues. Following her request, she experienced a year of increasing discrimination from management and compounding chronic stress, which led her to take medical leave. Then, with zero write-ups and having worked for years without calling in sick once, Ms. Iris was fired. She lost the home where she and her three-year-old grandson were living. She stayed with family and friends for a year and then moved into Families Moving Forward, a local shelter and CEF partner.

There she met her CEF Advocate, **“Ms. Liz.”** Working with Liz **“allowed me to build my strength to fight another day. It made me want to speak out more. I started wanting to have a voice again—Ms. Liz gave me hope and courage for a better future.”**

Ms. Iris + Liz



“CEF is just a great organization that allows people to grow within and out. And I love y’all. I do. I’m thankful that CEF and Ms. Liz allow me to bring some sunshine back into my world.” — Ms. Iris

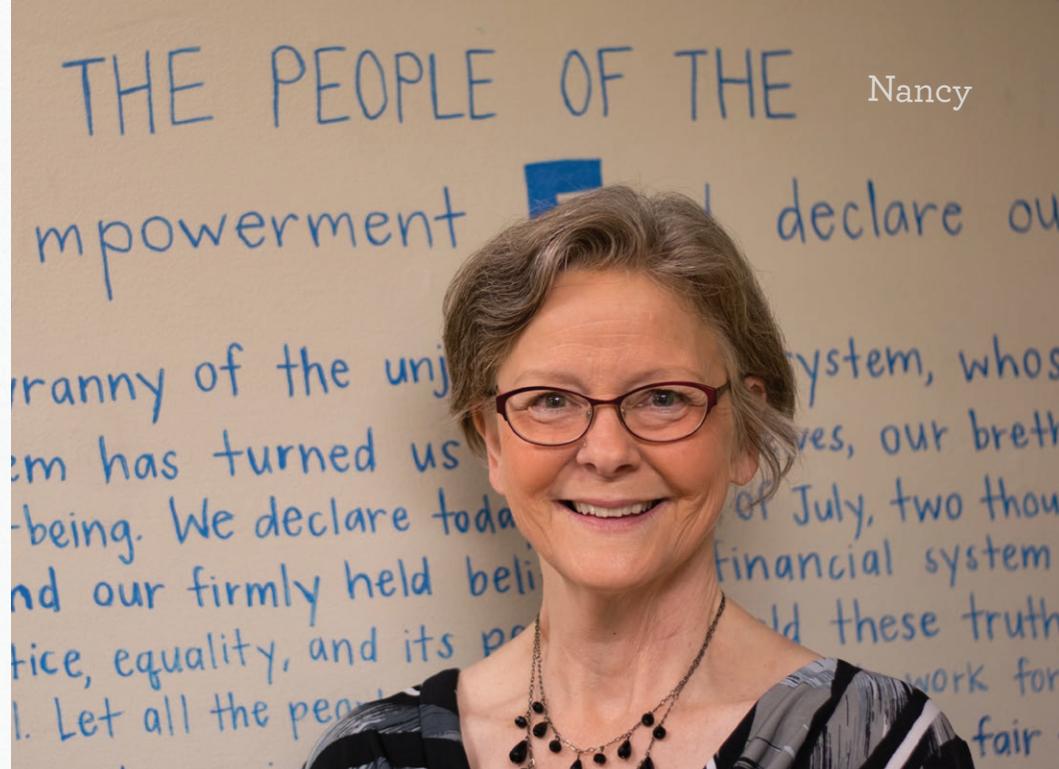
CEF Story: Ms. Iris

At CEF, Ms. Iris improved her credit, found resources to pay outstanding bills, and started looking for housing. Eleven long months later, Ms. Iris and her grandson moved into their own apartment.

Ms. Iris is thankful to CEF for helping her find a place to call home, and also for **“bringing some sunshine back into my world.”** **“CEF is just a great organization that allows people to grow within and out.”**

What are Ms. Iris’ goals for the future? **“My plan is to be buying another home in two years, but in order for me to get there, I have to make sure I’m emotionally grounded and stable.”** She wants to further her education and learn more about communications, law, and policy.

Still an active CEF Member, Ms. Iris joined Time + Talents, CEF Durham’s advocacy coalition, and is growing her skills as a community organizer. She wants to use her experience of past injustice to make leaders **“recognize that we are still here... and we need a little help. We need to know that it’s okay to be who we are... we’re still here contributing.”**



Nancy

“I never thought I’d own my own home. I didn’t think I would be able to afford it.” Nancy’s landlord was about to put the house she was renting on the market, and she thought she would have to move out. **“Then Andre [Nancy’s Advocate] said, ‘Let’s not just sit here. If he’s going to sell it, let’s see if you can get it!’”**

“I just want you to hold on for a minute and live in the fullness of what it is to be a part of a community—an endless and abundant family, with unbounded opportunities for connection. And to feel the way that each of our hearts is so connected, and that each of us is just ready to be loved and to love. That feeling is what I take away from my time at CEF, and it’s the greatest gift of my life.” — Maggie



Maggie, We Love You

In June, the CEF community said a tear-filled and heartfelt farewell to Maggie West, CEF Co-Founder and Co-Director from 2009-2018. Maggie’s nine years of transformative leadership were celebrated at the “Maggie-We-Love-You Party,” a gathering of CEF Members, Advocates, Staff, and community partners—all the **“co-creators of this transformative place,”** as Maggie described.

The gathering included a Community Yard Swap organized by Maggie’s family, the presentation of artwork and a hand-made scrapbook, and performances by the CEF Advocacy Choir—including a new song based on Boyz II Men’s ‘End of the Road.’ There was even a real-life pig named Sugar, who made a celebrity appearance in honor of Maggie’s creative savings initiatives!

In a letter that she shared with the CEF community, Maggie wrote, **“Sometimes, when people ask me how CEF started, I simply laugh and say, ‘Magic!’ So many people have come into CEF and added their magic to this place—their hopes, gifts, prayers, wisdom, labor, and their love. Thank you. The sheer miracle of this experience will never leave me.”**

There is no greater way to thank Maggie for all that she has done at CEF than to lean into her invitation to **“live into the fullness”** of this **“endless and abundant family.”** Thank you, Maggie. We love you!

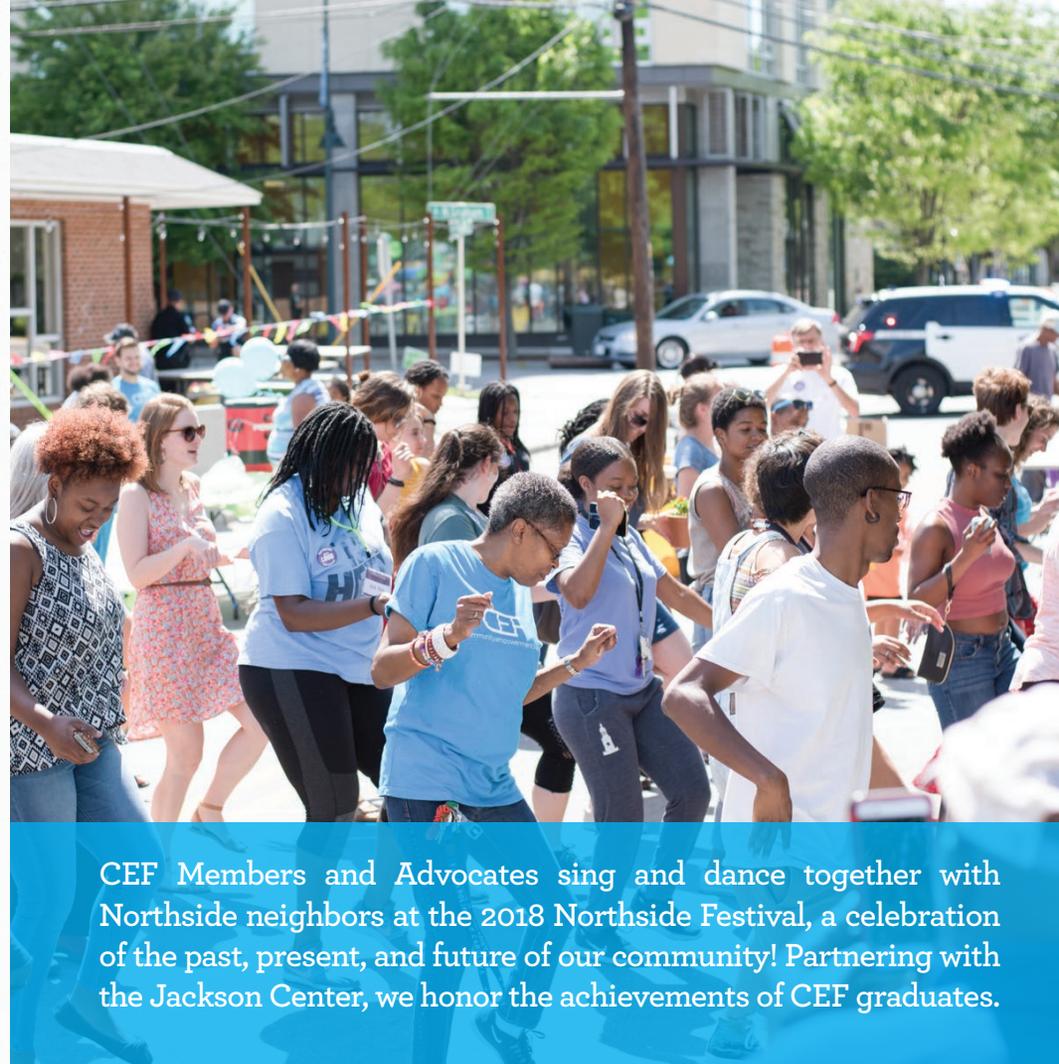
2018 Financials

78% of total expenses are program-based

Expenses



Revenue



CEF Members and Advocates sing and dance together with Northside neighbors at the 2018 Northside Festival, a celebration of the past, present, and future of our community! Partnering with the Jackson Center, we honor the achievements of CEF graduates.

Member-Led System Change

“Meeting of the Minds (MoM) is a place to share your voice about the issues that are affecting your lives. We want everyone’s ideas so that we can make this happen,” explains Yvette, CEF Office and Community Organizer in Chapel Hill. Yvette leads MoM—bringing together CEF Members, Advocates, and partners to advocate for systemic change and truly inclusive community. In 2018, the group led an incredible effort to pass a 10 million dollar affordable housing bond in Chapel Hill. They helped organize the “Souls to the Polls” rally and joined the CEF Advocacy Choir as everyone sang and marched to the polls. The bond passed (72% in favor!) and will be used to build and preserve 700 affordable housing units.

“Time and Talents (T+T) has made me stronger about sharing my opinion and advocating for myself with things that I know. It took the fear of speaking up and sharing my voice,” shares CEF Member and T+T leader Ms. Lorraine. Supported by CEF Durham Housing Justice Fellow Liz, T+T is a powerful coalition that was organized to advocate more equitable policies in Durham, specifically related to affordable housing. In 2018, T+T spoke directly to city officials on multiple occasions, joining with the Coalition for Affordable Housing and Transit to voice the need for more inclusive policy. Their call to action helped to secure a commitment of 277 new affordable units from the Durham County Board of Commissioners.



CEF Member Chinita leads the march to the polls at the “Souls to the Polls,” affordable housing rally. Behind her, CEF Members, Advocates and community partners chant in support for the bond.

Member-Led System Change

Liz emphasizes, **“Nothing will be solved if folks with lived experience aren’t at the table.”** In Durham, CEF helped organize the 3rd annual Mayor’s Landlord Roundtable. Over 115 property owners and managers, tenants, community organizations, and housing advocates came together to share experiences and brainstorm solutions to the challenges that renters face in finding affordable housing. As Mayor Steve Schewel said, **“Nothing we’re doing in Durham right now is more important than this.”**



Jillian Johnson, Durham’s Mayor Pro Tem, visits T+T to share her vision for affordable housing in Durham as she listens and answers our many questions.



In Chapel Hill, CEF hosted a summit in partnership with the Orange County Affordable Housing Coalition. The event brought together 175 community leaders to build a shared understanding of the affordable housing crisis in Orange County and work towards real solutions.

“The beauty of CEF is it’s not all direct service, and it’s not all systemic—it exists in an in-between that makes it both way harder and way better,” shares Leah, CEF Housing Justice Fellow in Chapel Hill. Relationship-based support equips every member of the CEF community with a more solid foundation from which to advocate for the needs of our community. **“Because if a bunch of people get together,”** Ms. Lorraine affirms, **“we can do more than if we act by ourselves. The challenges of life sometimes seem hopeless but keep fighting! Don’t give up.”**



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