

Charities USA

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Serving Communities Through Food Enterprise

CCUSA COLLABORATES WITH CATALYST KITCHENS TO PROVIDE WORK SKILLS

Microbusiness Programs Help Fledgling Entrepreneurs

THE REFUGEE ASSISTANCE IN MICROENTERPRISE PROJECT IN FLORIDA

AN ECONOMY THAT WORKS FOR ALL

SOCIAL ENTERPRISE AND ASSET DEVELOPMENT IN THE CATHOLIC CHARITIES MINISTRY

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Catholic Charities USA is the national office for one of the nation’s largest social service networks. Member agencies and institutions nationwide provide vital social services to almost 9 million people in need, regardless of their religious, social or economic backgrounds. Catholic Charities USA supports and enhances the work of its members by providing networking opportunities, national advocacy, program development, training and consulting and financial benefits.

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EDITOR'S COLUMN

It's hard to overstate the significance of Pope Francis addressing the World Economic Forum held in Davos, Switzerland at the beginning of 2018. His message, read by Cardinal Peter Turkson, prefect of the Dicastery for the Promotion of Integral Human Development, was heard by an assembly composed of the world's economic and political power elites, from Christine Lagarde to President Trump. The attendees could make a big difference in the lives of millions of people. And Pope Francis had the opportunity to persuade them to make the most of their positions.

Reflecting the theme of the meeting – “Creating a Shared Future in a Fractured World” – Pope Francis encouraged the participants to use their influence to emphasize the interrelatedness of human beings. The inherent dignity common to each person is what binds humanity. This dignity will be safeguarded, the pope said, when all people are offered “real opportunities for integral human development” and when economic models “place the human person and his or her rights at the centre.”

The pope called on “all economic actors...to give a new direction to the destiny of our world.” How can we, as individuals and as organizations, participate in building up the full potential of not only individuals but also the human family?

Catholic Charities USA and its member agencies have already made a commitment to furthering the integral human development of individuals and society through the adoption of seven strategic priorities for the service of clients and social advocacy. One of those priorities – social enterprise initiatives – is the topic of this issue.

Both the national office and the member agencies are helping men and women leave poverty by participating in on-the-job training and financial education programs. The programs are facilitated by Catholic Charities agencies, but they depend on the active participation of the client. Enterprises started and run by the agencies are self-sustaining and use the money earned to reinvest in the programs. Whether a client is being trained as a line cook or being taught how to save, the goal is to help the person reach self-sufficiency. As the articles reveal, many of the participants not only flourish in the sense of gaining skills and knowledge but also gain a renewed sense of self-worth.

David Werning, Managing Editor

To comment on this issue, please write to David Werning at dwerning@CatholicCharitiesUSA.org.

CONTENTS

06

INTRODUCTION

AN ECONOMY THAT WORKS FOR ALL

SOCIAL ENTERPRISE AND ASSET DEVELOPMENT IN THE CATHOLIC CHARITIES MINISTRY

By Matt Zieger, Senior Director, Social Enterprise and Impact Investment, CCUSA

FEATURES



Social Enterprise

- 10 Serving Communities Through Food Enterprise
- 14 Microbusiness Programs Help Fledgling Entrepreneurs



Asset Development

- 17 No Bank Account, But the Savings Grew
- 20 A Path Opens Through Financial Coaching
- 24 AmeriCorps Serving Refugees Through Financial Literacy

DEPARTMENTS



- 05 President's Column
- 26 CCUSA Update
- 31 Network Notes
- 34 Agency Spotlight



“No one who comes to us seeking help is seen as a ‘problem to be solved’ or merely as a ‘client.’”

– Sister Donna Markham



PRESIDENT'S COLUMN

The ministry of Catholic Charities has long been committed to serving the whole person. No one who comes to us seeking help is seen as a “problem to be solved” or merely as a “client.” Rather, we welcome them as our sisters and brothers, human beings infused by God’s Spirit with dignity and purpose. And each day, we are humbled by the invitation to accompany them through some of their most difficult and vulnerable moments.

Dignity is the uniting thread among our strategic priorities, the glue that binds together and directs the work of our ministry as we strive to support persons in claiming their rightful place in society.

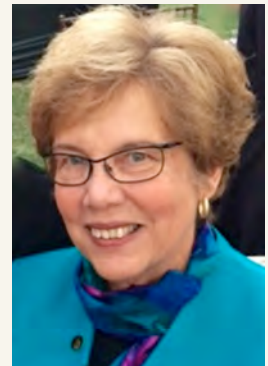
In this issue, we focus on social enterprise initiatives and asset development efforts of the Catholic Charities ministry. Taken together, these efforts help build “An Economy that Works for All.” The national office coordinates partnerships, provides training, and identifies best practices as local Catholic Charities agencies help establish businesses, provide entrepreneurship programs, develop employment pathways and introduce financial education programs across the country. These initiatives help individuals, families and communities thrive.

As you will see in the following pages, social enterprises can provide a very practical means of providing hope for people who may have long felt despondent about their future. These small businesses open accessible pathways for training and employment for people who have struggled to find meaningful work. Managing money, establishing credit, and pursuing new opportunities to stabilize and increase income are all part of supporting persons in reclaiming their dignity.

Each day we are inspired by the work of countless coworkers and volunteers throughout the country who accompany people in need, fully realizing that any one of us could stand in such need at some point in our lives.



Sister Donna Markham OP, PhD
President & CEO



OUR STRATEGIC PRIORITIES

- Affordable Housing
- Integrated Health & Nutrition
- Immigration & Refugee Services
- Leadership Development & Catholic Identity
- Disaster Services
- Social Enterprise Initiatives
- Advocacy & Social Policy Initiatives



AN ECONOMY THAT WORKS FOR ALL

By Matt Zieger, Senior Director, Social Enterprise and Impact Investment, CCUSA

“While a mere eight individuals now own more than half of the world’s wealth, wages for most working families across the U.S. have not kept up with the cost of living.”

– Matt Zieger

For more than 100 years Catholic Charities USA (CCUSA) has been a voice for people in the United States who are poor and marginalized. While CCUSA has worked since its founding to address weaknesses in economic and social policies that exacerbate poverty and injustice, today we see a particularly pernicious injustice deeply rooted in our economy that affects all people.

During the last 40 years, as the economy has grown dramatically in both size and productivity, the benefits of this growth have gone to increasingly fewer communities and individuals. Since 2000, the number of extremely poor neighborhoods in the U.S. has more than doubled, with the number of people living in those neighborhoods also doubling. While a mere eight individuals now own more than half of the world's wealth, wages for most working families across the U.S. have not kept up with the cost of living. Also, more people than ever can only find part-time work. This has led to historically low savings rates and deepening concentrations of poverty in rural, suburban and urban communities. As a result, nearly a third of families now struggle to pay for their necessities.

Pope John Paul II wrote during his 2003 Lenten message, "...how can we fail to see that the quest for profit at any cost and the lack of effective, responsible concern for the common good have concentrated immense resources in the hands of a few while the rest of humanity suffers in poverty and neglect?"

This widening disparity between the 'haves and have nots' is more than an anomaly; it is an intentional structural injustice with im-

plications for the wellbeing of children, families and communities, as well as for the Catholic Charities ministry. This injustice not only harms the poor, but its deleterious effects can be seen rippling through all aspects of civil society by hardening divisions, withholding opportunity and limiting personal encounters that remind us of our common humanity. In writing on this issue in a pastoral letter from 1986 titled "Economic Justice for All," the National Conference of Catholic Bishops stated, "The obligation to provide justice for all means that the poor have the single most urgent economic claim on the conscience of the nation."

The articles following this introduction aim at demonstrating how CCUSA and its member agencies are working to respond to this urgent claim and toward an economy that works for all, respecting the inherent dignity of each person by promoting integral human development. As Pope Paul VI wrote in his encyclical *On the Development of Peoples*, authentic development fosters the development of each human person and the whole human person (*Populorum progressio*, No. 14).

We know there are many efforts across the nation within the Church and her ministries that are serving in these ways, and we encourage you to uplift them and share your stories. From corporate hiring partnerships to employee ownership programs and coops; from worker rights efforts to vocational trades programs and entrepreneurship programs for low-income communities: these efforts are helping to shape our economy into an economy that works for all.

This edition is organized under two sub-headings: social enterprise and asset development. The social enterprise section describes a number of Catholic Charities programs using business ventures and entrepreneurship to uplift those in poverty. We will highlight a new CCUSA partnership to develop revenue-generating businesses that create new job opportunities for low income clients, and we will also consider a nontraditional entrepreneurship and microfinance program of Catholic Charities Diocese of St. Petersburg that provides startup financing and training for refugees to start their own business. The asset development section highlights innovative programs such as the saving circle program from Catholic Charities Omaha and an emergency finances program at Catholic Charities Camden, N.J.

Pope Francis said on Jan. 12, 2018 to the World Economic Forum: “We cannot remain silent in the face of the suffering of millions of

people whose dignity is wounded, nor can we continue to move forward as if the spread of poverty and injustice has no cause. It is a moral imperative, a responsibility that involves everyone, to create the right conditions to allow each person to live in a dignified manner. By rejecting a ‘throwaway’ culture and a mentality of indifference, the entrepreneurial world has enormous potential to effect substantial change by increasing the quality of productivity, creating new jobs, respecting labour laws, fighting against public and private corruption and promoting social justice, together with the fair and equitable sharing of profits.”

As we continue to work toward economic justice and integral human development, we invite you and all people of good-will to consider how you too might join with us. ■

“This widening disparity between the ‘haves and have nots’ is more than an anomaly; it is an intentional structural injustice with implications for the wellbeing of children, families and communities...” – Matt Zieger



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Serving Communities Through Food Enterprise

A COLLABORATION BETWEEN CCUSA AND CATALYST KITCHENS

By David Werning, Managing Editor

For the homeless, jobless, poor and hungry, one path to a new life goes through the kitchen.

Catholic Charities USA (CCUSA) is working with Catalyst Kitchens to help member agencies begin or expand food-related enterprises that include on-the-job training for individuals with barriers to employment. The year-long program is called the Food Service Social Enterprise Accelerator (FSSE).

Catalyst Kitchens is an initiative created by FareStart, which has served the Seattle, Washington, community for more than 25 years. The business model combines a social service program with a food service enterprise.

FareStart operates several restaurants, cafes, and catering establishments at which clients receive work experience and life skills that help them obtain a stable job. The revenue from these enterprises pays for the training programs. The objective is more transformed lives and less poverty in the community.

FareStart launched Catalyst Kitchens in 2010 to share its business model with non-profit organizations across North America. “We help service providers better serve the individuals in their communities,” said Renee Martin, director of Catalyst Kitchens. The organization helps nonprofits develop or enhance enterprises that are more efficient, self-sustaining, and rich in best practices.

CCUSA and Catalyst Kitchens started the FSSE program in 2017. Member agencies of the Catholic Charities ministry were invited to be part of the inaugural cohort. Four





were selected through a competitive application process. While applicants were not required to have an active social enterprise, agencies seeking to expand established food production or food-related training programs were encouraged to apply. The four agencies accepted were Catholic Charities of Southern Nevada, Catholic Charities of Louisville Inc., Catholic Charities Diocese of Rochester and Catholic Charities of the Archdiocese of Washington (DC).

All four agencies are currently going through FSSE, which has four “milestones” (or themes) that mark the path to a self-sustaining social enterprise. “The accelerator is designed to walk people through all the different stages of program development,” said Martin. “Our role is really to build their capacity and their knowledge.”

Each milestone focuses on a theme and provides opportunities for discussion, question and answers, and sharing experiences. The milestones are detailed here:

1

Milestone one: Model discovery and immersion. Members meet in Seattle at FareStart headquarters to learn about the four milestones. They tour FareStart’s headquarters and observe students in the training programs.

2

Milestone two: Feasibility evaluation. The focus is on whether an agency is ready to launch a new business around food service and/or to introduce training into the existing environment. The evaluation includes stakeholder alignment, program viability, facility readiness, and a capacity audit.

3

Milestone three: Program development. At this stage, participants are encouraged to share lessons and best practices based on their experiences in the first two milestones.

4

Milestone four: Assessment and adaptation. The agency’s program undergoes evaluation, troubleshooting, and any corrections or enhancements that are needed. The focus is fine-tuning and making adjustments.

Catholic Charities of Southern Nevada (CCSN), part of the inaugural group of agencies that participated in the program, is using a food enterprise as part of its Residential Empowerment Program (REP), which works with formerly homeless men.

After the men go through an intense, 16-week reconditioning process, they graduate to a job-training program or a work position. Thirty-six clients graduated in November 2017 and now are learning technical skills.

Some of the men are trained at CCSN's new café, the social enterprise that is participating in FSSE. Mike Schmit, vice president of Food and Nutrition Services, wants the café to be like the clients: self-sustaining.

"We're grateful to CCUSA for moving the accelerator program along," Schmit said. "And in terms of Catalyst Kitchens, it's about picking their brain and their systems and using their experience and their knowledge, which is fantastic, to help us expedite that learning curve."

Albert Chavez, vice president of Social Services, added: "We got very excited about the café idea and the ability not only to help clients move forward but also to bring additional funding to our efforts, and so the Catalyst Kitchens model really fit." ■

“We help service providers better serve the individuals in their communities,” said Renee Martin, director of Catalyst Kitchens.



Healthy Sisters', A SOUPer Opportunity

CATHOLIC CHARITIES OF ROCHESTER SOCIAL ENTERPRISE

Since 1996, Healthy Sisters' Soup & Bean Works (HSSBW), a program of the Catholic Family Center of Rochester, New York, has been helping women who come from backgrounds of drug abuse, unemployment, and poverty to become independent, confident, and self-sufficient individuals. HSSBW provides an environment where the women can feel comfortable and be around others who are going through the same struggles.

HSSBW helps these women learn basic life and job skills in order to build a strong foundation for their future, which helps them stay in recovery. Plus, there is an opportunity to earn a stipend when working festivals on the weekend, which helps build confidence and stability.

As part of the program, the women package high quality products such as soup mixes, rice mixes, dip mixes, candy and coffee in a real manufacturing environment. This provides a meaningful work experience that helps to prepare them for gainful employment. Each year, HSSBW helps 25 women receive job training, earn a stipend, and develop self-confidence to re-enter the workforce.

Healthy Sisters' is an established business with quality products, brand recognition, and sales channels that cover more than 120 outlets in the northeast U.S. It is also a successful support model that is an integral part of the clients' recovery. More information is available at www.healthysisters.org. ■





Microbusiness Programs Help Fledgling Entrepreneurs

THE REFUGEE ASSISTANCE IN MICROENTERPRISE PROJECT IN FLORIDA

By David Werning, Managing Editor

Throughout the Catholic Charities ministry, a small but growing number of agencies have been exploring “microbusiness” programs, providing entrepreneurship training and access to small, credit-building loans for clients who want to start their own business. Catholic Charities USA (CCUSA) has partnered with the SunTrust Foundation to support additional agencies in piloting microbusiness programs.

One such program is the Refugee AIM Project of Catholic Charities Diocese of St. Petersburg, Inc. AIM stands for “Assistance in Microenterprise” and serves as shorthand for what Jeff Currie, AIM loan officer, provides for refugees in Hillsborough and Pinellas counties in Florida. The program provides low-interest loans to refugees who want to start a business, but it has a wider objective as well: to foster integral human development, which is centered on the inherent dignity of the human person, each of whom is much more than the sum of his or her economic activity.

“It’s a whole different type of lending,” Currie said. “We’re not just concerned with a person’s credit score. There’s a human element that’s involved. I get very emotional when I think about it; you’re changing someone’s life.”

AIM was made possible through a 2010 grant from the U.S. Department of Health and Human Services’ Office of Refugee Resettlement. Loans could be no larger



than \$15,000, clients must have refugee status, and the area served is confined to Pinellas and Hillsborough counties. Although the initial grant period has ended, Catholic Charities is allowed to continue under the same conditions.

AIM still has money to lend thanks to high repayment rates of its clients and the management by Currie. The program has never been simply about handing a person a check, Currie said. He meets with each client and discusses the particular situation. Based on the client's needs, Currie offers something as basic as an introduction to the U.S. financial system or as detailed as writing a business plan. The process may take a few months or a couple of years. If a loan is made, the significance of repayment for the overall program and the individual client is emphasized. "It's all part of the human dignity," Currie said. "We're going to trust you, but you have to step up to the plate."

Most of the clients who have borrowed money have met their repayment terms. Catholic Charities, therefore, is able to continue to lend money to other clients. Loans have gone to truck drivers starting their own businesses and to other people open-

ing printing shops, graphic design firms, and roofing companies.

Currie tells a story about a refugee who settled in Florida after escaping his own country. The man began to work as a truck driver for a private company. The pay, however, was not enough to provide for himself and his family. He heard of AIM and made an appointment with Currie.

"When I first started working with him, we did a business plan to show the viability of repayment. As an employee he made so many cents a mile, but when we did the math and saw how much he could make as an independent contractor, the numbers just worked," Currie said. With a loan from AIM, the man was able to purchase his own truck, and he made five times the money as an owner than he did as an employee. The client has gone on to buy several more trucks, hire family members to drive them, and provide for other people as well.

Organizations like CCUSA and SunTrust Foundation are able to help with resources, training, and best practices. "Homegrown small businesses remain the backbone of our economy, but in many com-



munities, emerging entrepreneurs don't have access to adequate training or financing to help them gain the confidence they need to be successful," said David Fuller, president of SunTrust Foundation. "The SunTrust Foundation sees this collaboration as an important way to meet the unique needs of our communities."

Currie would like to expand the AIM program so that it is able to help other populations in need start their own small businesses.

"I'm hopeful that there is a foundation or lender out there that would like to provide some support for us to continue so we can be more productive," Currie said. "There's got to be people out there interested in the human element, and not just the number churned out after an application has been processed." ■

"We're not just concerned with a person's credit score. There's a human element that's involved. I get very emotional when I think about it; you're changing someone's life." – Jeff Currie





No Bank Account, But the Savings Grew

HOW CATHOLIC CHARITIES OF OMAHA IS HELPING PEOPLE LEARN HOW TO SAVE

By Mabel Alaron-Craven, Business Development Consultant

People living and working near the city dump in Puerto Vallarta, Mexico, lived on \$10 a day and had no bank accounts. Their sources of credit were street lenders with loans at exorbitant interest rates.

In 2015, the Solidarity Foundation set up savings groups in the community. The organization provided financial information and training and the people started achieving savings, credit and development goals. Based on this success, the Solidarity Foundation replicated their program through NGO partners in Honduras and Guatemala. In 2016, the foundation turned to the United States. Two pilot savings groups were launched in Des Moines, Iowa, for refugee and non-refugee immigrant populations. It became evident that the need for saving and for access to affordable, safe credit was as strong in the U.S. as it was in Latin America.

Solidarity Foundation's efforts in the U.S. have led to the largest footprint of savings groups in the country. To date, members have

saved more than \$100,000 and used that savings to provide 81 microloans totaling more than \$30,000. Because these groups are cooperative-based, no outside capital is required to fund their loans. Each group is financially self-sufficient.

At Catholic Charities of Omaha, we decided to give the savings groups a try. Catholic Charities of Omaha targets services to the most economically depressed and disproportionately diverse areas. At our inaugural meeting of the savings groups, I immediately identified two sets of participants: existing or potential entrepreneurs who were attending the Microbusiness program, and women participating in the Family Strengthening program. The entrepreneurs were looking for resources for their businesses and the women wanted to stretch out the dollars of their households.

After the first meeting, the original group of entrepreneurs morphed into a mixed group of entrepreneurs and workers. Participants were mostly women and all were Hispanic. They included owners of con-

struction and cleaning service businesses, college students, and low-income employees. The group of women from the Family Strengthening program kept its original participants, but added a few friends. Later, a third group was created that consisted only of women, some of them business owners, some unemployed, and some low-income workers.

The enthusiasm and motivation of the participants increased as the meetings, packed with lessons and financial coaching, continued. Some of the participants even began a friendly competition: at each meeting they wanted to know which group had saved the most money.

Distribution day was a life-changing event. The participants were proud of their results: most of them saved the minimum amount set for the program, and most saved more than they ever had before. Asked what they liked best about the savings groups, participants mentioned the inability to access the money, which meant not spending it on other things. They also liked the option of being able to get a loan in case of an emergency.


At the end of the program, the Family Strengthening group decided to enter a second cycle by reinvesting at least 50 percent of their savings and inviting friends to join as well, growing from eight to 14 members. The other two groups did not start a second round. Still, it is evident based on the participants' responses that the savings groups had made a difference in their lives. ■

“Catholic Charities of Omaha targets services to the most economically depressed and disproportionately diverse areas.” – Mabel Alaron-Craven



Catholic Social Innovation in the Global Refugee Crisis

SEVEN CATHOLIC CHARITIES PROGRAMS REPRESENTED IN FADICA'S REPORT:

LOOM Catholic Charities Illinois	American Friends Catholic Charities Maine Refugee and Immigration Services	Team Refugee Program Catholic Charities New Mexico	Refugee Health Partnership Catholic Charities Community Services of Phoenix
Common Table and Common Earth Gardens Catholic Charities Louisville KY	Train the Trainer Catholic Charities Maine Refugee and Immigration Services	The Refuge Café Catholic Charities Phoenix	

By Kathy Dempsey (on behalf of FADICA)

Since Jesus shared the parable of the Good Samaritan, Christians have been inspired and challenged to assist those suffering in a world often buffeted by war, poverty, and indifference. Today, we face the reality of the global refugee crisis, with today's conflicts and natural disasters contributing to the highest number of persons ever recorded fleeing their homes and migrating within or across borders.

Catholic ministries and organizations around the world have sought for decades to effectively welcome and accompany refugees and immigrants. Many Catholic refugee ministries have been creatively innovating and responding long before the term "social innovation" became mainstream.

And yet, Catholics have often done this work quietly and under the radar.

This spring, FADICA (Foundations and Donors Interested in Catholic Activities) is releasing a report on Catholic Social Innovation in the global refugee crisis. The report was prepared for FADICA by the Center for Social Innovation at the Boston College School of Social Work. Boston College identified over 170 innovative Catholic programs and selected 64 worldwide for inclusion in the report.

Not surprisingly, seven programs from across the United States spotlighted by the report are sponsored by Catholic Charities (see graphic above).

The Catholic social innovations range from social enterprises to volunteer-led peer mentoring, from parishes active in resettling refugees to altering service delivery approaches.

These programs demonstrate the idea of Catholic Social Innovation and illustrate that the pursuit of social innovation can be an inherently Catholic undertaking when viewed through the principles of Catholic social teaching.

FADICA looks forward to sharing its findings with Catholic Charities and expanding our own understanding of how today's Good Samaritans are harnessing social innovation in a uniquely Catholic way to serve others. ■



A Path Opens Through Financial Coaching

DIOCESE OF CAMDEN PROGRAM HELPED WOMAN FIND A WAY FORWARD

By Mary McCusker, Marketing and Communications Manager, Catholic Charities Diocese of Camden

“...financial coaching is different than traditional counseling or financial education. It’s about helping individuals identify for themselves what their values are and then to set goals that align with those values.” – Mary McCusker

Arlene McGuinness was referred to Catholic Charities after a shattering chain of events, beginning with a lupus diagnosis. At the same time, she was caring for family members experiencing their own crises. Then, within a year, she would lose her primary source of income and be in danger of losing everything.

Suffering from severe depression, McGuinness called Catholic Charities for help with her looming financial crisis. The agency offers financial coaching through a partnership with the Consumer Financial Protection Bureau and the Armed Forces Services Corporation. McGuinness was referred to financial coach Elishia Townsend, who, as McGuinness described, “helped me find a path forward. [Townsend] opened up the vision I couldn’t see. And while she would encourage me to try this or that, the actual thoughts really came from me.”

According to McGuinness and Townsend, financial coaching is different than traditional counseling or financial education. It’s about helping individuals identify for themselves what their values are and then to set goals that align with those values.

“Every week, at the end of our session, she would sum up things that I said and would throw the questions back at me: ‘What do you think you’re going to do this week with a certain thing we talked about?’ It put me in a position where I had to think, and then also be accountable to her. Elishia was pushing me through my fears toward my goal of creating a source of income,” McGuinness said.

While McGuinness’ health prevented her from working a typical job, she began to understand through her meetings with Townsend how her skills and interests could be turned into potential income. She found the courage to begin selling her hand-crocheted baby blankets at a nearby baby boutique, and she has also started working on a book. Most importantly, McGuinness has left her crippling depression behind and broadened her mind to consider other possibilities for securing her financial future.

Arlene McGuinness is just one of many clients who are assisted through Catholic Charities’ Financial Coaching programs, which fall under the umbrella of the agency’s Asset Development Program. The program began in 2008 when Andy Zmuda, Ph.D., Catholic Charities’ Asset Development director, met with staff to address a recurring issue: clients returning for assistance after experiencing the same financial problems repeatedly. As a result, the Asset Development program was launched and has since expanded into a series of programs, including financial coaching, literacy and employment training, matched savings programs, free tax-filing programs, and more.

“We believe that any long-term solution to poverty must include financial education,” said Zmuda. “It all starts with a vision, some good financial guidance, an action plan and a driving desire to succeed.” ■



AGENCY PHOTOS



FINANCIAL WELLNESS AT WORK

- ▶ Catholic Charities USA and the FINRA Investor Education Foundation have teamed up to provide local Catholic Charities organizations with the training and resources necessary to work with local employers, financial institutions, and other agencies to use the workplace as a platform for improving the financial wellness of hardworking individuals.

“More and more, we understand how community-based organizations and employers can work together to help lower-income employees make sound financial choices for themselves and their families,” said Susan Sarver, associate director of the FINRA Investor Education Foundation.

“The FINRA Foundation is very pleased to work with Catholic Charities USA to provide training and other assistance to local Catholic Charities organizations that are on the front lines of helping lower-income wage earners.”

On December 4-5, 2017, 25 participants from 12 Catholic Charities organizations across the country attended a Financial Wellness at Work training program at the Catholic Charities of Oregon Family Success Center in Portland to learn how to design, implement, and evaluate a workplace financial wellness program for low- and moderate-income wage earners.

The training program included information about how nonprofit organizations and local credit unions can successfully launch an Employer-Sponsored Small-Dollar Loan program to help employees avoid high-cost payday lenders, to build or improve credit, and to begin to save. Attendees received a copy of the loan Implementation Guide, created by the FINRA Foundation in partnership with the Filene Research Institute. The Guide, available at filene.org/ESSDL, includes professionally-designed white-label marketing materials to help credit unions and nonprofit partners achieve turn-key replication of the loan program in their community.

The second Financial Wellness at Work training program will be held on May 17-18, 2018 Geauga County, Ohio

“We see this employer-sponsored small-dollar loan as another tool in our toolkit when working with the poor and vulnerable within our community. ‘With this product, clients who have barriers to accessing conventional loans will now have an affordable product and the support necessary to change their family’s financial future.’”

– Molly O’Donnell, director of the Family Success Center, Catholic Charities Oregon

After completing the training program, participants were able to:

- Understand how to achieve success in the provision of a workplace financial wellness program.
- Identify, design, and implement the specific components, processes, and partnerships required to implement a successful workplace financial wellness program.
- Use a research-based approach to identify employer partners and communicate the value of workplace financial wellness programs to both employers and employees.
- Identify ways to measure, identify, and communicate effectively about program outcomes.
- Identify critical project success factors and pitfalls to avoid.
- Understand the business case for credit unions and other financial institutions to provide an employer-sponsored small-dollar loan, and identify step-by-step processes for implementing a loan program.

Jane Stenson, senior director for poverty reduction strategies at Catholic Charities USA, said, “Catholic Charities is happy to partner with the FINRA Foundation to explore new ways to engage employers, financial institutions and other community stakeholders in our efforts to help individuals and families achieve their full potential.” For more information about upcoming training opportunities, contact Jane Stenson at jstenson@CatholicCharitiesUSA.org. ■





ELIAS KONTOGIANNIS

AMERICORPS SERVING REFUGEES THROUGH FINANCIAL LITERACY

By Sarah Hendley, Program Manager, AmeriCorps Refugee Resettlement

“This model builds on the strengths and experience that the refugees already possess, helping them to start their own small farm businesses growing and selling vegetables.”

– Sarah Hendley



AmeriCorps members working with Catholic Charities help refugees resettle in a number of ways, including language, case management and legal aid. But one essential part of their service is providing financial literacy to refugees, helping them toward self-sufficiency.

CCUSA incorporated financial literacy into the application for the Refugee Resettlement AmeriCorps Program. The Corporation for National and Community Service gives priority to programs that provide economic opportunity assistance, and Refugee & Immigration Services are a CCUSA strategic priority, so there was a natural intersection.

A curriculum was developed with interns from the George Mason University Master of Social Work program and input from our participating agencies. Each refugee served through the financial literacy program receives, at minimum, a one-hour class that covers a range of topics, including basics of money, budgeting, check cashing, credit and debit cards, maintaining good credit, avoiding scam, and more. Each AmeriCorps member tailors the curriculum to highlight local resources, like public transportation systems and local banks.

Currently, CCUSA's 24 AmeriCorps members are serving at 15 refugee resettlement agencies across the country. These AmeriCorps members have served almost 700 refugees through financial literacy courses since the start of the program a year and half ago. CCUSA requires that each client complete a pre- and post-test as a way to measure the impact. Almost 250 clients increased their knowledge in financial literacy by at least 20 percent.

While the AmeriCorps members are providing more intensive services, they are also able to serve more clients by going out into the community. Anahi Marcos Salvador, an AmeriCorps member serving at Catholic Charities Fort Worth, has taught classes at apartment buildings where many refugee families live, allowing them to bring their children. This helped mothers attend the course and learn about financial management. Daniel Davis, AmeriCorps member at Catholic Charities of Camden, was also able to reach female refugees through a women's empowerment program that taught Syrian refugees about financial management and credit.

Another way AmeriCorps members have used financial literacy education is to target refugees participating in social enterprises. Bethany Buchanan, who serves at Catholic Charities of Northeast Kansas, assists with the agency's New Roots for Refugees program. This model builds on the strengths and experience that the refugees already possess, helping them to start their own small farm businesses growing and selling vegetables.

"The financial literacy training I taught to farmers beginning new businesses helped broaden their understanding of individual state sales taxes and how to save in preparation for annual filing," Buchanan said. "I have seen refugee farmers for the first time file sales taxes on their own, and understand what is expected in terms of filing. The financial literacy course has supported farmers in business planning, helping them grow and establish their business knowledge." ■

Photo opposite page: AmeriCorps members from the Refugee Resettlement and Peer Navigator Program pose with Chester Spellman, Director of AmeriCorps State and National from the Corporation for National and Community Service, during Member Training at CCUSA in September 2017.



PHILIP LAUBNER/CRS

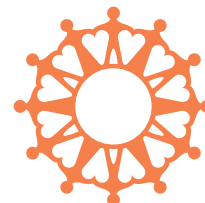
Cardinal Tagle Underscores Share The Journey Campaign During US Visit

Catholic Charities USA staff were invited to the Catholic Relief Services headquarters in Baltimore on February 14, 2018 to meet with Cardinal Luis Antonio Tagle, Archbishop of Manila and president of Caritas Internationalis, a worldwide confederation of 165 Catholic relief, development and social service organizations, of which CCUSA is a member. In his remarks and the meeting that followed, Cardinal Tagle made frequent mention of the Share the Journey global migration campaign launched by Pope Francis last September and its prophetic call to all Catholics and others of good will to communion and solidarity with migrants and refugees. He commended the U.S. bishops, CCUSA and its member Catholic Charities agencies, and all others involved on their leadership in giving life to the campaign.

Cardinal Tagle recalled his own family's migration story and God's hand in their journey. "To discover their humanity is to discover your own humanity, how they are just like us. They have the same dreams. This mother is like any mother who will fight for the safety of her child. This father is like any father whether they are Christian or Muslim or what, who will take risks for his family," he said.

CCUSA has chosen the *Share the Journey* theme for its September 12-14, 2018 annual gathering in Buffalo. Registration and other related information can be found at <http://ccusaannualgathering.org/>.

Pictured from left to right: Lucas Swanepoel (CCUSA), Jim Kuh (CCUSA), Jeanne Atkinson (CLINIC), Kathy Brown (CI), Cardinal Tagle (CI), Jean Beil (CCUSA), Bill Canny (USCCB MRS), and Joan Rosenhauer (CRS). Standing in the back from right to left are Sean Callahan (CRS), Susan Walters (CRS) and Kristin Witte (CRS).



Share the Journey 
#sharejourney

CCUSA'S 2018 VOLUNTEER OF THE YEAR FINALISTS

CCUSA is pleased to honor the following volunteers who are finalists for the 2018 Volunteer of the Year Award. They represent the nearly 300,000 volunteers who dedicate their time and talents to the Catholic Charities ministry each year. By applying their skills to serve and help others, each of the finalists exemplifies the mission and spirit of Catholic Charities.



Jeff Zearfoss. Agency: Catholic Charities of Central Colorado. Program: Marian House Soup Kitchen. Service: Jeff has been a lead cook for 13 years at the Marian House Soup Kitchen of Catholic Charities of Central Colorado, where a hot meal is served 365 days a year to an average of 600 people a day. He leads a team of 40 volunteers to plan and execute the equivalent of a four-course lunch, laid out in buffet style, from scratch, with 95 percent donated food. Outside of his service, he also started a social enterprise called Common Cause Catering, which hires clients from Catholic Charities of Central Colorado, giving them experience in the hospitality industry.



Sarah Marsh. Agency: Catholic Charities, Diocese of Joliet. Program: Foster Grandparents. Service: For the past 16 years, Sarah has acted as a Foster Grandparents Volunteer, serving for five hours a day, four days a week at local Head Start and Public Elementary Schools in Joliet, Illinois. At age 82, Sarah is an active member of her community providing care and support to young children. The Foster Grandparent Program provides loving and experienced tutors and mentors to children and youth with special needs. Sarah serves as a role model and friend to children at a critical time in their lives, sharing her love, time, and experience with them.



John Cunningham. Agency: Catholic Charities, Archdiocese of Santa Fe. Program: Center for Community Involvement. Service: Over the last three years, John has contributed his professional skills as a retired Computer Software Engineer and brought Catholic Charities into the modern world of technology in departments that could not otherwise afford this type of innovative progress. Sharing his knowledge in designing and developing system specifications, John has helped to elevate standards and programming productivity by saving time and money while increasing job performance. John's applications help to improve the lives of those in need by raising Catholic Charities' service to a higher level and by transforming its senior transportation services coordination, physical donation operations, volunteer check-ins, and more.



Jim Hoffman. Agency: Catholic Charities, Archdiocese of Washington, DC. Program: Single Room Occupancy Programs. Service: Jim, a Licensed Professional Counselor (LPC), has been volunteering at the Single Room Occupancy programs since 2014. Prior to receiving his licensure as an LPC, Jim worked as an engineer. However, to more fully live out his Catholic Faith, Jim went back to school to obtain a Masters in Counseling and began providing pro-bono counseling services. Over the past four years, Jim has provided individual and group counseling services to formerly homeless men and women who are in recovery from substance abuse and trauma, and who are working on maintaining their mental health.



Linda Hjortland. Agency: Catholic Charities of Maine. Program: SEARCH (Seek Elderly Alone, Renew Courage and Hope) Program. Service: Since 2007, Linda has been volunteering with SEARCH, a program aimed at enabling vulnerable seniors to remain independent and create a long-term support system to meet their needs. Through this program, seniors feel less isolated and more connected to a caring community. Linda has been matched one-on-one with four clients over the past 11 years. Linda spends time each week visiting with them, helping them with errands, and providing much needed companionship. She is truly dedicated to helping her clients remain stable in their own treasured surroundings.



Don Weckman. Agency: Catholic Charities of Louisville. Program: Migration and Refugee Services. Service: Don utilizes his 30 years of experience in warehouse logistics and ability in carpentry to assist Migration and Refugee Services (MRS). Over the last three years, Don has repaired and created furniture to deliver to refugee families. He also has cleaned out the entire storage warehouse and reorganized it. Outside of his work with MRS, Don worked with another program, Common Earth Garden, an incubator farm. He was able to create a garden wash station to allow farmers to quickly and efficiently wash all of their harvested vegetables before they go to market. Don has positively impacted both of these programs with his ingenuity and commitment to service.



LaCoya Head. Agency: Catholic Charities, Diocese of Cleveland. Program: St. Elizabeth Center. Service: LaCoya has been serving at the St. Elizabeth Center, a day and night shelter serving the homeless in Lorain County, Ohio, for the last five years. LaCoya makes a point of knowing each person at the center by name and connecting with every client. She additionally began a ministry called “Pass it On” at the center, through which she provides cards that include scriptures and positive messages to anyone she sees struggling, including guests, staff and visitors of the center. At only 19 years of age, LaCoya understands and embraces that only by giving does one receive. ■

A HEALTHCARE SUCCESS STORY



“The CCUSA Plan provided its participants a nearly seven percent decrease in medical premiums in 2017 and an eight percent decrease below 2017 rates in 2018.”



By Keith R. Styles, Executive Vice President, Chief Operating Officer and General Counsel, CCUSA

At a time when there seems to be nothing but bad news about health care in America, Catholic Charities USA has a major health care success story – the Catholic Charities USA and Participating Employers Master Welfare Benefit Plan (the “CCUSA Plan”).

While nearly all other health care plans experienced substantial increases in medical premiums of 8-10 percent or more over the last two years, the CCUSA Plan provided its participants a nearly 7 percent *decrease* in medical premiums in 2017 and an 8 percent *decrease below 2017 rates* in 2018. Dental and vision premiums

remained flat for 2018. The CCUSA Plan has substantial cash reserves, indicative of a very strong health care plan able to quickly adjust to changing market conditions.

The CCUSA Plan’s assets are held in a tax-exempt, voluntary employees’ beneficiary association trust known as the Catholic Charities USA Employee Welfare Benefit Trust (the “Trust”). The Trust is managed by five trustees. CCUSA’s President and Chief Executive Officer, Sister Donna Markham, is the Chair of the Trust’s Board of Trustees and four other trustees, including Rev. Monsignor Michael Boland, the President of Catholic Charities of

the Archdiocese of Chicago, are appointed by CCUSA's Board of Trustees. By effective monitoring of costs and health care trends as well as efficient management of the Trust's assets, the trustees have put the Trust in a position of strength in negotiating premium rates. In addition, close oversight of the CCUSA Plan's third-party claims processors under administrative services-only arrangements and oversight of the Plan's pharmacy benefits manager help control administrative costs.

The Trust was established in 2012 to support the mission of diocesan Catholic Charities agencies, Catholic dioceses and other Catholic religious organizations by offering an alternative choice in employer-sponsored healthcare. The Trust offers a choice of five medical plans that conform to Catholic social teaching while providing richer benefit offerings than typically offered by insurance companies around the country. Not only are the Trust's benefits more generous than what is available in most markets, it has performed consistently well since inception with the average medical rate increase being less than 1 percent over the most recent four years (compared to the national trend of increases between 9-12% per year) without making major plan changes. Through market leverage, the Trust is able to spread risk across a broader member population

and allow for more consistent renewals year after year. Value-added services, including telehealth, Health Advocate, benefits administration technology integration, and consolidated billing are included in your membership with the Trust. The Trust currently provides medical, dental, vision, prescription drugs and other benefits to nearly 2,300 employees plus eligible dependents for a total enrollment of nearly 3,800 individuals. Whether you are a single person in your twenties, married with children living at home or an empty nester, the Trust has a medical plan that will work for you.

The CCUSA Plan is a self-funded welfare benefit plan that elected to be subject to the provisions of the Employee Retirement Income Security Act ("ERISA") of 1974. The ERISA election means that the CCUSA Plan is not subject to state laws. All CCUSA Plan benefits are self-insured.

In addition to CCUSA, there currently are eight other participating employers in the CCUSA Plan such as Catholic Charities of the Archdiocese of Chicago, Commonwealth Catholic Charities and Catholic Charities of the Texas Panhandle. The Trust is open to any Catholic organization that is approved by the Plan's Board of Trustees and signs a participation agreement. ■

“The Catholic Charities USA Employee Welfare Benefit Trust offers a choice of five medical plans that conform to Catholic social teaching while providing richer benefit offerings than typically offered by insurance companies around the country.”

– Keith R. Styles





AGENCY PHOTOS

WITH DINNER, THEY GET A CAMERA

AFTER SUPPER VISIONS PROGRAM, CATHOLIC CHARITIES OF THE ARCHDIOCESE OF CHICAGO



At top of page: A Catholic Charities After Supper Visions client shares her work at the 2017 exhibit in downtown Chicago. Pictured above: Photographer Mike Becker at the 2017 Catholic Charities After Supper Visions Exhibit in Chicago.

The After Supper Visions program of Catholic Charities of the Archdiocese of Chicago is a social enterprise that allows the homeless and near-homeless of Chicago to express themselves creatively through photography. On Tuesday nights, the supper guests at Catholic Charities' downtown Chicago location who are interested in participating receive a camera and are asked to take photos of life from their perspective. Each Tuesday, they come back to Catholic Charities to share what they've captured and receive instruction from professional photographers.

Throughout the year, exhibits are held at various locations throughout the Chicago area to feature the artists' work. Prints, magnets, coasters, and notecards are also available for purchase online at the program website, www.aftersupervisions.com. Proceeds from the sales go back to the artists, many of whom use the money to help pay bills or rent.

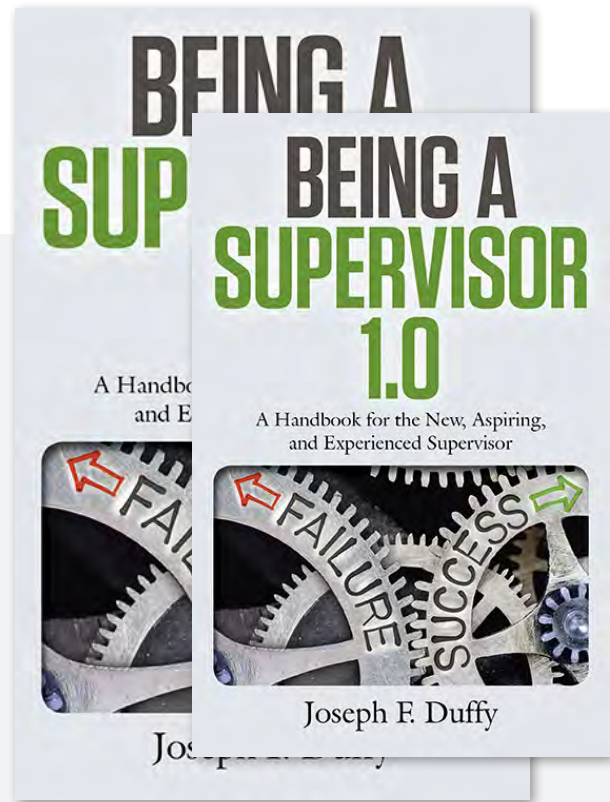
One of the program participants said: "For me, taking photos is about doing something positive with my time. When you're struggling, you need an environment to keep you moving forward. It's not even about the photos all the time, or getting money for the photos – it's that boost that you get from doing something good."

Every summer, After Supper Visions' largest exhibit is held at Catholic Charities' downtown Chicago location and is free and open to the public. All artists have the opportunity to showcase their work and many attend the reception to meet the hundreds of attendees who come each year.

This year's annual exhibit will be held June 8-10 at 721 N. LaSalle St., Chicago.

How to be a Good Manager

"Being a Supervisor 1.0," by Joseph F. Duffy, retired CEO of Catholic Charities Paterson, is a handbook for first-time and aspiring supervisors, covering information that is useful in preparing to step into the role and fulfilling the duties of a supervisor on a daily basis. While the primary audience is the first-time supervisor, or aspiring supervisor, the book will also be a useful resource for experienced supervisors. Duffy has 45 years of business experience, having served in a variety of executive and board roles for nonprofit and for-profit organizations. He holds Masters degrees from Regis, Rutgers, Seton Hall and William Paterson Universities and is a member of Alpha Sigma Nu, the Jesuit National Honor Society.



2018 NLCUP Networking Reception at the GAC

Father Enrique Camacho, executive director of Caritas Puerto Rico, and Antonio Fernandez, executive director of Catholic Charities San Antonio, joined the National Federation of Community Development Credit Unions in San Juan with local financial cooperatives, non-profits, federal agencies, funders and community based organizations that share a common goal to help the people of Puerto Rico get back on their feet. The convening seeks to promote partnerships, leverage resources and build strategic collaborations to help with the rebuilding of Puerto Rico and the economic revitalization of the island. ■



Pictured in the photo left to right: Antonio Fernandez, CC San Antonio, Cathie Mahon, President/CEO of the Nat'l Federation of Community Development Credit Unions, NFCDCU, Fr. Enrique Camacho, Executive Director of Caritas Puerto Rico and Pablo DeFilippi, SVP Membership and Network Engagement, National Federation of Community Development Credit Unions.

AGENCY PHOTO



Defending Hope and the American Dream: CLINIC's Convening 2018

The American Dream—the idea that through a combination of hard work, determination and hope anyone can build the life they want—is epitomized in the immigrant experience. Thousands of men, women and children have uprooted their lives in search of safety, dignity and opportunities to provide for their families. Now, more than ever, immigrants are vital members of our communities, but without quality legal assistance, their journey is especially hard.

CLINIC's annual convening is the premier training event for those seeking to increase their knowledge of immigration law and successful program management techniques, and to help your community embrace immigrant integration. Join us May 30-June 1 in Tucson, Arizona as we gather with fellow advocates and service providers to share strategies, enhance expertise and provide hope.

At the convening on Wednesday, May 30, CCUSA will host a meeting of the Immigrant and Refugee National Impact Community of Practice. Open to staff and volunteers working at Catholic Charities agencies, the Community of Practice gathers to explore how to maximize impact by focusing individual efforts around common goals. CCUSA needs your input to learn how to marshal national resources to achieve the greatest good for those who need us most.

Visit Cliniclegal.org/convening to learn more.



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CLINIC Convening 2018

Defending hope and the American Dream

Employee Gives Help and Hope to CCNLA Clients

By Lucy Medvec, Director of Development and Communications, Catholic Charities of North Louisiana

For Allison Kulbeth, a typical day in the Shreveport office of Catholic Charities of North Louisiana consists of answering or returning over 100 phone calls, coordinating client appointments, organizing files and paperwork, data entry, fulfilling staff requests and helping people who walk into the office requesting assistance. Through it all, no matter how hectic it gets, she greets everyone with a sincere smile and an encouraging word.

“Allison is truly the face of Catholic Charities,” said Carl Piehl, director of financial stability for CCNLA. “She reflects who we are and what we do. She believes that as God’s children, we can raise ourselves up, no matter what challenges life gives us. She is good at reminding people, ‘You can do this.’”

Kulbeth’s role is more than just serving as CCNLA’s Intake Coordinator; she wants to help people because she was once in their shoes. Her first experience with Catholic Charities was as a client, seeking assistance with her rent. Like all clients, she attended the Money School, a three-hour class that teaches the basics in financial education. After meeting with Piehl to assess her financial situation, she was denied assistance.

“I wasn’t working at the time and had gotten behind on my rent,” said Kulbeth. “Carl gave me some advice on how to make changes to my budget and my living situation in order to improve my finances. He was supportive, but also helped me to take an honest look at my situation.”



AGENCY PHOTO

The next time she walked through CCNLA’s doors, it was as a temporary employee through Jean Simpson Personnel Services, hired to do data entry on a short-term basis.

Kulbeth is described as a great listener. “She engages people and is sympathetic to their situation,” said Piehl. “She listens to their story and is patient when giving information and other resources to clients. She can be empathetic, but also holds them accountable when they need to provide the proper information and paperwork. Her attention to detail helps us do our job efficiently when the clients come in for their appointments.”

While she finds it hard that CCNLA isn’t able to help everyone, there are many client stories that make her smile. “Just last week, I was talking to one of our clients who did not have a job. As she was leaving our office, I had a feeling that I needed to help her. I followed her out the door and suggested that she call Jean Simpson’s office to find a job. They were able to help her and she started working in January. When I hear back from our clients that we were able to truly help them, that’s what makes my job most rewarding.”

For more information about Catholic Charities of North Louisiana, visit www.ccnla.org or call 318-865-0200. ■

Photo above: Allison Kulbeth, a former client of Catholic Charities of North Louisiana, now works for CCNLA as Intake Coordinator and spreads warmth to all who walk through the door.

2018 UPCOMING TRAINING & EVENTS

April 30 – May 4

**O' Grady Leadership Institute &
O' Grady Advanced Leadership Institute**
Lutz, Fla.

Scott Hurd
shurd@CatholicCharitiesUSA.org

June 4-5

Partners in Excellence
Garden Grove, Calif.

Jean Beil
jbeil@CatholicCharitiesUSA.org

September 12-14

Annual Gathering
Buffalo, N.Y.

Bea Lewis
events@CatholicCharitiesUSA.org

December 3-7

Applied Institute for Disaster Excellence
Colorado Springs, Colo.

Dorothy Breeden/Simona Wright-James
disasteroperations@catholiccharitiesusa.org



CharitiesUSA

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CCUSA's Annual Gathering is the preeminent gathering for Catholic Charities professionals, volunteers and partners to advance our work, strategize about poverty reduction and celebrate our shared identity. Attendees will come away with innovative program ideas, templates for future work and skills to meet the needs of those we serve.

Please visit our website: www.ccsaannualgathering.org



Working to Reduce Poverty in America



The Power of the Story to Change Hearts