

CANI Fighting Poverty. Building Hope.

Chronicles

Microfinance Program Opens Doors

CANI hopes to help low-income business owners or start-ups expand through a new loan program.

Business Expansion Entrepreneurship Development (BEED) is a pilot program through Indiana Housing and Community Development Authority (IHCDA). IHCDA made funding available to Community Action Agencies in the state. CANI was among the few chosen to receive a revolving loan of \$100,000 through a competitive grant process.

In general, the program allows CANI to make microloans to business owners or entrepreneurs who might have difficulty obtaining a loan through traditional means, due to poor or lack of credit. The loan can be used for working capital, real estate, machinery or to purchase another business. Existing business owners are eligible for up to \$25,000; \$10,000 for start-up ventures and \$500 for credit building.

A committee comprised of board members and community members with business expertise reviews the applications and determines what's to be funded.

With these loans comes responsibility.

That's why there is an educational component that is crucial to the process. Borrowers must go through educational training and already have a business plan in place, or participate in a mentoring program. After the loan is made, staff from CANI's Community Economic Development department will check in with the borrower at least every 90 days to see if there are any problems.

The program's objective is "to help people obtain credit when no one else will provide it," explained Jose Hernandez, CANI's Community Economic Development Manager.

CANI sees a solid credit score as a gateway to asset building. Jose put it simply: "If you have a good credit score you can have more access to other credit lines."

The microloan program is an opportunity to reach out to minority-owned businesses, many of which are owned by low-income individuals. It is common for these businesses to operate on a cash only basis because of lack of credit.

CANI has support from another organization to help reach the



The Community Economic Development staff is charged with providing economic opportunities and improving social conditions in a sustainable way for the community at large.

Hispanic community. Funding from the Indiana Commission on Hispanic/Latino Affairs will allow for translation and marketing efforts.

A part of CANI's Microfinance Initiative, the BEED micro lending program is currently available in Allen, DeKalb, Elkhart, Kosciusko, LaGrange, Noble, Steuben and Whitley counties. Applicants must be at or below 200 percent of Federal Poverty Guidelines. For more information, contact Lending Coordinator Barb Cayce at (260) 423-3546, ext. 257.

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For more information call (260) 399-4109.

CANI Mission

CANI helps communities, families, and individuals remove the causes and conditions of poverty.

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927-0162

LaGrange
109 E Central Ave, Ste 4
LaGrange, IN 46761
463-5276

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Kendallville, IN 46755
349-0713

200 S Cavin St.
Ligonier, IN 46767
894-3048

Steuben
1208 S Wayne St.
Angola, IN 46703
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Columbia City, IN 46725
248-2848

The following offices only provide childcare assistance...

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Elkhart, IN 46516
574-293-3460

Kosciusko
1515 Provident Drive
Warsaw, IN 46580
574-267-2817

CANI Hours of Operation

7:30 a.m. - 5:30 p.m. Monday - Thursday

7:30 a.m. - 11:30 a.m. Friday

CANI'S OFFICES WILL BE CLOSED JAN. 17 IN OBSERVANCE OF MARTIN LUTHER KING, JR. DAY AND FEB. 21 IN OBSERVANCE OF PRESIDENTS' DAY.



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COMMUNITY BABY SHOWER CELEBRATES MOTHERHOOD

A baby shower is an exciting event in a mother's life. The Community Baby Shower on Nov. 5th was no exception.

Community partners CANI, MDWise, Parkview Hospital and the Lutheran Health Network presented the event as an outreach effort. Pregnant, new mothers and their families were invited to the baby shower, held in St. Jude's Catholic Church basement.

The shower was a mix of fun and learning. Allen County Health Commissioner Deborah McMahan was the keynote speaker. She discussed the importance of mothers taking care of themselves and their babies. Vendors provided giveaways geared to mothers-to-be and new mothers. Additionally, the partners provided door prizes. A lucky family took home a Pack'n Play, courtesy of Parkview Hospital. Each woman took home a diaper bag stuffed with goodies. Individuals from

the Covering Kids and Families coalition staffed a booth, where families could pick up information about the state-funded health insurance programs available to low-income families. Information on prenatal care and safe sleep practices were also available.

CANI's Paige Wilkins, CKF(Covering Kids & Families) Program Supervisor said the event was a success and the partners are talking about doing it again. One hundred and eighty people came to the event.

"It's a great way to sign people up for Presumptive Eligibility (pregnant woman can receive a temporary Medicaid number at the time of the PE application) and educate



Photo Contributed by Healthier Moms and Babies

CKF Program Supervisor hands out a gift basket to a guest at the shower. CANI is a member of the local CKF coalition, whose mission is to ensure that all children and families eligible for Medicaid and the State's Children's Health Insurance Program (SCHIP) are enrolled.

them on how to enroll their baby (in the state-funded health insurance programs)," Paige said.

A FRIEND INDEED

In today's busy world, thirty minutes may not seem like much time to accomplish anything significant. However, when positively impacting a child's life, thirty minutes CAN make a difference and is time well spent.

Brandon, a fifth grader at South Whitley Elementary School, is a testimony to the power of mentoring. Volunteer Steve Myers visits Brandon once a week for a half hour, as part of CANI's FRIENDS Mentoring Program.

"FRIENDS," an acronym for "Friends Reinforcing, Inspiring, Encouraging, and Nurturing the Development of Self-Sufficiency," is a mentoring program designed to help children and adults move toward self-sufficiency. Specifically, mentors assist children in building the 40 Developmental Assets that help young people grow up to be healthy, caring and responsible adults. When children are developing these assets, they are also learning to be self-sufficient.

Recently CANI asked the mentors and

students to complete an activity about what respect means to them. Brandon had been a victim of bullying at school because he's small for his age. In turn, he started bullying the younger children that lived close to him. Steve, a small man himself, understood what it's like to be teased about his stature.

They talked for a few weeks about what Brandon could do to make the situation better, about respecting others and ways to help him not become a bully himself. Brandon's neighbors told Steve, "I don't know what you told him, but he sure is a lot nicer and more respectful to others." Brandon listened to Steve because he knew Steve cared about him, knew he understood how he felt and that he needed to be making good choices.

Steve also makes sure there is time for fun in his weekly visits. He and Brandon are in the process of building a rocket

to be launched this spring. Brandon said he appreciates the fun activities like this because it makes school more enjoyable.

Since the program's introduction in April, CANI has recruited 23 mentors, matched 23 students to mentors and has connected four parents with nine mentors. The mentors who are matched with parents have attended training sessions to understand the effects of living in poverty, how to help parents set goals, and how to work toward self-sufficiency. They also meet weekly one-on-one, to set goals and build positive relationships.



Steve and Brandon make the most of their time together. Steve is a volunteer mentor for the CANI FRIENDS program which helps children and adults move toward self-sufficiency.

UNITED AS PARTNERS

The United Way of Allen County is one of several local funders that make programs a reality at CANI.

CANI has been a proud partner agency since 2007. The United Way helps fund more than 64 programs through 37 agency partners.

But what does it mean to be a “partner”?

According to United Way of America, partners are “individuals and organizations with whom United Way works to achieve community impact.” Through its focus on three objectives: Success in School, Family Stability and Basic Needs, the United Way of Allen County partners with local agencies who are focused on meeting those needs, according to Marcy Yoder, vice president of community relations.

One common misconception is that the United Way invests directly in the agency. Rather, the United Way funds programs that align with its mission. Programs are a set of related activities and outputs directed at common or closely related purposes combined in a plan of action to achieve something. This approach enables the United Way to invest more directly in initiatives that strengthen the community at large.

Locally, funding is based on an application process. Once awarded a grant, organizations are placed on a three-year funding cycle. As Marcy explained, this three year-period is intended to allow enough time to develop and tweak programs and report on maximum results. Partner agencies are invited to re-apply for funding prior to the end of the cycle. In 2010, the United Way provided \$121,000 in total funding to CANI programs, includ-



Stock Photo

The United Way of Allen County brings the community together to assess needs; secure resources such as money, materials and people; and invest those resources to improve the lives of all people in Allen County. CANI is proud to be a United Way partner agency.

ing Family Development, Family Support Services and CAP. Family Development is CANI's holistic case management program. Family Support Services is the department through which families access programs like energy assistance and child care vouchers.

CANI's CAP program is designed as a source of funding to clients in Allen County who need direct financial assistance outside of what we can offer through our core programs. The CAP program may be described as a supportive program for CANI's other programs, such as Family Development, Family Support, Head Start and Early Head Start. By combining services we achieve greater impact. In every case, the family is entered into the Case Coordination System (CCS).

The Case Coordination System (through Family Development) has been a successful way to promote family stability. In simple terms, CCS is a way for partner agencies to share clients' intake information so that they

might better serve them in the long run.

Marcy noted that CCS is a fine example of how the United Way involves itself in strategic initiatives.

“That's the kind of work we do in the community,” she said.

In addition to funding programs, the United Way also furthers its partners' causes through efforts such as grant writing, creating awareness and volunteer engagement.

Learn United is a trademark example of how the United Way is actively engaged in the latter two. Learn United is a ten-year community initiative designed to improve the reading skills of children in Allen County and close the third-grade reading gap.

Through Learn United, “we hope to raise awareness about (child literacy). We all can work together through partners and collaborations,” she said.

CANI has a stake in the outcomes of Learn United because low-income children are more likely to fall behind in school. If we can reach out to this vulnerable population early in life, we have the potential to break the cycle of poverty.

Indeed Learn United is just one of the many places where CANI and the United Way intersect. CANI Executive Director Steve Hoffman sees the United Way and CANI's missions as intertwined “because we both have a broad, global outlook,” he said.

For more information about the United Way in Allen County, visit www.unitedwayallencounty.org



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Photo By Jennifer Renner, Development Supervisor

Sherry Early-Aden accepts a check from the Fifth Third Foundation on behalf of CANI. The funding will support CANI's Quality of Life Planning Process in Waynedale.

TEMPLE BRIGHTENS THE LIVES OF HEAD START FAMILIES

The Achduth Vesholom Temple congregation has long been a site for CANI's Head Start program. Now, the congregation has extended its generosity through its "Thoughtful Thursdays" program.

Since October, families in the Head Start program have received bags once a month filled with needed items, like food and toiletries, as well as educational activities. Although the program is new, a spirit of generosity has existed at the Temple since the beginning.

One of the project's organizers, Jamie Berger, explained the impetus of the project: Jamie has been active in the congregation for more than 20 years. Over the years, the Temple has collected canned food and non-perishable household items to donate to local food banks and other agencies. Starting last year, the members organized a clothing and toy drive to donate to Head Start.

This year, the Temple was looking for a special Tikkun Olam* project and thought of the Head Start families,

because as she said "there seems to be a real need in our own backyard."

Jamie came up with the idea of sending home items regularly with the students. The Achduth Vesholom board and family embraced the idea, and soon the Jewish community, Congregation B'nai Jacob and the Fort Wayne Jewish Federation were on board, too.

"We were thrilled to find a project that would help these 85 families, but also to unite the Jewish community in a joint endeavor. Helping others is an important message that we feel as Jews," Jamie said.

To Jamie, the project is truly a labor of love:

"Our congregation loves having the children in the building because they bring such energy, along with the won-

derful staff people that some of us have gotten to know over the years," she said.

*Note: Tikkun Olam translated means "repairing the world". In modern Jewish circles it has become synonymous with social action.



Photo Contributed
Jaki Schreier, president of Congregation Achduth Vesholom, and Jamie Berger, co-chair of the Temple's Social Action Committee, prepare the bags for Thoughtful Thursdays. The project has united the local Jewish community and has greatly helped the 85 families whose children attend CANI Head Start at The Temple.

Three employees recently celebrated 30 years with CANI. Read their comments as they reflect on three decades of service.

Linda Eubank

"I've always enjoyed helping other people," Linda Eubank said reflecting on her 30 years at the agency.



Currently a Family Support Services Worker in DeKalb County, Linda said she has seen a lot of changes over the years, but some things remain the same. When helping clients, she always tries to be mindful of the causes and conditions of poverty.

Linda appreciates the variety of programs CANI has to offer: "With all the great programs I'm happy to help individuals, families and communities remove the causes and conditions of poverty."

Annie Henderson

Over the years Annie has worked at seven different Head Start sites, but one thing has remained the same: her sense of enthusiasm.

"I enjoy my job," she said. "I like getting up knowing I'm going to Head Start."

It's obvious Annie takes pride in her work. She said her goal for Hanna-Creighton is to have a new playground surface installed before she retires.

"It's about the kids...this is our future," she said about the importance of the Head Start program in the community.

Betty Morris

Betty, currently a teacher at Hanna Creighton, has had several roles at Head Start. Time flies when you enjoy your job and that's the case for Betty.

"I like working with the kids and staff," she said.

Above all she appreciates the fact that Head Start helps prepare children for kindergarten. There's nothing like seeing a former student come back to say hello, she said.



ARRA: FROM ACT TO ACTION

ARRA (American Recovery and Reinvestment Act) or “stimulus” dollars were hard at work at CANI in 2010. The agency was awarded this funding on a contract basis.

Here’s a summary of new and expanded significant initiatives made possible through this funding:

Weatherization: Through ARRA CANI received funds to weatherize more low income families’ homes. The agency was allocated more than \$2.2 million in Home Energy Conservation dollars. That translated to roughly \$1.8 million in state funding for Allen County and \$415,000 for Whitley County. 357 houses were weatherized as part of this funding.

Head Start: 2010 was an important year for CANI’s Head Start program. CANI Head Start received ARRA Cost of Living Adjustment dollars to increase salaries by 1.84 percent, which was later made permanent. In addition, CANI Head Start was awarded ARRA Quality Improvement Funds used for staff development, program development, office supplies and capital improvements.

Early Head Start: In June, the agency launched Early Head Start. Early Head Start reaches out to low-income expectant mothers and parents of infants and children up to age 3. Locally, CANI is the service provider, serving Allen, Noble and Whitley counties. Home visitors come into the home weekly at the family’s convenience and work with parent and child. The emphasis is on child development, education, family self-sufficiency and parenting skills.

HPRP: The Homeless Prevention and Rapid Rehousing Program (HPRP) involves case management and housing assistance to help people learn how to break the cycle of homelessness. Services are delivered in: Adams, Allen, DeKalb, Huntington, LaGrange, Noble, Wells, Steuben and Whitley counties.

Family Education: The Family Education program was expanded to offer more workshops and expand CANI’s reach in the rural counties. Currently the agency provides workshops pertaining to the 12 life areas that help families become self-sufficient: Workshops are designed to increase knowledge so that families may better utilize the resources available in the community. Sessions are offered in Allen, DeKalb, Elkhart, Kosciusko, LaGrange, Noble, Steuben, and Whitley counties.

Community Economic Development: Over the summer CANI’s Community Economic Development program launched an initiative known as Purchase, Resell and Rehabilitate designed to provide an affordable opportunity for eligible homebuyers who can obtain financing to purchase a home. The agency recently completed the renovation of two foreclosed homes located at 331 Tanglewood Drive and 211 Sara Drive in New Haven.

Stimulus dollars made it possible for CANI to establish a lending institution. The agency makes small business loans available for aspiring individuals that are looking to rebuild their credit and are planning on starting a business after receiving business training and credit education. In addition, CANI has a business loan for business owners that qualify based on guidelines and can provide evidence for a need to expand and grow an existing business.

Youth Program: Increased funding made it possible for CANI to reach out to more youth. The program has grown from a humble five participants to twenty-one. Middle school students got a glimpse of the “real world” through the agency’s second annual WHO CAN I BE? career shadow days this summer. CANI connected the youth with mentors in their chosen future occupation. The participants then went into the workplace for the day to explore that career. Exposing youth to careers they are interested in can give them motivation to work towards a goal and break the cycle of poverty. This funding also allowed for CANI’s Youth Individual Development Accounts (YIDA) to offer a match of \$100 per year for up to three years that eligible High School students deposit money into a savings account to be used for post high school education expenses.



Photo Contributed

A 2010 WHO CAN I BE participant learned about the field of fashion design through her shadow experience in the CANI Youth Program – one of many CANI programs helped by ARRA funds. Fifteen full-time jobs were also created at CANI as a direct result of this funding.

FRIENDS: CANI has expanded its Family Development services with the addition of a mentoring program. “FRIENDS,” an acronym for “Friends Reinforcing, Inspiring, Encouraging, Nurturing the Development of Self-Sufficiency,” is designed to help children and adults become self-sufficient. At this time the agency is working with adults and children at Whitko Community Elementary Schools. Eventually CANI plans to serve other schools located in the CANI service area. (See FRIENDS story on page 3.)

It’s important to note that the funding extended beyond programmatic improvements; it also helped stimulate the economy through creating jobs. Fifteen full-time jobs were created at CANI as a direct result of this funding. And that’s just at CANI. Through subcontracts with CANI, various contractors were able to hire and maintain staff.

The stimulus package has laid a solid foundation for growth. CANI Executive Director Steve Hoffman wants to further the agency’s investment in asset development through the Community Economic Development program.

“A focus for me is on helping families build assets,” he said. “When we think about our own lives and the assets that we have that we can draw on every day, what we see is that low-income families don’t have the same kind of assets to draw upon. So we are designing programs to help build those in families.”

See updates about the Community Economic Development program in the story on page 1.



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We'd like to thank the individuals, businesses, foundations, and organizations that have recently supported CANI. Your financial gifts and in-kind contributions help us fight poverty and build hope - thank you for all you do!

The following donations have been received since our last issue.

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-Energy Assistance Program client

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Community Action of Northeast Indiana (CANI) has an Agency Endowment with the Community Foundation of Greater Fort Wayne.

This Agency Endowment was opened by CANI to establish a fund which is kept in perpetuity to provide an ongoing stream of revenue generated by the investment of principal.

When you give to CANI's Agency Endowment fund your gift becomes 20% bigger because the Community Foundation of Greater Fort Wayne matches 20% of your gift up to \$10,000 per calendar year. So your donation of \$100 becomes a gift of \$120. Your donation, plus the 20 % match, will be added to CANI's endowment fund.

Your tax-deductible charitable contribution to the Community Foundation supports CANI and helps make our community an even better place to call home.

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For more information, call CANI at (260) 399-4103 or the Community Foundation of Greater Fort Wayne at (260) 426-4083, or e-mail info@cfgw.org.