

EMERGENCY FUND FOR NEEDY PEOPLE



ANNUAL REPORT 2001

For nearly three decades, the Emergency Fund has worked hard to help Chicago's poor overcome adversity and meet their most fundamental needs such as food, shelter, clothing and medications. Our programs continue to provide an important safety net for people who can't get help from anywhere else.

Last year was a difficult year for many people and for many organizations. But the Emergency Fund was founded on a desire to help people year round, in good years and bad. While other programs were halted mid-year because they ran out of money, the Emergency Fund continued to assist families who were already struggling to make ends meet.

FROM THE CHAIRMAN AND EXECUTIVE DIRECTOR

Our Basic Needs Assistance program helps with small amounts of financial assistance when there is a job lay-off, a threatened eviction, a new baby or an illness and even in cases of fire, robbery, homelessness and domestic violence. Whatever the problem, the Emergency Fund is there to help, stepping in to pay the bill immediately and with no red tape. Our Bridges to Independence program similarly assists people who are struggling to become self-sufficient. Bridges funds are used to remove financial barriers created by work and personal issues that, if left unresolved, would cause people to drop out of job training programs or give up on their goal to find a job.

In total, the Emergency Fund helped more than 7,600 people through our core programs, Basic Needs Assistance and Bridges to Independence; and another 8,500 people received food baskets during the holidays through the Secretary of State Jesse White's Holiday Fund, a special program operated through the Emergency Fund.

At the Emergency Fund, we don't wait for things to happen – we make them happen. At the end of 2001, we received a grant from Household International to initiate a Financial Education Pilot Project. Together with our long-time partner in the Basic Needs program, Bethel New Life, the Emergency Fund will provide 8 sessions during 2002 focusing on teaching poor people about money. These sessions will be highly interactive and include such basic concepts as paying bills on time, using credit wisely, managing debt, opening a bank account and avoiding money traps such as payday loans, pawn shops and rent-to-own services. Through these sessions, we will help our clients learn how to prevent future financial crises.

For the past two years, our Board Development Committee has worked hard to bring to the Board additional gifted people with expertise in a variety of fields. Recently we have seen an influx of tremendous new talent and energy. Strong leaders have emerged, and we welcome the opportunity to work with this dynamic group to guide the organization to even greater success.

At the helm will be Jason Tyler who became Board President in June 2002. Jason is a First Vice President at American National Bank, a Leadership for Greater Chicago fellow, and a member of our Board for five years. Alan Stone will become Chairman of the Board and will continue his efforts on behalf of the organization. Together with the members of our three Boards, our staff and our volunteers, we will identify our goals and choose our path for the future during our strategic planning retreat in fall.

We would like to express our heartfelt thanks to all of our board members, staff and volunteers who make our services possible. In addition, our sincere appreciation goes to our donors for helping to make 2001 a huge success. We look to the future with anticipation and the knowledge that our future is filled with promise!



Alan Stone,
President



Valerie Thompson,
Executive Director

Alan Stone Valerie Thompson



Caseworker, Tony Martin, with Brian outside the college where Brian is learning the skills he will need to work in the printing industry.

When Brian signed up for the Graphics Links program at Centers for New Horizons, our partner agency on the southeast side, he had dreams of finding a creative outlet as well as a steady job to help him get an apartment and support his two-year old daughter, Brianna. The Graphics Links program allowed Brian to enroll in printing courses at Kennedy King College and secure a part-time position as a file clerk for a small medical clinic.

BRIDGES TO INDEPENDENCE

Brian was on his way to a better life, but in order to successfully juggle work, school and family responsibilities, he needed access to reliable transportation. He says, "I had little income coming in and if I was stuck somewhere, I was stuck there. I didn't have any money."

With no other place to turn, Brian asked Tony Martin, our volunteer caseworker at Centers, for help. Tony used our Bridges funds to provide CTA cards for Brian so that he could focus on his studies, his daughter, his work at the clinic, and his direction in life. Since that time, Brian has been given two raises at work for his solid performance and superb organizational skills. He has seen his training courses pay off at work too. On one occasion, he saved the company money with his technical wizardry, diagnosing a printer problem that could have cost hundreds of dollars to fix.

Brian now dreams of opening up a print shop of his own and designing web sites for others. With warm thanks to Tony and Emergency Fund staff, Brian says, "It gave me a chance to be where I am today."

Juanita speaks of the series of devastating events that led her to the Emergency Fund with enduring faith and profound disbelief. Within the course of just one year, she had lost both her husband and her mother, and came dangerously close to losing her eldest son after he was beaten in an altercation with a violent street gang. "I know that God only puts you through what you're strong enough to go through, but I couldn't believe this was happening," says Juanita.

BASIC NEEDS ASSISTANCE

In an attempt to avoid an accident while returning from a visit with relatives in Florida, Juanita's husband drove off the side of the highway. He sustained massive injuries, leaving him incapacitated and on life support. After scrambling to obtain child care and transportation out of state, Juanita was forced to make difficult decisions regarding her husband's medical care and other critical arrangements. He later died, leaving Juanita alone with their five children.

Grief-stricken, Juanita returned home to care for her own mother during the last months of her life. Shortly after her mother's death, Juanita placed her son, Sergio, in a Christian rehabilitation program for troubled youth. She says, "If I had lost him too, right after losing my mother . . . I really don't know what I would have done."

Juanita waited for her husband's death benefits to come through. They would soon help to keep the family afloat, but her mother's burial expenses left her with no money to pay the rent. Through tears of gratitude, Juanita received the help she desperately needed from Mirta Ortiz, the Emergency Fund's volunteer fieldworker at Association House.

Although Juanita still struggles with some uncertainties, she relies on the support she receives from her church and the love she feels for her children to keep her going. She says, "I want to tell my story because your service is so important. I want people to know that there are people out there like me who just need some help, who have nowhere else to go."

"I want people to know that there are people out there like me who just need some help"

See cover photo:
Clockwise from left -
Juanita with sons
Samuel, Azlan,
Sergio, Fabian and
Zamudio outside
their home.

WALK FOR YOUR NEIGHBOR

The Emergency Fund's Associate Board held their First Annual Walk for Your Neighbor on Saturday, October 16, 2001. Sponsored by Feldco and Wayne Hummer Investments, with additional support from Howlan, Inc. and the R.R. Donnelley & Sons Company, the walk was a success despite the pouring rain.

The Associate Board plays an important role in the organization. According to Associate Board President, Rena Leinberger, "The Associate Board is a group of fun, diverse young professionals seeking to network and learn about nonprofits." They hold various special events throughout the year to raise money for and awareness about the Fund.

Involvement in this group offers a unique opportunity for members to develop leadership skills, since several Associate Board members also sit on Committees of the Board of Directors and are directly involved in the organization's current and future planning.

If you are interested in joining the Associate Board, please call Rena Leinberger at (312) 661-5374.



Associate Board volunteers gather to celebrate a wet, but worthwhile, event.

2001 GOOD NEIGHBORS

Each year the Emergency Fund invites local businesses to join us in helping Chicago's poor families to pay their rent, put food on their tables, pay for life-saving medications and provide other essential items for their families. As Good Neighbors to the Emergency Fund, these companies make contributions of at least \$1,000.

In 2001, thirteen companies (up from just six in 2000) joined together to support the Emergency Fund's efforts as Good Neighbors. Each company below received special recognition at our Annual Meeting in May 2002.

One of our newest Good Neighbors is Parkway Bank and Trust Company. Thomas Emanuelson, Compliance Officer at Parkway says, "Parkway Bank is pleased to be a Good Neighbor to the Emergency Fund for Needy People. Our contribution to the Fund was multiplied ten times in terms of financial assistance provided to residents of our local area." He adds, "Thank you for the work you do in the Chicago area and especially in our local bank area."



James M. Santos, Emergency Fund Vice President, with Thomas Emanuelson of Parkway Bank (above) and Jody Fournier, of BankFinancial.



MISSION STATEMENT

The Emergency Fund is a nonprofit organization which, alone and in partnership with other organizations, provides immediate financial assistance and related services to help Chicago's low-income individuals and families through a crisis.

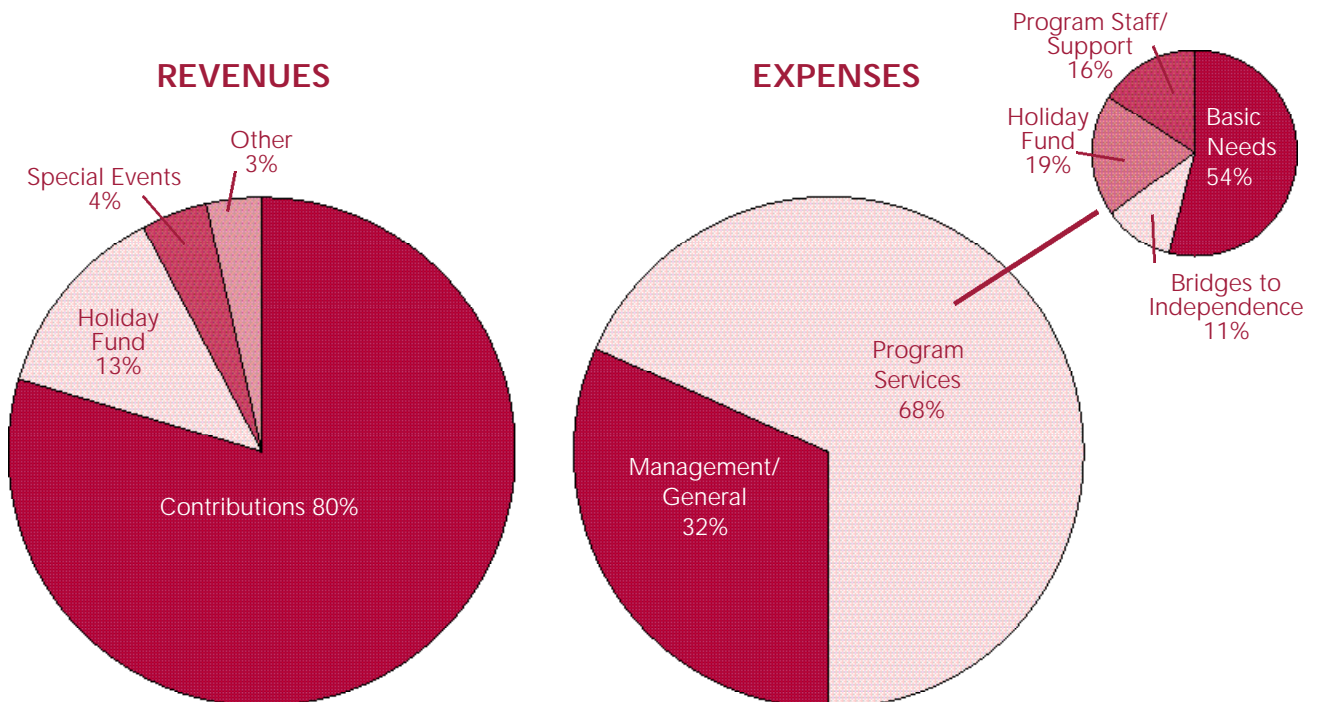
FINANCIAL SUMMARY 2001¹

REVENUES

| | |
|--------------------------|------------------|
| Contributions | \$400,721 |
| Holiday Fund | 63,660 |
| Fundraising Events (net) | 21,245 |
| Interest and Dividends | 12,647 |
| Realized gains | 5,156 |
| Total Revenues | \$503,429 |

EXPENSES

| | |
|--|------------------|
| Management and General ² | \$154,920 |
| <u>Program Services</u> | |
| Basic Needs Client Distributions | 180,632 |
| Bridges to Independence Client Distributions | 37,000 |
| Holiday Fund | 63,660 |
| Program Staff & Support | 53,099 |
| Total Program Services | \$334,391 |
| Total Expenses | \$489,311 |
| Unrealized losses | (\$10,618) |
| Revenues over Expenses | \$3,500 |



¹ Following Finance Committee approval. Final approval of Board pending.

² The Norman H. Stone Foundation continues to pay for much of the Fund's management and general expenses.

HOW YOU CAN HELP

In addition to participating in the special events below, you can make a difference in a number of ways:

Contributions

The Emergency Fund receives no government support. Instead, we rely solely on contributions from foundations, corporations and individuals to support our activities. Our programs serving thousands of needy families throughout Chicago each year depend on our donors.

Donations of Stocks, Bonds and Mutual Funds

Did you know you can avoid capital gains taxes when you donate appreciated securities to the Emergency Fund? For more information, consult your tax advisor.

Shop at Igive.com

Logon to Igive.com and purchase items for the home, office supplies and gifts for family and friends. A portion of your purchase will be donated to the Emergency Fund.

Memorials and Special Occasions

You can honor a birthday, anniversary or other special event, or remember a loved one with a gift of \$50 or more to the Emergency Fund. We will send an appropriate message expressing sympathy or congratulations to the person or persons you choose, without indicating the amount of your gift.

Holiday Gifts

Rather than getting stuck in the frantic race for holiday shopping this year, consider making a donation in the name of a friend, family member or business associate. This is an ideal gift for the hard to please and people who have everything. Just make a donation in the amount of the gift you would have purchased. We will send them a holiday message informing them of your gift, without noting the amount.

Bequests and Legacies

By including the Emergency Fund in your will or living trust, you can reduce the taxable value of your estate. Your gift will help the Emergency Fund continue our efforts to help people through crisis. For more information, consult your financial planner.

Matching Gifts

Many companies match the charitable contributions their employees make. Check with your employer – you may be able to double or even triple the impact of your donation. We'll take care of the paperwork.

Send contributions to:
Emergency Fund for Needy People, 954 W. Washington Blvd., Box 14, Chicago, IL 60607.

The Emergency Fund is a 501(c) (3) corporation – all contributions are tax deductible to the fullest extent of the law.

To discuss any of these giving options further, please feel free to call Valerie at (312) 432-9480

UPCOMING EVENTS

Friday, July 19

9th Annual
Pugh, Jones and Johnson
Golf Outing
Indian Lakes Resort –
Bloomingdale
Tee times start at 11 AM;
BBQ follows

The month of July Charity of the Month –

The Signature Room at the 95th
Choose from a special dinner
menu and proceeds will
benefit the Emergency Fund

For more information call (312) 432-9480

Saturday, September 28

Associate Board – CUBS Game
CUBS vs. Phillies
3:05 PM
BBQ before the game

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for Needy People
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Client Services:
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We apologize if your name is not listed as it should be. Please let us know so that we can correct our records and give you the appropriate recognition in the future.