

CANI Fighting Poverty. Building Hope.

Chronicles

Microfinance Initiative Boosts Businesses

CANI is giving some local business owners an extra push through the new Microlending Program that is part of the Microfinance Initiative launched this spring. The program provides financing opportunities for low-income and small business owners who do not meet guidelines of commercial financial institutions.

Although still in the early stages, CANI is proud to tout a few success stories. Enrique Veloz is among them. Veloz, owner of Alexandra's Boutique in Fort Wayne, recently received a \$5,000 loan for capital improvements to his specialty shop. Alexandra's Boutique located at 2106 S. Calhoun St. in Fort Wayne sells First Communion, confirmation, wedding and prom attire.

Veloz first heard about the loan opportunity while enrolled in the Foundations course offered through CANI. Foundations is a business-planning course for individuals who want to start their own business or jump-start their current business. The course provides basic tools, information,

practice and access to financing and support groups to help achieve that goal.

"We learned a lot about business," he said about the course's impact.

Veloz, who has been in business with his wife Reyna in Fort Wayne for seven years, was looking for a way to finance needed maintenance in his store. He had a leak, but no money to invest in the work. The loan money proved to be a godsend in a time of need. The couple has high hopes for the future including plans to open another location someday.

The Microlending Program allows CANI to make microloans to entrepreneurs and current business owners who might have difficulty obtaining a loan through traditional means due to a low credit score, the loan size, or lack of credit. Microloans can be used for working capital, machinery or to purchase another business. Existing business owners are

eligible for up to \$25,000; start-up ventures can receive anywhere from \$500 for credit building up to \$10,000.

CANI's Microlending Program is currently available in Allen, DeKalb, Elkhart, Kosciusko, LaGrange, Noble, Steuben and Whitley counties. Income restrictions can apply. The next Foundations session starts Sept. 12. For more information, contact Lending Coordinator Barb Cayce at (260) 423-3546, ext. 257.



The Foundations business course and the Microlending Program helps make entrepreneurship possible.

CONTENTS



Foundations Makes Dreams Reality

CANI gives qualifying business owners a boost through the Microfinance Initiative.

page 1



Local Professional Woman Credits CANI in her Success

Read how the Child Care Assistance program changes lives.

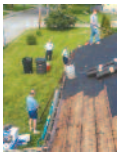
page 3



WHO CANI BE? Encourages Career Exploration

It's never too soon to think about a career choice. CANI connects students and employers through WHO CANI BE?, as part of the Youth Program.

page 4



Raising the Roof (and spirits)

CANI employee goes above and beyond for a woman in need.

page 5



Accreditation Means Quality

Learn how accreditation enhances CANI Head Start's status as a quality early childhood development program.

page 6

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unless otherwise noted. Subscriptions are free.
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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CANI Offices

Allen

227 E Washington Blvd
Fort Wayne, IN 46802
423-3546 or 800-589-2264

DeKalb

209 N Jackson St.
Auburn, IN 46706
927-0162

LaGrange

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

Noble

119 W Mitchell St.
Kendallville, IN 46755
349-0713

200 S Cavin St.

Ligonier, IN 46767

894-3048

Steuben

1208 S Wayne St.
Angola, IN 46703
665-1160

Whitley

Lehmborg Medical Bldg
333 N Oak St, Ste K
Columbia City, IN 46725
248-2848

The following offices only provide childcare assistance...

Elkhart

421 S 2nd St, Ste 420
Elkhart, IN 46516
574-293-3460

Kosciusko

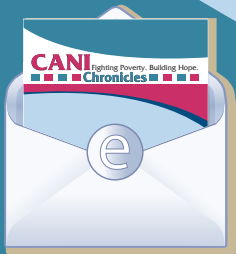
1515 Provident Drive
Warsaw, IN 46580
574-267-2817

CANI Hours of Operation

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

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

**CANI WILL BE CLOSED ON SEPT. 5TH
IN OBSERVANCE OF LABOR DAY AND
OCT. 10 IN OBSERVANCE OF COLUMBUS
DAY.**



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LAURENCAGGIANO@CANIHELP.ORG



LOCAL PROFESSIONAL WOMAN CREDITS CANI IN HER SUCCESS

For many, a college diploma is a first-class ticket out of poverty. Jennifer Sexton knows firsthand how a degree can transform one's life.

Jennifer's story starts about twelve years ago when she became pregnant as a young bride. She and her new husband struggled financially, putting a lot of strain on their marriage. They had problems, but she tried to make it work because she didn't know any other way. Unfortunately, the marriage eventually ended and Jennifer sought the help of her parents. She lived with them for a short time, although it went against her independent nature.

"It didn't feel right," she said.

Determined to improve life for herself and her son, she found a full-time job at a factory. Later, she was able to get back on her feet and find an affordable apartment. Enrolling in college full-time was next on the list. Paying the childcare bills was a struggle on her modest income. Finding both quality and affordable child care wasn't easy.

With CANI's help, Jennifer did not have to choose between quality and cost. With CANI's Child Care Assistance program, she worked 20 hours at the factory and was able to balance work and school, without having the extra worry of how to pay for childcare.

"It was CANI's assistance that made it possible," she said.

Things started to look up after she connected with CANI. She found a new love and has since remarried and has a second child with her new husband. And in the midst of all these life changes, she was able to complete her degree. It took her eight years to earn her bachelor's degree, but Jennifer says it was well worth it.

Jennifer believes CANI gave her that extra push to stay motivated at a crossroads in her life: It was either remain a poor single mother or come out stronger from reaching a life-changing goal.

If there's one person who's been there all along it's her son, now age 11.

"Having my son watch me graduate meant so much to me," she said. "That meant more to me than getting the degree itself. He saw the struggle and how important it was to me."

Now, working in marketing and fundraising at Family & Children's Services, she sees it as a chance to give back to help people in her shoes.



Jennifer Sexton credits CANI's Child Care Assistance program in helping her escape the cycle of poverty. Last year, 6,065 children were provided quality child care in northeast Indiana in order for families to get or keep jobs or go to school.



Home For Sale

211 Sara Drive • New Haven, IN 46774

- 1344 Sq.Ft. Living Space
- 1 Car Attached Garage
- Nice Kitchen with ALL NEW cabinets, appliances & flooring!
- New carpet in living room, family room & bedrooms!
- 3 Bedrooms & 1 Bath
- BRAND NEW siding, landscaping & driveway!
- \$69,900



Applicant Eligibility Requirements:

- Must meet income qualifications
- Occupy the home as their principal residence
- Able to qualify for financing acceptable to program guidelines
- Must complete CANI Home Buyer Education training
- Minimum of \$500 buyer investment required



For More Info: Barb Cayce
260.423.3546 ext. 257
barbaracayce@canihelp.org

WHO CANI BE? ENCOURAGES CAREER EXPLORATION

What do you want to be when you grow up?

A program at CANI hopes to help answer that question for area youth. Twenty-two local, middle school- aged students explored possible careers through the third annual WHO CANI BE? career shadow day this summer. CANI connected the youth with mentors in their respective fields of interest. The participants then went into the workplace to explore a career of their choice.

The idea behind the program is to connect low-income youth with a mentor in an area of interest and allow the youth insight into a specific vocation. Connecting the youth with a mentor gives them a sense of attachment to the community and can give them motivation to work hard towards a goal. Studies indicate that early exposure to a career can inspire youth to work towards a career goal. WHO CANI BE? provides such an opportunity.



WHO CANI BE? Participant Delainey Cockrell poses with her mentor, News Channel 15's Drew Blair.

The orientation session addressed key components of professionalism. Participants were introduced to various soft skills, such as, communication, work ethic, appropriate dress, interviewing techniques, etc. Following the orientation, the youth were prepared to go into the world of work.

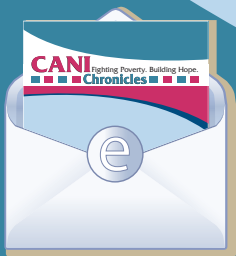
Upon completion of their shadow session the youth attended a group etiquette class at Charmaine School & Model Agency in preparation for a Business Dining Experience at Baker Street Restaurant.

The industries and careers selected by the youth were just as varied as last year. The represented careers included: nursing, law, forensic science, veterinary, law enforcement, teaching, broadcasting, community advocacy, mentoring, counseling, entrepreneurship, sports science and graphic design.

Employers participating in providing youth with an opportunity to visit the world of work included:

- WFWA PBS39
- American Red Cross of Northeast Indiana
- WLDE 96.3
- Pampered Pets
- WANE-TV
- New Haven Vet Hospital
- Center for Nonviolence
- FWPD - C.S.I and S.W.A.T Divisions
- Neighborhood Action Center
- Beckman Lawson LLP
- Northside High School (football coaching staff)
- ONE (Ortho Northeast)
- Neighborhood Health Clinic (W.I.C Dept.)

A special thank you to all these businesses and organizations who made WHO CANI BE? 2011 a success!



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RAISING THE ROOF (AND SPIRITS)

Imagine a heavy weight being lifted from your shoulders.

That's how Sarah Rogers feels after receiving help from CANI.

The retired Fort Wayne woman first heard about CANI from her daughter. Sarah, a widow dependent on a pension, was barely scraping by - a perfect example of situational poverty. Sarah had once been self-sufficient, working for the City of Fort Wayne for years. She retired and took care of her husband and sick daughter, who both later passed away. This strapped her financially and she was forced to seek assistance through CANI.

While inquiring about the Energy Assistance program, she became aware of the Weatherization program, which provides free, energy-efficient improvements for the homes of low-income families. She was approved for Weatherization work, but there were some obstacles to making her home more energy efficient. Weatherization Inspector Dale Hubert inspected her home in November 2010, and unfortunately had to defer work due to the poor condition of her roof.

Still, after becoming familiar with Sarah's situation, Dale was determined to help her on his own time. He learned of NeighborLink Fort Wayne and requested assis-



It took a team effort to fix Sarah Roger's roof. Now she can rest easy knowing her house will be cozy this winter.

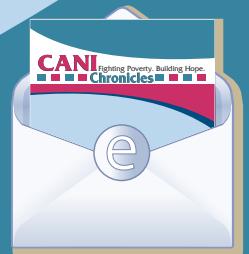
tance for this project. NeighborLink connects Fort Wayne residents and organizations with neighbors who need assistance. NeighborLink was able to provide the funds for the roof repair. All they needed was the manpower!

In response to this need, Dale organized a group of workers from his church. Other volunteers from NeighborLink committed to the cause as well. The project was completed in late May. Now, CANI was able to move forward with the Weatherization work, which included insulation, furnace repair, and reinstalling gutters.

Sarah said Dale is a dedicated individual and "goes above and beyond the call of duty." He was uplifting and made her life a little easier. What's more, Sarah said she appreciated the CANI intake staff's willingness to help. They connected her with community resources, like the food bank.

"They'll help you and if not they'll send you to someone who can," she said.

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ACCREDITATION MEANS QUALITY

Parents of CANI Head Start students can rest assured that their children are receiving a quality education through the program.

One aspect of this quality is accreditation. CANI Head Start at Grace St. John, St. Henry's, and The Temple in Fort Wayne; and the Kendallville site and the Ligonier site--have received accreditation through the NAEYC (National Association for the Education of Young Children). These five sites join the previously accredited sites: CANI Head Start at Hanna-Creighton, CANI Head Start at Salvation Army (both in Fort Wayne), and CANI Head Start in Columbia City.

This distinction enhances CANI Head Start's status as a quality child development program. For more than 80 years, the National Association for the Education of Young Children has worked to raise the quality of programs for all children from birth through age eight. A major part of NAEYC's efforts to improve early childhood education is through a system of accreditation for programs that are committed to meeting national standards

of quality. Accredited sites must meet 10 Standards which incorporate more than 400 criteria. CANI Head Start sites consistently met these standards and criteria with exceptional scores.

This accreditation underlines CANI's commitment to the families in the Head Start program:

"The focus is on education and the curriculum-how teachers are engaging in the classroom," said Deanna Backman, CANI Head Start's Early Childhood Education Manager. "Parents benefit from quality and licensing."

For more information about the National Association for the Education of Young Children and accreditation, visit www.naeyc.org.



Studies have indicated a positive link between a quality preschool education and performance in kindergarten. CANI Head Start is designed to provide the skills they need to succeed.

CANI HEAD START NOW ENROLLING

Do you know someone who has a child between ages 3-5?

**We may have a
FREE PRESCHOOL PROGRAM
for him or her!!**

CANI Head Start is a free, comprehensive development program. It meets educational, health, nutritional, and social service needs of low-income preschool children, ages 3 to 5, and their families in Allen, Noble, and Whitley counties. To qualify, families must be at or below 100 percent of the Federal Poverty Guidelines, with an exception that 10 percent may be enrolled who are considered over-income.

For more information, contact

CANI Head Start

227 E. Washington Blvd., Fort Wayne, IN 46802

(260) 420-2833



CANI Thanks Our Donors

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.

Private/Foundation Grants

United Way of Allen County
- \$208,000
1st Source Bank - \$15,000
Kosciusko County Community
Foundation - \$4,000
K21 Health Foundation - \$4,000
Whitley County Community
Foundation - \$3,000
Steuben County Community
Foundation - \$3,000
Wells County Community
Foundation - \$3,000

Cash Donations

Advocate (\$100-\$249)

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Mr. Frank M. Bromley
Mr. Darryl C. Madison

Friend (\$1-\$99)

Keller Development, Inc.
Ms. Joanne Crane

Endowment

Donald and Marlene Durick
Mr. Patrick Ashton

In-Kind Donations

Visionary (\$1,000-\$9,999)

Application Link Inc.
Bowen Center
Classic Cafe
Disorderly Bear Den of Good
Bears of the World

Advocate (\$100-\$249)

Ms. Nikki Geiger
Salvation Army
SchenkelShultz
Pizza Forum
Ryan Diagnostics Inc.
Ms. Charity Cass
El Paraiso
Fox Island
Mr. Jerry Hartman
Mrs. Annie Henderson
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Lowe's
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Parkview
Salvation Army
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Friend (\$1-\$99)

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Edy's Grand Ice Cream
Ms. Tai Felger
Fort Wayne Fire Department
George's La Baguette Bakery
Ms. Santanna Godwin
Ms. Melissa Greene
Mr. Albert A Harants
Ms. Vanessa Hayden
Kroger - Southgate
McDonald's #6657
Ms. Virginia Myers
Pak A Sac
Ms. Nicole Partridge
Ms. Alicia Ramsey
Scott's
Ms. Phyllis Shoaff
Adam Shook
Ms. Deseree Skinner
Summit Market
Wal-Mart - Columbia City

Write A Will Event - 2011

Did you know you can make the world a better place by leaving a charitable gift (called a bequest) in your will to your favorite charity? You can. Anyone can.

You don't have to be fabulously wealthy to leave a charitable bequest.

You just have to have a cause you care about and want to support.

CANI has signed up to be a partner in the Planned Giving Council of Northeast Indiana's "WRITE A WILL" week. **Through the generosity of volunteer attorneys, donors can meet with a lawyer and have a simple will prepared for free if a bequest to a charity is included in the will.**

CANI Fighting Poverty.
Building Hope.
COMMUNITY ACTION OF NORTHEAST INDIANA

227 E. Washington Blvd.
Fort Wayne, IN 46802

If you would like to make an appointment to meet with a lawyer at CANI during the week of November 14 – 18, please call:
Jennifer Renner - 260.399.4103



LEAVE A LEGACY®
<http://www.pgcni.org>

“Thanks for a great workshop tonight! All of the suggestions, websites, etc. were very helpful, and the facilitator did an outstanding job. My teenage daughter got a lot out of the session too! Thanks again!”

-Kristal Heffley,
Nutrition Workshop client

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Yes, I would like to give to CANI so I can help fight poverty and build hope!

Name _____ Phone number _____

Address _____ City _____ State _____ ZIP _____

Email address _____

_____ \$10 _____ \$25 _____ \$50 _____ \$100 _____ Other

Your name will be published in CANI's annual report and newsletters.

During 2011, the Community Foundation of Greater Fort Wayne is matching dollar-for-dollar any gift to our agency endowment fund up to a total of \$10,000!

I would like my gift to go toward CANI's Endowment, (for gifts of \$50 or more.) Contact Jennifer Renner at (260) 399-4103 for more information.

CANI Fighting Poverty.
Building Hope.
COMMUNITY ACTION OF NORTHEAST INDIANA

Please mail this completed form to:
CANI
PO Box 10570
Fort Wayne, IN 46853-0570
Or you may donate online at www.canihelp.org.