

C.E.F.S. Economic Opportunity Corporation

2007 Annual Board Meeting Program

Creating Economic Opportunity and Security for Families



ANNUAL BOARD OF DIRECTORS MEETING
Thursday, August 2, 2007
Knights of Columbus Hall
Effingham, Illinois

Creating Economic Opportunity and Security for Families

Thank you for attending our 42nd C.E.F.S. Economic Opportunity Corporation annual meeting. We look forward to celebrating the success of clients, our agency and sharing these positive outcomes with you and the community at-large.

Each day, the working poor are forced to make hard choices: to work when a child is sick or stay home and lose pay or a job; pay rent or buy food; pay the utility bill or purchase the needed medicine; or use the hospital emergency room for routine medical care or pay for unaffordable health insurance. At C.E.F.S. Economic Opportunity Corporation we believe that helping people and changing lives requires a combination of strategies and services designed to strengthen families and communities. Ensuring economic opportunity and security for families is an important part of this strategy.

We all know that individuals and families who have access to economic opportunities and who are supported by strong community networks and effective services are much more likely to succeed. Perhaps the most critical connection for families is the connection to economic opportunity and the achievement of family economic success. Family economic success and security means that families can meet their immediate needs, can envision a stronger financial future and can make steady progress towards achieving that vision for themselves and their children. Meeting current expenses, being able to weather unexpected events, saving for advanced education or retirement, and acquiring assets that build equity and can be leveraged, all are signs of economic success and security.

Despite working harder and longer, far too many low-income individuals and families in rural communities still find severe obstacles in their path toward economic security and financial stability. Many people find it nearly impossible to build the savings and assets that are, for all families, the critical ingredients for achieving genuine economic security.

Creating economic opportunity and security for families has been a cornerstone strategy our agency has pursued to help families increase their income, stabilize their financial lives and build wealth. Creating family economic security has been our leading agency strategy and approach to help people move out of poverty and beyond basic economic self-sufficiency.

Our agency has found that economic opportunity and security for families is most successful when the following strategies are pursued together in a way that is sustained over time: 1) helping families increase their income, 2) stabilize their financial lives, and 3) acquire assets and build wealth. At C.E.F.S. Economic Opportunity Corporation we connect our existing efforts, services, programs and strategies in order to achieve better results – by moving families to the center circle of our approach for creating economic security. Putting families at the center of our efforts means asking how existing approaches and strategies will benefit low-income working families. We also acknowledge that not all strategies will lead to a positive outcome for the family.

To help families *increase their income* we provide education, training and employment strategies through the Workforce Investment Act Program, the Head Start Program, the Literacy Program, the Family and Community Development Program, and the Community Services Block Grant Program. In the education and training programs workers learn skills to respond to the changing job market. Our coordinated workforce and economic development systems match skilled workers with high-quality jobs. Income support programs such as the Earned Income Tax Credit (EITC) and other tax credits help rural families close the gap between what they earn and the cost of covering the basic needs for the household and family.

To help families *retain more of their earnings* our agency provides services, strategies and educational activities to retain more of their earnings. Our work has been and will continue to be, to assist people achieve greater knowledge, skills, personal responsibility, economic independence and security. Our case management staff attempt to help families decrease costs of working and meeting basic living expenses by providing supportive services such as transportation, child care, energy conservation measures, emergency food, housing counseling, and energy assistance. These supportive services help insure that families can provide basic necessities, respond to emergencies and still save to build an emergency fund. Our case management staff provide families with opportunities to improve financial literacy skills and increase access to financial services.

To help families achieve *long-term family economic security* and success our case management staff encourages individuals to maintain stable employment, income and to develop a sound financial savings and investment plan. Asset building programs such as our Individual Development Account Program, the Homebuyer Program, the Family and Community Development Program, the Community Services Block Grant Program – Micro-Business Loan Program help families increase their assets to build secure financial futures for themselves and their children. These strategies also look to the larger community to create and sustain economic opportunity and security for families.

Helping low-income working families increase their income, build assets and accumulate wealth over time can help give their children what they need most – strong, capable and economically successful families. Family economic security is an effective approach that helps low-income working families build strong financial futures. When families can secure a steady income and build assets they are better able to meet the needs of their children and their own future.

For the past 42 years, dedicated Community Action Agency volunteer board members, policy council members, employees, community partners and stakeholders have truly made a difference by creating economic opportunity and security for families. Over the past four decades, C.E.F.S. Economic Opportunity Corporation has been creating effective partnerships and locally inspiring hope to improve communities and to help people overcome obstacles in achieving self-sufficiency.

This past year, C.E.F.S. Economic Opportunity Corporation has made great strides in individual, family and community achievement, performance and outcomes. There are a lot of people relying on C.E.F.S. Economic Opportunity Corporation to help them move towards economic opportunity and self-sufficiency. As we celebrate our client and community partner successes, we strengthen our commitment to the mission and promise of Community Action and to the fight for economic justice for all Americans.

Respectfully,



Paul D. White
Chief Executive Officer



{Footnote: Parts of this document were excerpted from a report entitled, "Strengthening Rural Families – Rural Family Economic Success" by The Annie E. Casey Foundation.}

C.E.F.S. ECONOMIC OPPORTUNITY CORPORATION
2007 ANNUAL MEETING PROGRAM
Thursday, August 2, 2007

- 5:30 - 6:00 p.m. * Registration
6:00 p.m. * Welcome
* Introduction of Head Table
* C.E.F.S. Board of Directors Annual Business Meeting
* Banquet Invocation
6:15 - 7:30 p.m. * Banquet
- * Menu *
- Fried Chicken and Roast Beef
Cole Slaw
Green Beans and Gourmet Carrots
Mashed Potatoes and Gravy
Noodles with Beef
Rolls and Butter
Assorted Homemade Cobblers with Ice Cream
Coffee, Iced Tea, and Lemonade
- 7:30 p.m. * State of the Agency
- Introductions
 - 2007 Annual Report/Comments
- * Presentation of Awards
- Board of Directors Recognition
- * 2007 Family of Distinction Award
- Christopher and Stephanie DuPlayee Family – Individual Development Account and Homebuyer Programs
- * 2007 Personal Achievement Awards
- Nhu Do – Workforce Investment Act Program
 - Natosha Wibbenmeyer – Workforce Investment Act Program
 - John Armstrong – Workforce Investment Act Program
 - Tari Howard – Community Services Block Grant Program
 - Shawna Hegwood – Workforce Investment Act Program
 - Audry Angel – Golden Circle Nutrition Program
 - Kevin Lawyer – Supportive and Transitional Housing Program
 - Tyler Turner – Workforce Investment Act Program
- * 2007 Outstanding Volunteer Awards
- John Latta – Literacy Program
 - Patti Allen – Head Start Program
 - Pete and Esther Walker – Retired and Senior Volunteer Program
 - Jessie Dial – Golden Circle Nutrition Program
 - Louise Stoldt – Golden Circle Nutrition Program
 - Brian Ford – Head Start Program
 - Bobbi Painter – Head Start Program
 - Herman and Luella Runde – Golden Circle Nutrition Program
 - Blane Zike – Head Start Program
 - Ruth Shaffer – Community Services Block Grant Program

* 2007 Community Service Excellence Awards

- Clay County Community Outreach Food Pantry – Community Services Block Grant Program
- West Richland Community School Unit #2 – Workforce Investment Act Program
- Lawrence County Chamber of Commerce – Workforce Investment Act Program
- B.C.M.W. Community Services, Inc. – Workforce Investment Act Program
- Illinois Department of Human Services - Family Community Resource Center – Workforce Investment Act Program
- Experience Works – Community Services Block Grant Program

* Former CSBG Scholarship Recipient Presenter – Telisa Kaiser

* 2007 Scholarship Awards and Recognition

In 2007, C.E.F.S. Economic Opportunity Corporation is awarding \$8,000.00 in Community Services Block Grant Program educational scholarships funds to enhance the opportunities for eligible recipients to attend post secondary educational opportunities.

<u>Scholarship Recipient</u>	<u>County</u>
Linda Primmer	Moultrie
Nathan Kemmerling	Christian
Abigail Merker	Christian
Kristin Bennet	Shelby
Joshua Greenwood	Clay
Misty Hines	Clay
Danielle Jones	Clay
Jesteen Weiler	Clay
Laura Blosser	Fayette
Jorie Green	Fayette
Bridget Slezak	Fayette
Carol Miller	Effingham
Amanda Wilson	Effingham

8:30 p.m.

* Adjournment

* Photographs

- Scholarship Award Recipients
(C.E.F.S. Board Members and Recipients)

Community Action Promise

“Community Action changes peoples lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.”

C.E.F.S. ECONOMIC OPPORTUNITY CORPORATION BOARD OF DIRECTORS

Tonight, we recognize our loyal community service volunteers who serve tirelessly on the C.E.F.S. Board of Directors and who have given their time and talent to achieve the agency mission. The C.E.F.S. Board of Directors have shown outstanding commitment and dedication to fulfill the dream of community action.

On behalf of the C.E.F.S. Economic Opportunity Corporation, we sincerely thank you for your dedication and hard work during the past year!

Clay County

Jesse James
Chuck Buchanan
Cathy Tanner

Effingham County

Leonard Waldhoff
Pat Green
Joyce Quandt

Fayette County

Leland Schaal
Jean Finley
[Current Vacancy]

Shelby County

Kenneth Barr
Eldon Gourley
Amanda Watson

Moultrie County

Robert Harris
Kevin Crowe
Blaine Erhardt

Christian County

Paul Schmitz
Merle Micenheimer
Joan Lawrence

Montgomery County

Nelson Aumann
William Cornman
Vicki Shaffer

AGENCY MISSION STATEMENT

*To provide opportunities for people to
overcome obstacles in obtaining or
maintaining self-sufficiency.*

Creating Economic Opportunity and Security for Families

In the pursuit for a strong economic future for our families our agency has developed and implemented strategies centered on asset and wealth building for the low-income to achieve self-sufficiency. Our asset building strategies were designed by listening to our clients needs and by responding proactively with no-nonsense high-impact solutions. These asset building strategies were designed and implemented to help the limited-income achieve what we all want – a piece of the American dream. Our Community Action Agency has begun the transformation toward family economic security strategy.

Our Community Action Agency has renewed our commitment to the original mission of the community action movement – enabling people to find and create opportunities to become economically self-sufficient. The new strategy of family economic security is to generate income and build assets for families. Family economic security has been our leading agency strategy and approach to help people move out of poverty and beyond basic economic self-sufficiency.

Our agency actively supports and helps to meet the basic needs of families through energy assistance, rental assistance, nutrition assistance and emergency food pantries, family hardship services, and other direct services that are focused on ameliorating the conditions of poverty. However, over the past five years the agency has begun to focus more of our efforts on creating opportunities that enable people to truly emerge from poverty. Our agency still believes that education, training and employment are key cornerstones as effective strategies in alleviating income poverty. We will continue to advocate for concrete strategies to promote adequate income and to prepare the next generation for full participation in the economy.

Through reinvention our agency began to explore self-employment opportunities through our established micro-business loan program as a path by which people could become economically self-sufficient. Some individuals could start or expand their business without additional financial resources but other entrepreneurs needed a business loan – so our agency set up our own micro-business loan fund to assist small businesses with low-interest financing.

Further, our agency created and implemented a variety of economic and asset development programs that are client centered and case managed which include: financial literacy and education to help people learn how to manage their money and effectively use mainstream financial resources; credit counseling to help repair and manage their credit; Earned Income Tax Credit (EITC) and free income tax preparation services through the Internal Revenue Service (IRS) to help the working poor collect tax refunds and make appropriate and wise choices about the use of the funds; Individual Development Accounts (IDA) that provide matching contributions to encourage personal savings by the working poor for home ownership, business ownership or higher education; home ownership education that introduces the prospective home buyer to home ownership choices, the process of selecting a home, options for financing the purchase, and the responsibilities of ownership after purchase; and the Homebuyer Program that assists home buyers secure financing, select the property, rehabilitate the property to required housing standards, assist with loan closing costs and loan closing procedures prior to taking home ownership possession.

These case managed services lay the critical foundation to equip our clients to participate in the financial mainstream. This family economic security strategy has had positive implications for structuring and integrating our agency sponsored programming and for the skills, capacity and commitment of our case management staff to enable our clients to plan and act on opportunities to guide their own economic success.

With the emergence of the economic and asset development programs and our ongoing business partner relationships with affiliated financial service entities, our agency has increasingly focused on individual and family asset building as a means to achieve the goal of community action – economic self-sufficiency. This new family economic security vision and approach allows our Community Action Agency to enable people in poverty to move beyond basic economic self-sufficiency to a measure of longer-term family economic stability, security and ultimate success. Working to achieve family economic security is a long-term strategic process – not a program. This process builds community assets one individual, one family at a time, by equipping our families to access a wider range of opportunities and resources by ultimately empowering each individual and family to realize their own goals on their own terms.

Our agency case management staff fully understand and truly appreciate our clients as the primary asset to be developed by letting the individual identify and define their personal strengths, skills and aspirations. These are the personal assets on which financial and knowledge based asset building plans are built upon for each client. The individuals who are the most ready and capable of moving out of poverty will most likely realize successful client outcomes.

If our Community Action Agency is truly an anti-poverty agency then we are expected to act strategically to eliminate poverty – one individual or family at a time. This new continuum of strategies, approaches and program services also helps define the agency’s relationship to the client and their journey toward economic independence as measured by outcomes ranging from financial self-sufficiency to stability, security and success. The comprehensive holistic strategy of enabling low-income families and individuals to achieve economic security will be the primary strategy and direction the agency must continue to take in order to transform the lives of our families and to permanently move people out of poverty.



Community Partner

{Footnote: Parts of this document were excerpted from a report entitled, “Asset Building Strategies for Family Economic Security -Implications for Change and Best Practices” by the Institute for Social & Economic Development – August 2006.}

42 Years of Community Action

C.E.F.S. Economic Opportunity Corporation

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Service Area: Clay, Effingham, Fayette,
Shelby, Moultrie, Christian
and Montgomery Counties

People Served: 22,589

No. of Employees: 208

No. of Volunteers: 3,009

No. Volunteer Hours: 158,691



Programs

Central Illinois Public Transit Program, Community Services Block Grant Program, Comprehensive Housing Counseling Program, Emergency Food and Shelter Program, Emergency Shelter Program, Golden Circle Nutrition Program, Head Start Program, Homebuyer Program, Homeless Prevention Program, Illinois Home Weatherization Assistance Program, Literacy Program, Low-Income Home Energy Assistance Program, Retired and Senior Volunteer Program, Single Family Owner Occupied Housing Rehabilitation Program, Individual Development Account Program, Supportive Housing Program, Energy Conservation and Home Repair Program, Transitional Housing Program, and Workforce Investment Act Program.

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