Patsy is a working mother, wife, and grandmother who came for help when her husband’s medical problems took a toll on the family’s finances and well-being.

Months of hospitalizations, emergency room visits and tests drained the family’s finances and kept Patsy from work. A emergency payment to her power and water companies stopped her disconnection, and a caring volunteer helped her identify food assistance and other benefits to help the family as they adjust to her husband’s chronic illness. She also found clothing and blankets for her twin 3-year-old grandchildren who live with her.

The emergency assistance and access to longer-term resources she gained mean Patsy can finally breathe as she works to stabilize her family in spite of her husband’s medical needs.

She is one of thousands who seek help at Crisis Assistance Ministry when they have nowhere else to turn. This annual report details the ways our community continues to come together to help them along the path to financial stability.

“You have no idea how much it means that there are people who care enough to make sure help is here...”

- Patsy
The fight against poverty and its impact on children, parents, grandparents and the whole community is a big challenge today. Each day in our community thousands of our neighbors—vets, seniors, students, moms and more—work hard to stay financially afloat. Economists at Harvard and Cal-Berkeley stunned our community recently by revealing that Charlotte is 50th of 50 major cities in income mobility.

But we are optimistic and that’s because of you! **Your time, talent and treasure make extraordinary things happen here.** You save people from eviction, from the dignity-destroying experience of homelessness, and from the loss of self-esteem that comes from being stuck in a cycle of chronic poverty.  **Thank you.**

Together, we push toward one vision: creating a community that prevents families in financial crisis from spiraling into chronic poverty, homelessness and dependency on others. From short term emergency relief to long term community solutions, we are in the fight to stay.

Specifically your help this year:

- **Provided vulnerable people with life’s most basic needs**—emergency rent and utility payments, clothing, bedding, household goods, new shoes, essential furniture and appliances
- **Empowered families with tools to move toward financial stability**—innovative strategies and extended support are helping families create a plan for financial recovery
- **Created strategic partnerships with pillar poverty fighting organizations** like Care Ring, the Men’s Shelter of Charlotte, Goodwill, and Communities in Schools
- **Expanded access to community resources** such as food assistance, healthcare, student financial aid, and more
- **Engaged hundreds of community leaders** in hands-on experiences that reveal the real impact of poverty and open a window to how we all can help
- **Enhanced volunteer engagement** to maximize our ability to reach more people facing the challenges of poverty and financial crisis

With over 15% of Mecklenburg County living in poverty, your investment in helping families avoid homelessness, live with dignity, and work toward financial stability has been critically important. Together we are empowering people with the tools to pursue stability which in turn benefits our whole community.

On behalf of our dedicated Board of Directors and its chair **Scott Kuechle**, thank you for bringing a senior citizen electricity, a child good shoes and proper clothing, breakfast and lunch to families waiting for services and a nice table and chairs to the new home of a person escaping homelessness.

Let’s keep talking! Hit me up on Twitter, Facebook, email, or the old-fashioned phone. What do you think about our community challenge?

And, thank you again. Your help is changing lives!

Carol Hardison
Chief Executive Officer
Because of your support, Kenae’s grandmother was able to provide a warm coat for the five-year-old while she worked to recover from a loss of employment.

170% increase in appliances distributed per month

16% increase in essential furniture or appliances distributed

For DaShana, this Electrolux-donated refrigerator not only allowed her to move into housing, but to bring home her two small children who had been living apart during her time of homelessness.

Maria is thankful for you

With her power and water scheduled for disconnection that morning, Maria made sure she took a good hot shower before she came to Crisis Assistance Ministry for help. “I didn’t know if it might be my last one for a while,” she said. “But I just thank God that you were here today.”

Having started over after fleeing an abusive marriage six years ago, Maria didn’t have many resources to keep her afloat when she lost her job last year. She wasn’t eligible for unemployment, so she’s been doing odd jobs, even cooking and cleaning in exchange for food. Still, she has sold her jewelry, furniture, and nearly everything to pay her bills. Out of time and resources, she turned to you for help to keep her utilities on so she can keep looking for full-time employment.

“I just thank God that you were here today”
~ Maria
Moving Toward Stability

Access to Benefits

Utilizing innovative web-based tools, Crisis Assistance Ministry trains staff and volunteers to help families identify and apply for additional resources to stabilize their family’s financial situation. Counselors screen for multiple benefits in a single process that includes:

- Medicaid & Affordable Care Act Coverage
- Food Assistance
- Student Aid
- Prescription Assistance
- Earned Income Tax Credits
- Voter Registration

This service too, is magnified by partnerships with agencies like The Harvest Center and Goodwill where volunteers now offer benefit screening on-site regularly.

2,471 applications prepared

Powered by partnerships like the team in Davidson, we are the ultimate partner in preventing homelessness and preserving dignity for families facing financial crisis. In FY2013, time contributed by volunteers totaled the equivalent of 30 full-time employees.

2,344 individuals experienced Poverty Simulations

Poverty simulations allow participants to “walk in the shoes” of struggling families trying to make ends meet, support their families, and navigate the complex network of social services.

In one powerful session, our students gain an understanding that theirs is not the only experience out there and a greater insight into how they may need to challenge the existing power structures to achieve genuine justice.”

― Bahiyyah Walker
Professor, Charlotte School of Law

Engaging Volunteers

{$1,290,873}

value of 58,305 volunteer hours contributed

Powerful Partnerships

Our partnership is like bodybuilding. Most people focus on the big muscles, but it is the small muscles that you need to work because those are the muscles that stabilize. To me, our relationship with Crisis Assistance Ministry is like that: ‘small muscles’ working together to create the vital stabilizing effort that makes our larger efforts possible.”

― Liz Clasen-Kelly
Associate Executive Director, Urban Ministry Center

Crisis Assistance Ministry works in partnership with more than 140 community programs to prevent homelessness and preserve dignity for families in financial crisis. External agency staff can access financial and material support from their own offices—avoiding multiple trips for families while addressing the full range of their clients’ needs. In turn, our caseworkers refer families to other agencies for additional services needed to rebuild financial stability—something we did 12,820 times in FY2013.

Serving alongside our community’s rich network of nonprofits and faith communities maximizes the impact of every poverty fighting dollar spent and extends the reach of Crisis Assistance Ministry resources to meet immediate needs beyond our front doors.
**REVENUE:**

- Faith-based Organizations $817,984
- Businesses & Corporations $558,418
- Foundations & Grantmakers $1,099,487
- Civic Organizations $80,611
- Individuals $2,345,269
- Public Aid $6,768,242
- Public Administrative Funds $1,777,333
- United Way $518,611
- Miscellaneous Income $201,158
- Donated Goods (for distribution) $1,873,127
- Donated Goods - Other $150,000
- Duke Energy Restricted (multi-year) $2,373,283

**Total Agency Income Received** $18,563,523

**EXPENSES:**

- Management and General $375,676
- Fundraising $744,261
- Free Store includes donated goods distributed $2,239,086
- Furniture Bank includes donated goods distributed $968,961
- Housing & Financial Stability $12,324,581
- Advocacy Program $235,379

**Total Expenses** $16,887,944

1 Restricted funds for energy assistance to low-income energy customers to be spent by July 1, 2015 (with an optional three year extension), pursuant to the Order Granting General Rate Increase issued by NC Utilities Commission.

2 Mecklenburg County and the City of Charlotte outsource administration of public emergency financial assistance to Crisis Assistance Ministry.

3 Including interest income, sale of items, etc.

4 Estimated value of material donations distributed to families in need.

5 Estimated value of donated goods and services utilized by the agency.

Audited financial statements issued by C. Dewitt Foard & Company, P.A. and most recent IRS Form 990 are available online at crisisassistance.org.

---

**Community Support**

Crisis Assistance Ministry exists due to the generosity of our community — the thousands of financial donors who commit dollars to help our neighbors move through crisis toward stability.

**Where does your dollar go?**

More than 92% of every dollar is committed to program delivery.

- Housing & Financial Stability 82.2%
- Furniture Bank excluding donated goods distributed 4.7%
- Free Store excluding donated goods distributed 4.1%
- Administration including fundraising 7.5%
- Advocacy & Project Management 1.5%
Thank You
for offering help and hope to neighbors in their hour of need.

Stay Engaged.
Join the conversation and stay engaged in the fight against poverty in our community:

- Attend a poverty simulation.
- Take an agency tour.
- Volunteer your time and expertise.
- Donate new and gently used clothing and furniture.
- Join us on Facebook and Twitter.
- Give financially.
- Be an advocate.

Share our online Community Impact report: crisisassistance.org/impact