

Emergency Fund

Helping people today for tomorrow

2010 Annual Report

Dear Emergency Fund Friends,

In 2010, we saw more people struggling than we ever have before. Lost jobs, foreclosures, and not enough help to go around have become the norm. Despite this dire outlook, we know that **small change matters**.

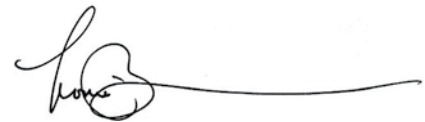
We understand that a family leaving a shelter needs basic household items, a mother should not have to choose between a utility payment or prescription medication, and a prospective employee should not miss an interview because they cannot afford the bus fare to get there. We know that small forms of assistance like a bed, paid electric bill, or a bus pass can mean the difference between self sufficiency and a crisis spiraling out of control.

**Small Change
Matters**

Thanks to the support of the Emergency Fund community, we make small changes to ensure a big impact in the lives of those who need it most. **Your support matters.**

As we look to the future, we know that together, we will continue to fight poverty and homelessness. Together, we will ensure that our most vulnerable residents have access to basic needs immediately and without red tape. **Together, we will create the small change that can transform a community.**

Thank you for your support,



Nonie Brennan
Executive Director

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Programs

Flexible Financial Fund

Whether a lost job, an unforeseen medical expense, or the need to miss work to care for a sick child, a single financial setback can start a spiral of debt and dependency for working families living close to the edge. The Emergency Fund exists to provide immediate financial

assistance to address these situations for low-income families who have nowhere else to turn.

The Emergency Fund is designed to fight poverty by preventing a sudden financial setback from becoming a long-term financial crisis – when clients are at risk of a utility shut-off, without transportation to work, or at risk of becoming homeless. To qualify for financial assistance, individuals and families must provide information about the immediate situation, and demonstrate that they are capable of remaining financially self-sufficient once the issue has been resolved. The Emergency Fund provides financial assistance to qualified individuals and families in two categories:

1. Crisis Solution Grants are designed to address the short-term needs of low-income families. In this category, the Emergency Fund frequently provides grants for expenses such as rent, CTA/RTA passes, utility bills, prescription medicine, beds, IDs, and clothing. In 2010, individuals and families could receive up to \$300 in assistance, once per year. Payments are made directly to the service providers on behalf of the client.



2. Self Sufficiency Grants assist families with basic necessities while the head of household completes an employment training or educational program. Families may receive assistance multiple times within a period of several months, with a limit of \$2,500 per year.

In order to be both efficient and effective in the communities we serve, the Emergency Fund works in partnership with 58 social service agencies throughout the city and suburbs. Fund Managers at each agency distribute our Emergency Funds to people in need.

Thanaya and son Markell were helped with basic needs.

Homelessness Prevention and Rapid Re-Housing (HPRP)

In 2009, the Emergency Fund was selected by the City of Chicago's Department of Family and Support Services to serve as the System Coordinator for \$23 million in federal homelessness prevention funding, provided through the American Recovery and Reinvestment Act (ARRA). The funds support Chicago's Homelessness Prevention and Rapid Re-Housing Program (HPRP), and will be distributed over a three-year period. The Emergency Fund administers the funding through seven partner agencies designated by the Chicago Department of Family and Support Services to be used for rent, security deposits, utility bills, and moving costs.

In 2010, the Emergency Fund helped 2,230 individuals and families with HPRP Funding.

State Homeless Prevention Fund

The Emergency Fund administers the State of Illinois' Homeless Prevention Funds for residents of Chicago. The program aims to stabilize individuals and families in their current home, decrease the amount of time spent in shelters by families and individuals, and to help individuals and families secure and maintain affordable housing. This \$3.2 million fund was cut to \$720,000 (78%) for the 2009-2010 program year. These funds are distributed through four partner agencies and can only be used for security deposits, rent, mortgages, and utilities.

Holiday Fund

The Holiday Fund provides food to low-income residents on the north and northwest sides of the city during the holiday season each winter. Coordinated by Secretary of State Jesse White, this special fund relies on contributions from businesses and individuals. In 2010, the Holiday Fund distributed turkeys and hams to 11,600 residents.



Phyllis Shadwick is a Fund Manager at Dina and Eli Field EZRA Multi-Service Center.









Service Statistics

Number of People Served via Flexible Financial Funds	5,035
Number of People Served via State Homeless Prevention Funds	726
Number of People Served via HPRP	2,230
Total Number of Individuals and Families Served	7,991
Total Number of People Who Benefitted*	15,212

*Includes total number of individuals in each household served

Total Flexible Financial Funds Distributed	\$1,091,843
Total State Homeless Prevention Funds Distributed	\$848,566
Total HPRP Funds Distributed	\$7,633,836
Total Funds Distributed	\$9,574,245

Client Needs

 Housing*	\$8,587,139	 Home Items	\$179,919
 Medical Items	\$19,778	 Employment Support	\$36,829
 Transportation	\$79,020	 Utilities	\$617,931
 Child Items	\$13,732	 Other	\$39,897

*Housing includes: rent, security deposits, mortgage payments, and storage/moving costs.

Small Change Matters

For our clients, a small amount of assistance can stop a crisis from spiraling out of control.

Family Matters

Every day, we see how small amounts of change make a big difference to the individuals and families we help each year.

2010 Results

Angela just needed a hand up when her family could no longer afford their home due to her husband's drug problem. She turned to an Emergency Fund partner, Bridge Communities, for help. They helped her obtain housing and the mentoring needed to improve their lives.

While working with Bridge Communities, Angela needed a small amount of help - funds to cover day care and car repair expenses - to help her family through their transition to a more stable life. The Emergency Fund was there for Angela. With our help, she made it through the crisis. Today, Angela's family is reunited. Her husband completed the treatment he needed, and with Angela's new life skills, the family is thriving.



Angela and her children, Deagan and Riley

Finances

Statement of Activities For the Year Ended December 31, 2010 with Comparative Totals for 2009

Revenues	2010	2009
Contributions	\$1,765,564	\$1,775,636
Illinois State Homelessness Prevention Fund	\$941,336	\$1,824,208
Chicago Dept. of Family & Support Services	\$8,183,693	\$ 608,898
Holiday Fund	\$68,346	\$ 54,355
Donated Equipment, Capitalized	-	\$ 1,900
Donated Services	-	\$ 5,000
Special Events (net)	\$54,293	\$ 74,146
Program Fees	\$2,629	\$ 4,188
Miscellaneous Income	\$25	\$ 3,467
Interest and Dividends	\$3,206	\$ 3,298
Net Unrealized/ Realized Gains	\$12,990	\$ 23,193
Total Revenue	\$11,032,082	\$4,378,289
Expenses		
Management and General Expenses	\$256,944	\$ 233,815
Fundraising	\$315,692	\$ 259,747
Financial Assistance Programs	\$10,398,706	\$3,356,397
Holiday Fund	\$68,346	\$ 54,355
Total Expenses	\$11,039,688	\$3,904,314
Revenue Less Expenses	(\$7,606)*	\$ 473,975
Net Assets, beginning of year	\$1,022,868	\$ 548,893
Net Assets, end of year	\$1,015,262	\$1,022,868

*The Board of Directors designated funds to partner agency allotments from the 2009 surplus of \$150,000 to supplement the 2010 Flexible Financial Fund revenues. The 2010 deficit was planned and covered by this surplus.

Visit Our Website

The Emergency Fund website, www.emergencyfund.org, is full of information and updates about the Emergency Fund. You can read more about the people your gift has helped, learn about upcoming events, or sign up for weekly updates. You can also easily make a donation online.

Fan Us on a Social Network

Like the Emergency Fund on facebook (www.facebook.com/emergency.fund) and friend us on Twitter (www.twitter.com/emergency_fund) to receive frequent updates and to connect with other supporters of our cause. You can share photos of your favorite event, statistics that you have read, and ideas to tell others about our work.

Wear the Symbol of Hope

Carry hope with you and show the world that you care by wearing our Symbol of Hope necklace or lapel pin. Join our campaign: show compassion, offer hope, and take action. Details are available on the Emergency Fund website.



Visit an Emergency Fund Partner

Join other members of the Emergency Fund Community for a visit to one of our partner agencies. Spend the day learning more about the daily operations of our partners, the work of our Fund Managers, and how Emergency Funds are used to help people in need. These are enlightening, uplifting events, and we would love for you to join us! For more information e-mail Carrie Link Underwood at cunderwood@emergencyfund.org.

Participate in a Conference Call with Nonie

Twice a year, we invite you to participate in an exclusive evening call with Emergency Fund Executive Director Nonie Brennan. Learn more about what the Emergency Fund has accomplished and how we are making a difference in Chicago under Nonie's leadership.

Stay Involved

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\$25,000 and Greater

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Judi Haberman Stern and Charles M. Stern

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In Memory of My Grandmother "Bubbe," Ida F. Stone
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Community Leader

\$50,000 - \$99,999

Consumer Advocacy Center, P.C.
J.B. and M.K. Pritzker Family Foundation
Peoples Gas
Polk Bros. Foundation

Community Builder

\$25,000 - \$49,999

Anonymous
Anonymous
Anonymous
Anonymous
Chade Foundation Inc.
Chicago Tribune Charities - Holiday Campaign, a fund of the McCormick Foundation
Ira and Sheila Stone Family Foundation
Irvin Stern Foundation
Leo S. Guthman Fund
Oberweiler Foundation
Reade Industrial Fund
The Richard H. Driehaus Foundation

Community Partner

\$10,000 - \$24,000

Bank of America Charitable Foundation
Benjamin B. Green-Field Foundation
Blowitz-Ridgeway Foundation
Blue Cross Blue Shield of Illinois
Charter One Foundation
Chicago White Sox Community Fund, a fund of the McCormick Foundation
Citizens for Giannoulas
Full Circle Foundation
Helen Brach Foundation

Irving Harris Foundation
Local Initiatives Support Corp.
MB Charitable Foundation
The Barbara and Barre Seid Foundation
The Northern Trust Company

Community Benefactor

\$5,000 - \$9,999

Anonymous
CME Group Community Foundation
George M. Eisenberg Foundation for Charities
Greater Milwaukee Foundation-Michael Hack Fund
Jamee and Marshall Field Foundation
Jesse White Tumbling Team
Loop Capital Markets
Luther I. Replogle Foundation
Manaaki Foundation
MPI
Patrick and Anna M. Cudahy Fund
Rice Foundation
The PrivateBank
The Siragusa Foundation

Community Supporter

\$1,500 - \$4,999

Alberto Culver USA, Inc.
Chase Bank
Chicago Area Project
Chicago Association of REALTORS
City of Chicago
DLA Piper LLP (US)
Erica's Jewelry
Fourth Presbyterian Church Chicago
Henry Crown and Company
P.J. Wells, Inc.
Pugh, Jones & Johnson & Quandt P.C.
St. Pauls United Church of Christ

Community Helper

Up to \$1,500

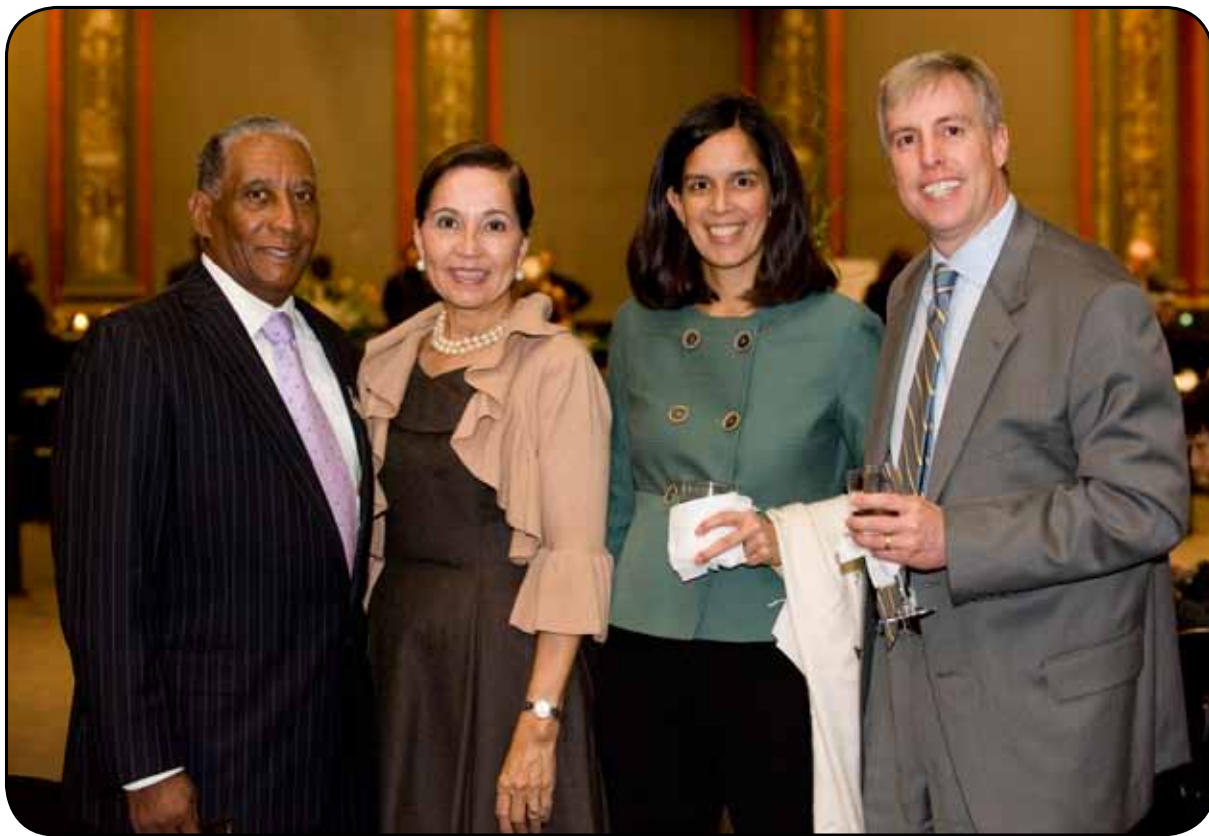
43rd Ward United

535 North Michigan Venture LLC
Al and Carole Feiger Family Foundation
Allstate Giving Campaign
Alpha Adjusting Company
American Chartered Bank
Aramark
Bank of America matching gifts
Barks Publications, Inc.
Benjamin E. Sherman & Sons, Inc.
Bradshaw Construction and Management, Inc.
Cape Sheet Metal
Catholic Charities
CDW Direct, LLC
CEDA
Chicago Bulls
Chicago Irish Brotherhood
Chicago Neighbors United
Chicago Northside Toyota Scion
Citizens For Lou Lang
Colorado Film Institute
Cubs Care
Dana Hotel
Division Street Merchants Association
Elgin Hyundai
Elgin Toyota Scion
EM Distribution, Inc.
Ennis Knupp & Associates.
Financial Renaissance Inc
Fireplace Inns, Inc.
Fireside Restaurant
Fitness Formula Clubs
Fleet Feet
Freeman Pictures, Inc.
Friends of Vi Daley
Garvey's Office Products
George P. White Foundation
Gibsons L.L.C.
Greene and Letts
Highland Community Bank
Honda City
Housing Action Illinois
Hoyne Savings Bank
Impact
Independence Tube Corporation
Innerspace, Inc.
John Hancock Financial Services, Inc.
JPMorgan Chase & Co. Employee Giving Campaign
Julia Shell Public Relations
Kafco Inc.
Kenneth & Bernice Newberger Family Fund
Keno Kozie Associates
Lakefront Group Realty Association
Law Office of Michael H. Pendola Ltd.
Lodge Management Corporation
Lord & Taylor

Louis & Ruth Kahnweiler Family
Foundation
MB Financial Bank, NA
McCorkle Court Reporters
Mercury: Chicago's Skyline Cruiseline
Miller Cooper
Mimosa Interior Landscape
Morey and Anne Chapman Family
Foundation
Network for Good
North Lasalle Service Inc.
Pastoral
Pearl Paradise
Perkins Coie
Potash Bros. Supermarket

Saints Peter and Paul Greek Orthodox
Church
Sarah's Inn
Shedd Aquarium
Six Flags Friends
South Chicago Auto
Southwest Airlines
Speer Financial
Sudz Laundromat, Inc.
Tara Group Inc.
Target
Terrapin Theatre
The Gilford-Atkins Families Foundation
The McGraw Hill Companies
The Salvation Army

The Steinfeld Foundation
Tilden and Associates, LLC
TRU
United Center Joint Venture
Vital Bridges
Walt Disney Company
Washington Square, Inc.
Wendela Sightseeing Company, Inc.
William Harris Investors, Inc.
Willow Crest Marriott



Stephen and Margo Pugh gather with Rena and Karl Leinberger to celebrate at our annual gala, *Paint the Town Blue!*

Thank you for your support!



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