

emergency fund for needy people
2002
annual report





Alan Stone,
Chairman



Jason Tyler,
President

The climate in which the Emergency Fund provides services changed quite a bit during 2002. The unemployment rate continued to rise throughout the year, government resources were even more scarce, and the State of Illinois' budget crisis caused other social service agencies to reduce the scope or size of their programs. Even though the demand for services increased dramatically, the donor base from which thousands of area nonprofits sought support was itself burdened by reduced resources.

Despite this very challenging economic environment, the Emergency Fund's revenue base grew by 14% in 2002. More than 400 foundation, corporate and individual donors remained committed to our programs and many new supporters joined in our efforts.

Early in the year, one of our Board members commented that "it is in these tough times that the Emergency Fund should grow" and the Emergency Fund family took this theory to heart, distributing nearly \$233,000 on behalf of 7,321 people through our core programs to help them overcome crisis situations such as job loss, fire, domestic violence and illness.

As we broadened our management team in 2002, a few important facts surfaced about our organization.

- Our staff is one of our strongest assets. Each time the phone rings there is a client on the other end with a crisis and an emotional state of mind that are unique to that individual. The staff has to make quick, accurate decisions to link our resources with the root of these problems, and coordinate these responses in a compassionate but efficient manner. We believe our staff excel at facing these challenging situations.

- The Emergency Fund's distribution system is very efficient. The inherent responsibility of any nonprofit organization is to take the funding from its donors and fulfill the promised mission in a manner more efficiently than the donor could do independently. In 2002, 73% of our total expenses were program related, up from 68% in the prior year. Even more importantly, all but \$37,000 of our overhead expenses were paid for through contributions restricted for that purpose along with donations from board members, special events and other income. Because of this, 92% of the funds raised from outside sources were used to support our programs. This is a major accomplishment for any organization and we will continue to challenge our board and staff to reach the 100% mark.

"It is in these tough times that the Emergency Fund should grow"

- A strong balance sheet is integral to our success. The Emergency Fund maintained a very strong capital position throughout the year, with nearly \$400,000 in liquidity and virtually no debt. This position would enable us to continue funding our programs for nearly a year without interruption in the worst fundraising scenarios. As some organizations struggled to determine how to survive a year in which revenues were off, our management team was able to continue focusing on long-term growth and strategic development. We will continue to ensure that our infrastructure remains lean so that in tough times our safety net is available to clients during their time of need.

We are very happy with the success we've experienced during such a growth period for the organization. As you review this annual report and read the stories of just a few of the people helped by the Emergency Fund in 2002, please accept our sincere gratitude for the huge part you have played in making these services a reality.

GOOD NEIGHBORS

CORPORATE CITIZENSHIP THRIVES

As a by-product of the struggling economy many corporations are retrenching, laying off employees and discontinuing their charitable contributions for the time being. Not so at twelve area companies who continued to support the Emergency Fund as Good Neighbors in 2002. Several even increased their contributions despite a glum financial forecast. On behalf of thousands of families, many of whom have been hit hard by the same dismal economy, we thank the following businesses for their steadfast commitment to helping Chicago's poor:



Northern Trust



BASIC NEEDS ASSISTANCE

averting crisis for Chicago's individuals and families by providing immediate assistance with food, clothing, medicine and other essentials

Michelle Phillips has traveled a rough road over the past two years. She is an attentive mother to 8 year-old Nathan, a bright and sensitive 2nd grader who has osteogenesis imperfecta, an illness causing poor growth of connective tissue and extremely fragile bones. As Michelle deftly assembles Nathan's wheelchair on the front lawn of her home in this far South Side neighborhood, she gives no indication that she was once the one who needed help. "When you're not used to asking for help," she says, "it's a difficult thing to do."

Michelle excelled in her career as a Training Consultant for a large corporation, but in the aftermath of September 11th she found herself out of work. Although money was tight, she was able to make ends meet until her unemployment benefits ran out. Like many out of work professionals, Michelle had been holding out for the right job offer and she quickly fell behind on her bills. While she had taken a job that paid less than she was used to, Nathan's frequent visits to the hospital caused her to lose that job as well. When the disconnection notice from the electric company came, Michelle realized that she needed help.

Our fieldworker at Ada S. McKinley Community Services, Ester Guerrero, went to visit Michelle at home. Ester used the Emergency Fund's resources to pay Michelle's electric bill and also helped the family catch up on the rent. Michelle says, "Ester was so wonderful and understanding. She didn't make me feel embarrassed about needing help."

With the threat of food spoiling in the refrigerator and her son doing his homework by candlelight removed, Michelle was able to focus on finding work. She recently started a new full-time job with better pay and benefits, and despite many setbacks, she is finally back on her feet.



Michelle and her son Nathan outside their home.

Trina, a homeless mother of five, was participating in an employment assistance program at Chicago Commons when she came to our caseworker for help. She had been living in a shelter and was required to comply with program requirements such as doing chores at certain scheduled times. Because of these requirements, Trina missed several appointments with TANF (Temporary Assistance for Needy Families) caseworkers. TANF recipients are required to report to caseworkers regularly in order to continue to receive essential services, such as food stamps and medical care. Trina did the best she could to juggle her responsibilities, but when the situation finally caused her TANF benefits to become sanctioned (discontinued), she could no longer focus on her goal of becoming self-sufficient.

Trina was determined to become employed and now she has been hired. She has a good work history. I know she'll do well."

Trina would have been forced to drop out of the job training program if she had not received assistance through our Bridges to Independence program. Our volunteer caseworker at the agency, Lillian Ferrer, stepped in and paid just \$200 to move Trina and her family into a home of their own. Trina was again able to focus on getting a job and before her TANF benefits were reinstated, she successfully found full-time work.

Lillian says, "Trina was determined to become employed and now she has been hired. She'll be working 40 hours per week with a good support system and a childcare provider. She has a good work history. I know she'll do well."

While high schools in many states graduate their students with the skills they need to balance a checking account and compare interest rates, Illinois has not yet adopted financial literacy as part of its high school curriculum. As a result, many low-income families are forced to learn from their mistakes, sometimes ruining their credit or paying exorbitant fees while struggling to make ends meet. Our "Money Matters" course, held in low-income communities at no cost to participants, seeks to break this cycle by helping adult students to become discerning money managers and find ways to reach their financial goals.

A targeted incentive program which is unique to the Emergency Fund's financial education classes has helped us to make real differences in the lives of several students. Used after a participant completes the full training program, these incentives have helped a single mom to start a daycare business in her home by providing the fire extinguisher and first aid kit she needed for compliance with state regulations; and have provided payments toward past-due bills for several adult students who started payment plans with the utility company as a way to get control over their budgets.

Sixty-five participants completed the course in 2002, demonstrating a marked increase in financial knowledge after completing the course. One student recently commented, "I have already started to manage my money better. I'm seeing how flexible expenses can be turned into fixed ones, and how I can be a better shopper. For low-income people like me, these skills make a huge difference."



Financial Education Instructor, Lisa Milano, shows students how to use a checkbook



Kristie and Laura Duzan head for the course at our 2002 Golf Outing

Special guests at our 2002 Annual Luncheon included: (seated L-R) Susan Lopez, Monica Monroe, Maria Simon, The Honorable Mary Ann McMorrow. (Standing L-R) Alan Stone, Thomas Walsh, Preston Pugh, Scott Turow, Stephen Pugh.



Photo by Robert Levy

FUN AT THE EMERGENCY FUND

Play Ball!

Members of our Associate Council, Board of Directors and their families and friends gathered at Wrigley Field to cheer the CUBS to victory against the Pittsburgh Pirates on September 28. A pre-game barbeque at a nearby home added to the festivities. Join us on August 2, 2003 as we gather again to root for the Cubbies when they play the Arizona Diamondbacks.



Board member Jim Santos and his wife, Suzanne, root for the Cubs

Local Tavern Brings Out the Best

In late October, Emergency Fund staff and Associate Council members hosted a cocktail party at Joy Blue Tavern, located on the city's north side. Music, friends and a commitment to Chicago's impoverished communities set the stage for a great time. The event created an opportunity for staff, volunteers, donors and others interested in the Emergency Fund to come together in support of the organization. Joy Blue Owner, Mark Kwiatkowski, was pleased to be involved in the event saying "events like these bring out the best in people".



Associate Council members Sabir Hashmy and Chantal Haberman enjoy a night out

Food Drive at Accenture

Staff members from Accenture's Clark Street office teamed up with our Holiday Fund program by making donations of food to be included in gift baskets for more than 8,500 senior citizens and families on Chicago's north and northwest sides. Secretary of State Jesse White, Chairman of the Emergency Fund's Chairman's Council and Coordinator of the Holiday Fund program picked up the donations personally and extended our appreciation for Accenture's community service. A few weeks later, volunteers unloaded thousands of pounds of turkeys and hams to be distributed with the donated food.



Accenture employees with Secretary of State Jesse White (center)

ANNUAL LUNCHEON

MAY 20, 2003

Celebrating 30 Years of Service to Chicago's Poor Families

Keynote Speaker – Arne Duncan, CEO, Chicago Public Schools

Honoree – Alan Stone, Chairman, Emergency Fund for Needy People

Featuring a special performance by The Jesse White

Tumbling Team

Tickets - \$75; Tables - \$700

SIGNATURE ROOM

CHARITY OF THE MONTH

JUNE 2003

Dine at The Signature Room (875 N. Michigan, 95th floor) and the Emergency Fund will receive 10% of the proceeds from the special dinner menu

TENTH ANNUAL PUGH, JONES AND JOHNSON GOLF OUTING

July 24, 2003

Gleneagles Resort - Lemont

Shotgun Start beginning at 8 AM

Call (312)379-0301

for information about packages and prices

Go CUBS!

August 2, 2003

CUBS vs.

Arizona Diamondbacks, Game Time 3:05 PM \$50 Tickets include pre-game barbeque, your seat at the game and a donation to the Emergency Fund!

For all events, call (312) 379-0301 to purchase tickets or order online at www.emergencyfund.org*

*When ordering online, you must indicate the event you are purchasing tickets for in the space provided for COUNTRY

REVENUES	2002	2001
Contributions	\$478,746	\$400,721
Holiday Fund	69,220	63,660
Fundraising Events (net)	17,118	21,245
Interest and Dividends	10,982	12,647
Realized Gains/(Losses)	(1,060)	5,156
Total Revenue	\$575,006	\$503,429
EXPENSES		
Management and General ¹	\$152,893	\$154,920
<u>Program Services</u>		
Basic Needs Client Distributions	197,575	180,632
Bridges to Independence Client Distributions	43,947	37,000
Financial Literacy Direct Expense	4,628	0
Holiday Fund	69,220	63,660
Program Staff & Support ²	98,890	53,099
Total Program Services	\$414,260	\$334,391
Total Expenses	\$567,153	\$489,311
Revenues less Expenses	\$7,853	\$14,118
Unrealized losses	(\$13,174)	(\$10,618)
Revenues less expenses after unrealized losses	(\$5,321)	\$3,500

¹ The Norman H. Stone Family Foundations made annual grants to pay for much of our overhead expenses

² Program staff and support expenses were higher in 2002 due, in part, to the creation of a new program



Your financial support is essential and will allow the Emergency Fund for Needy People to continue to lend a helping hand to poor families facing personal disasters. More importantly, your tax-deductible contribution stays in Chicago.

Donation amount: _____

Name: _____

Address: _____

City, State, Zip: _____

Please send me more information about the Emergency Fund

I am interested in receiving the monthly electronic News and Notes

E-mail address: _____

Mail your donation to:
 Emergency Fund for Needy People
 208 S. LaSalle, Suite 776
 Chicago, IL 60604

Emergency Fund Focuses on Growth

Board members, staff and volunteers met in September for a retreat focused on the Emergency Fund's future. Together they developed a Strategic Plan outlining the organization's path for the next three years. Among the highlights of the new strategic plan are:

Increasing Revenues by 25%

- Leveraging existing funds
- Identifying new sources of funds
- Taking advantage of our 30th anniversary

Expanding Services

- Adding new partner agencies
- Considering a new program that meets an unmet need
- Converting a part-time client services position to full-time

Boosting Marketing Efforts

- Promoting our website and online giving
- Attracting media attention to our programs



Advisory Council Chairman Dennis Kessler leads a session on Governance at the strategic planning retreat

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Needy People
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Fax: (312) 379-0304
Client Services:
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(866) 286-1367 (toll-free)

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Chicago Tribune Charities
Gaylord & Dorothy Donnelley Foundation
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The John R. Housley Foundation
Lloyd A. Fry Foundation
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The Richard H. Driehaus Foundation
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\$70,000 and greater
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Louis and Ruth Kahnweiler Family Foundation
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Vickey and Thomas Horwich Foundation

Churches & Synagogues

Chicago Sinai Congregation
Congregational Church of Park Manor
First Congregational United Church of Christ
St. Pauls United Church of Christ
Sts. Peter & Paul Greek Orthodox Church
Temple Shalom
Winnetka Congregational Church

Other Organizations

\$5,000 and greater
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Friends of Walter Burnett, Jr.
Jesse White Tumbling Team
Other
18th Street Property L.L.C.

27th Ward Women's Auxiliary
42nd Ward Regular Democratic Organization
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Citizens for John Cullerton
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