

CANI

Fighting Poverty. Building Hope.

Chronicles

Conference Fosters Small Business Growth

Local business owners and aspiring entrepreneurs learned about the resources available in the community Nov. 15, at the Northeast Indiana Innovation Center (NIIC) through a Small Business Conference, sponsored by CANI, Small Business Development Center, Women's Enterprise and the NIIC.

The event came out of a need to educate potential clients about the local lending and educational options available for small business owners, according to Jose Hernandez, CANI Community Economic Development Manager. These four organizations work together regularly, so it seemed like a natural fit to collaborate on this event.

The \$20 registration fee included breakfast, a panel discussion, breakout session, a keynote address, lunch and networking. Local business owners Donna Kessler of Calhoun Street Soups, Salads and Spirits; Vicki Salzbrun of Lotus Yoga Wellness and Gallery and Neco Beasley of The House of Neco Style, were among the panelists. Craig Crook of TQM Network moderated the panel discussion. Questions pertained to all aspects of operating a business, like how to maintain a vision, take care of employees and provide good service.

"It's all about providing good service," said Donna. "Word of mouth is especially important."

After the panel discussion, participants were invited to sit in on three of four break-out

sessions offered. Topics included: CANI Small Business Lending, buying an existing small business, building a business model and how to identify and manage costs to start and operate a business. All sessions were designed to educate small business owners on the local resources available and how to grow their business.

Following the workshops, participants were invited to hear local entrepreneur Steve Gard of the Oyster Bar deliver the keynote address. Gard spoke of the ups and downs of owning a small business and encouraged the participants to follow their dreams.

The twenty-seven attendees came from all types of business backgrounds and expertise. Jose said he would like to make the conference an annual event and possibly expand it with more sponsorships and a resource fair. Special thanks to 1st Source Bank for their corporate sponsorship.



Small business's owners like, Neco Beasley (left), Vicki Salzbrun (center) and Donna Kessler (right) contribute significantly to the local economy. The conference was designed to provide resources so that they can thrive and invest in the community.



Sign Up!

CANI is seeking participants for *Foundations*, a business-planning course for individuals who want to start their own business or jump-start their current business. The course provides basic business tools, information, access to financing and group support to help participants achieve their goals.

Session dates are as follows:

Session 1:

Time: 9:30 a.m.-12:30 p.m.

Dates: January 23, 30

February 6, 13, 20, 27

March 5, 12, 19

Session 2:

Time: 5-8 p.m.

Dates: January 24, 31

February 7, 14, 21, 28

March 6, 13

No income restrictions apply. Space is limited to 10 participants. Cost is \$200. Loan options may be available to cover the cost of the course. For more information, contact Lending Coordinator Barb Cayce at (260) 423-3546, ext. 257 or IDA Coordinator Andrea Dawkins at (260) 423-3546, ext. 215.

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CANI Mission

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

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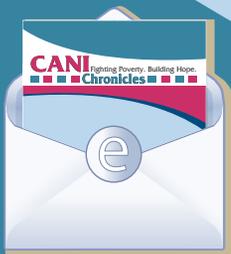
1515 Provident Drive
Warsaw, IN 46580
574-267-2817

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 JAN. 16 IN OBSERVANCE OF MARTIN LUTHER KING, JR. DAY AND FEB. 20. IN OBSERVANCE OF PRESIDENTS' DAY.



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FOUNDATIONS: PLANNING TO SUCCEED

Most successful businesses start with a plan to get from Point A to Point B. For Terence Kendrick, CANI'S Foundations course provided a roadmap needed to achieve success.

Terence, owner of T&D's Mobile Meats, had been in business a few months before coming to CANI for guidance in the form of Foundations. Foundations is an eight-week business plan writing course for individuals who want to start or expand their own business. The course provides basic tools, information, practice, access to financing and support groups to help people achieve their goals.

While Terence had established his clientele, he knew he was missing a vital part of the business strategy: a business plan. He was aware of CANI's Small Business Loan program and was eager to explore further possibilities. Through knowledge gained in the Foundations class he was able to lay out a business plan, which established a solid foundation for the future. Also important, he was able to obtain a credit card and purchase a vehicle, helping him establish credit. Prior to the course, he was operating on a cash-only basis.

Goals drive the business plan and Terence was not shy about sharing them. In the short-term, he hopes to purchase a few more trucks to add to his delivery fleet.



After graduating from Foundations in September 2011, Terence Kendrick was even more confident about pursuing his business dreams. Foundations is an eight-week business plan writing course for individuals who want to start or expand their own business.

In the long-term he wants to have a warehouse to store the fleet and a walk-in freezer for product storage.

The small-business owner appreciates the work of CANI staff members, Dianne Jenkins, Barb Cayce and Andrea Dawkins, who helped him move from dream to reality. Specifically, he credits Dianne in helping him concentrate better and hone his public speaking skills.

In short, Terence said CANI helped him realize that his dream was worth pursuing. "Never give up on your dreams," he said.

"If you dreamt it, it's attainable. You

have to take the necessary steps (to make it happen.)" Terence also credits his wife, Demetra, to his success. Her love and support have been invaluable through the process.

T&D Mobile Meats serves Indiana, Michigan and Ohio. The company offers a selection of USDA Choice beef steaks, pork, chicken, and seafood. Terence currently has about 500 customers and welcomes more. For more information, call (260) 437-2409.

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BARKING UP THE (RIGHT) TREE

What started out as a lesson in career exploration has turned into a full-fledged hobby for one CANI Youth Program participant.

Over the summer Cole Lombardo shadowed a veterinarian at New Haven Pet Hospital, as part of the WHO CANI BE? career shadow day. He became instantly intrigued with the study of animals and how to care for them. So when CANI Youth Program Coordinator Rachel Bryant informed him of a youth volunteer program through Animal Care & Control, he jumped at the opportunity.

Since September, Cole has volunteered a few hours twice a month at Animal Care & Control. Animal Care Teens (A.C.T.) is a program directed by the education department of Animal Care & Control to offer students ages 13-17 an opportunity to ACT for animals and explore their personal career interests. The program fee is \$20.00 for the year and consists of meetings held twice a month from September to April and an awards ceremony in May.

The meetings

include guest speakers that present animal vocations, service projects, fieldtrips, and time for socializing adoption animals.

What has this all meant for Cole? “(The program) has helped him come out of his shell,” says Rachel Bryant, Youth Program Coordinator. The interaction with other children has really enhanced his social skills, as he is a shy person. And perhaps most importantly, the experience has helped him explore career options and opened the door to other possibilities.

Cole says the program has expanded his understanding of what Animal Care & Control does. It has also prompted him to further consider a career path in the field of veterinary medicine. He plans to attend college, possibly at Purdue

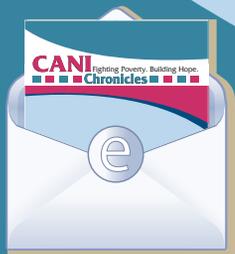


Photo Contributed

WHO CANI BE? ignited Cole's passion for animals. Thanks to CANI's Youth Program, he had a chance to further explore the field of veterinary medicine.

University, which is known for its expertise in the field of animal medicine.

In the meantime Cole is content being a seventh grader at Summit Middle School in Fort Wayne. He enjoys music, running, basketball, and baseball.



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Kari Huston, of PNC Foundation (left) & Mike Mazur of PNC Asset Management, presented a \$10,000 check to CANI Head Start Director Mary Lee Freeze (center). The monies will be used to fund arts programming at Head Start sites.

FAMILY DEVELOPMENT MATRIX: A ROADMAP FOR SUCCESS

How does a family move from poverty to self-sufficiency?

The Family Development Matrix is one tool to assist with this process. The Matrix measures progress across twelve components of self-sufficiency: Income, Adult Education, Employment, Housing, Food, Child Care, Health Care, Transportation, Utilities, Support Systems, Family Interaction and Addictions.

The Matrix measures progress over time and the family picture as a whole, Director of Community Services Pam Brookshire notes. Currently, the score is based on a 100-point scale. (Addictions have a negative point value.) Families are considered either “crisis,” “vulnerable,” “stable,” “self-sufficient” or “thriving” using the scale.

While all life areas are important in the big picture, it’s important to note that three are particularly significant to self-sufficiency.

“We would love to see everyone thrive in adult education, income and employment,” Pam says. “That’s because they are the most impactful on overall economic self-sufficiency.”

Family Development Program Manager John Robb explains the Matrix’s practical application to CANI’s Family Development program. Once a client is referred to the program, the tool is “used as a way to start a conversation and provide a window into (the family’s) world.”

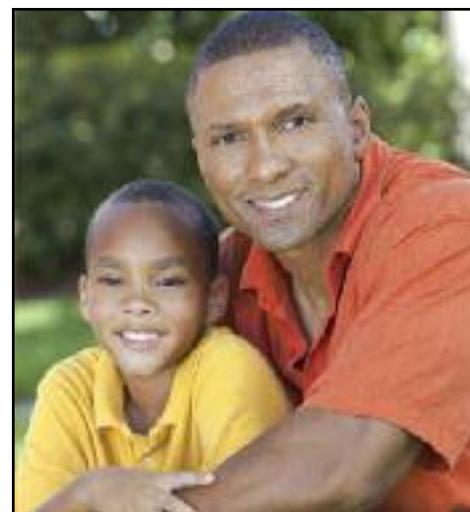
Each case worker has a different approach, but all perform the assessment at a minimum of every three months to gauge progress. Clients are also re-scored following significant life events, as these can impact the score, according to John. For example, getting a job, a wage increase, getting a GED or

graduating from secondary education can raise their score. Conversely, negative situations like job loss, eviction or dropping out of school can lower the score.

For example, Jane Doe comes into the agency seeking “emergency assistance,” as her heat has been disconnected for non-payment and it is January. She has three small children and receives TANF, food stamps and Medicaid for her family. She has a 10th grade education. She has worked in the past as a checkout cashier at a grocery store. The father of her children visits on occasion, drunk, and abuses her. She believes he deals drugs, too. She smells of alcohol and admits to having a drink before coming in for an 8:30 am. appointment. Her apartment rent eats up most of her TANF benefits. (See Matrix Score Sheet below).

John says self-disclosure by the family is important to the process because it’s how the case worker builds trust with the client. Diminishing or withholding the hardships of their personal situation only delays the caseworker’s ability to assist the family. Also, since the family determines their definition of self-sufficiency the picture of success will differ from one family to another.

It’s important to note that the Matrix is just the first step in the case management process. From here, the family and their Family Development



Stock Photo

Family Development is a voluntary, in-home program of supportive services that helps identify family strengths, desires, and needs. The Matrix is used in tandem with other tools like the Family Development Action Plan, Interview Guide and Score Sheet.

Worker writes out Action Plans, which detail what each family needs to do to accomplish its goals. The family will do much of the work, but the Family Development Worker will provide referrals, follow-up, and supportive services to help accomplish goals. This is just one of the many ways CANI helps families remain accountable so they can move out of poverty.

Name: Jane Doe		Score
Dominant Life Areas	Income	0
	Adult Education	0
	Employment	0
Basic Needs	Housing	6
	Food	2
	Child Care	2
	Health Care	4
	Transportation	2
	Utilities	2
Factors (Pos or Neg)	Support Systems	3
	Family Interaction	1
	Addictions	-10
	TOTAL	12

A BURDEN LIFTED

Lack of health insurance is a heavy weight on the shoulders of millions of Americans—50.7 million to be exact. Unfortunately for Tammy Cole* of Albion, this was a burden she knew too well.

The Coles were among those who had fallen victim to the poor economy. Her husband, a hard-working man, lost his job. Once he found new employment the health insurance premiums were too high, so they were forced to go without any coverage. This was especially troubling, with four children to provide for.

“We had gone several months without insurance,” she recalls. “That had weighed on the back of my mind.”

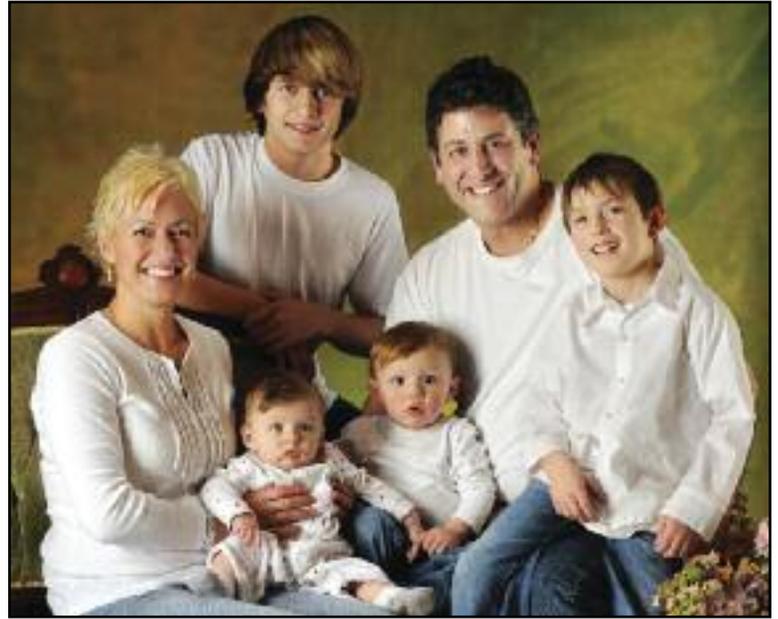
Left with no other option, Tammy called CANI to inquire about the Covering Kids and Families program. Covering Kids & Families of Indiana is an integral partner with the Indiana Family & Social Services Administration to help get the word out to Indiana residents about the available public health coverage programs: Hoosier Heartwise and Healthy Indiana Plan (HIP).

Hoosier Heartwise is for low-income children and pregnant women. The Healthy Indiana Plan (HIP) is for uninsured Hoosier adults between the ages of 19 - 64.

At CANI, Tammy worked with Covering Kids & Families Program Manager Paige Wilkins to complete the necessary application work. Much to her delight, she found out her children qualified for Hoosier Heartwise and she was eligible for the Healthy Indiana Plan. In hindsight, Tammy says that the CANI staff played a significant role in expediting the whole process.

“I believe that the CANI staff was instrumental in my application being correct and timely,” she says. “They made an uncomfortable experience more pleasant.”

Now that she’s been through the process, she offers a few words of advice to families in her shoes:



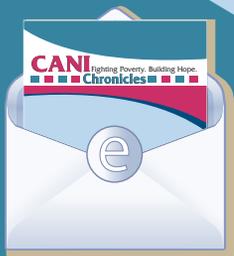
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CANI helps families by addressing the causes and conditions of poverty, like lack of health insurance. In 2010, CANI helped 959 households obtain health insurance.

“It’s a respectful thing to do...be proactive before you find yourself in a financial situation you can’t get out of.”

CANI is a member of Covering Kids & Families of Indiana, Inc. (CKF-IN) is a statewide organization committed to ensuring that all children and families eligible for Medicaid and the State’s Children’s Health Insurance Program (SCRIP) are enrolled. Covering Kids & Families of Indiana is a partnership of more than five hundred organizations and individuals “Advocating Health Coverage for All.” For more information about Hoosier Heartwise, visit the Covering Kids and Families Indiana Web site, www.ckfindiana.org.

**The family’s name was changed for personal reasons.*



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Photo By Jayma Mosher, Early Head Start Home Visitor

Delia Salinas poses with her two-year old son, Bryce Dennis, and Early Head Start Home Visitor Deb Cole, at the Embassy Theatre's Festival of Trees. The event was part of Early Head Start's monthly play dates, which are intended to foster socialization.



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