



The mission of Smart Start of Buncombe County is to strengthen the capacity of educators, families, and the community to build a strong foundation for children's learning and development, beginning at birth.

## Board of Directors Meeting Agenda

October 19, 2016 - 12:00 PM to 1:30PM, BPFC Office

Topics	Desired Outcome	Who & Time
<b>Welcome</b>  <b>Minutes of August 17, 2016</b>	<ul style="list-style-type: none"> <li>Call to order; establish quorum</li> <li>Review &amp; vote on minutes</li> </ul>	Nelle Gregory 2 min.
<b>Board Engagement – Telling Your Story</b>	<ul style="list-style-type: none"> <li>Learn more about one another</li> </ul>	Missy Sherburne 15 min.
<b>Finance Report</b> <ul style="list-style-type: none"> <li>September Financials</li> <li>Audit Update</li> <li>CD with Self-Help Credit Union</li> <li>Accounting Policies &amp; Procedures</li> </ul>	<ul style="list-style-type: none"> <li>Review &amp; vote</li> <li>Shared understanding of audit process</li> <li>Support community programs through investment</li> <li>Review &amp; vote on revisions</li> </ul>	Gene Loflin 15 min. & Carey Price
<b>Program Presentation</b> <ul style="list-style-type: none"> <li>PhotoVoice – Racial Equity &amp; The Achievement Gap</li> </ul>	<ul style="list-style-type: none"> <li>Understanding of PhotoVoice project &amp; its impact</li> </ul>	Dawn Meskil 20 min. & Caroline Rodier
<b>Governance Priorities</b> <ul style="list-style-type: none"> <li>Fund Development – 20<sup>th</sup> Anniversary &amp; BOD Campaign</li> <li>Quarter 1 Dashboard Results</li> <li>Community Engagement Committee - Presentation on NC Early Childhood Foundation's Poll Results</li> </ul>	<p>Understanding of recent NC poll results; promote via social media</p>	Missy Sherburne 10 min. Nelle Gregory 3 min. Laurie Stradley 10 min.
<b>ED Performance Review</b>	<ul style="list-style-type: none"> <li>Shared knowledge of process</li> </ul>	Nelle Gregory 2 min.
<b>AB Preschool Planning Collaborative</b>	<ul style="list-style-type: none"> <li>Shared understanding of initiative</li> </ul>	Jennie Eblen 5 min.
<b>Executive Director's Report</b>	<ul style="list-style-type: none"> <li>Knowledge of program activities</li> </ul>	Amy Barry 5 min.

**Next Board Meeting is December 21, 2016 12:00 – 1:30PM**



## Minutes of the Board of Directors Meeting

Wednesday, August 17, 2016 ■ 12:00 – 1:30

Buncombe PFC – Training Room

**MEMBERS PRESENT:** Natasha Adwaters, Brandon Becker, Richard Caro, Stephen Cash, Nelle Gregory, Spencer Hardaway, Alison Jordan, Gene Loflin, Dawn Meskil, Maggie Panther, Melinda Raab, Mary Summers, Michael Weizman, and Scott Workman.

**MEMBERS ABSENT:** Deborah Calhoun, Jennie Eblen, Debbie Gebbie, Holly Jones, Emi Kubota, Missy Sherburne, Laurie Stradley, Trish Wallin, and Gwen Wisler

**OTHERS PRESENT:** Amy Barry, Stacey Bailey, Mary Jo Deck, Sonja Palmer, and Caroline Rodier

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The Board of Directors of Buncombe Partnership for Children met on Wednesday, August 17, 2016, in the Training Room at the Buncombe PFC Office. Chair Nelle Gregory convened the meeting at 12:00 pm. Quorum was met.

### **WELCOME**

Chair Gregory welcomed everyone and then introduced the new Operations Manager, Sonja Palmer, as well as the new board members.

### **CONFLICT OF INTEREST FORMS**

Chair Gregory reminded board members that they need to complete this form annually. The form was included in the email packet with extras available for members to complete and turn in today.

### **COMMITTEE SIGN-UPS**

Chair Gregory reviewed the committee sign-up sheet and asked board members to confirm their roles and/or sign up for new committees.

### **MINUTES**

The minutes of the **June 15, 2016** board meeting had been e-mailed to members for their review. Chair Gregory asked for questions, comments, or corrections. There being none, Chair Gregory made a motion to approve the minutes as presented. Melinda Raab seconded the motion. **The motion was carried unanimously.**

### **BOARD ENGAGEMENT - MAP ACTIVITY**

Chair Gregory introduced the map activity and asked board members to move into groups of three in order to review how the World of Experience map reflects their board involvement. Chair Gregory shared her personal journey as board chair and how it was related to the map.

### **FINANCIAL REPORT**

#### **June Financials**

Treasurer Gene Loflin asked for new members for the finance and audit committee. He also oriented members to the June and July financials they received in the emailed packet. Both months were included to see the closing of FY15-16 and the opening of FY16-17. Mr. Loflin reviewed Exhibit C, the Program Activity Budget, and shared more information re: activities that showed no budget but did show expenses. In the case of the CFWNC funded Regional Needs Assessment, he explained that we did

not show a budget in FY 15-16 since we received the grant in FY 14-15, but the activity crossed fiscal years with the spending occurring in FY15-16. Another example is fund 402 - CCR&R County funds. The amount budgeted exceeded receipts because we planned on spending carry forward funds from the previous years' grants. At this point, Mr. Loflin stated that Exhibit D shows a total cash balance of \$290, 096.91, leaving us in the black. Mr. Loflin moved on to Exhibit E – Cash/In-kind Report, and said that this showed that we did exceed our cash/in-kind match requirements. Mr. Loflin asked for questions, clarifications, and hearing none moved to approve the June Financials. **Richard Caro seconded the motion, which was carried unanimously by voice vote.**

### **July Financials**

Gene Loflin also reviewed the July financials, and said there was a negative number here, but that is because we cannot pull down funds until we are fully under contract with the North Carolina Partnership for Children, nor can we fully contract with our Direct Service Providers. These financials reflect 75% of the projected budget. Personnel changes did affect our administrative budget (Exhibit B), but those were planned changes.

Mr. Loflin reviewed Exhibit E – Cash/In-kind Report, reminding members that the match requirement increased this fiscal year to 19% with 13% cash and 6% in-kind. There was discussion about the expectation of when the match requirement raises would level off, and Amy Barry responded by saying that the legislature has been trying to get Smart Start to maximize what it is bringing in as a public-private partnership. Representative Josh Dobson, who recently presented at the Smart Start Executive Directors Forum noted that legislators may be interested in continuing to raise the match until Local Partnerships fail to meet the requirements, at which point it would level off. Chair Gregory called for a motion to approve the July financials as presented. Maggie Panther made the motion and Allison Jordan seconded. **The motion was carried unanimously.**

### **NPCP Revised Cost Principles**

Amy Barry presented on the Revised Cost Principles, which clarify expenses that are allowable and are not allowable with state funding. Ms. Barry reviewed the revisions and how they affect the partnership. The revisions focus primarily on travel and meeting/conference expenses. These new guidelines will require the Partnership to develop policies and procedures to clarify how we will meet the requirements and specify the supporting documentation needed. Draft policies will be presented to the Finance and Audit committee before going to the Executive Committee.

### **Wage & Labor Law Changes**

Carey Price reviewed the changes, which go into effect as of December 1<sup>st</sup>, noting the new salary threshold of \$47,400 – anyone making less than this cannot be classified as exempt and will have to be paid overtime if they work over 40 hours within one work week. This means the partnership may switch to a biweekly pay period to better capture that time, and that staff is looking at how to set up the workweek to make sure we stay within our budget for payroll.

### **Finance and Audit Committee**

Gene Loflin announced that Finance & Audit Committee will be meeting August 29<sup>th</sup> at 9 AM, and that Self Help Credit Union will be making a presentation to the committee. He reported that the Partnership's audit will take place October 3-5.

## **PROGRAM PRESENTATION –Shape Family Engagement Activities**

BPFC Community Engagement Specialist, Jo Deck, presented on the Shape NC program's work focused on community engagement. She talked about the importance of active play and engaged board members in an interactive activity. Ms. Deck introduced the Photovoice exhibit, and talked about the second Photovoice exhibit sponsored by the Asheville City Schools Foundation focused on racial equity and the achievement gap in Asheville City Schools. She also shared information about the Asheville Adventure Play's pop-up adventure playgrounds where a trailer with construction and recycle materials is brought to an off-site location and children and families are invited to create, build and play together.

## **GOVERNANCE PRIORITIES**

### **16-17 Governance Priorities**

Nelle Gregory thanked Jo Deck for her presentation and moved onto the governance priorities. This draft of priorities was reviewed and revised by the Executive Committee, and reflects what matters most to the board. Chair Gregory went over these priorities briefly and highlighted changes and important components like soliciting corporate sponsorships and board members becoming more aware of acting as community ambassadors. Chair Gregory asked for clarification or questions/concerns, and there being none, she asked for a motion to approve the 2016-2017 Governance Priorities. Allison Jordon moved to approve the 16-17 governance priorities; Melinda Raab seconded the motion, which **was carried unanimously.**

### **Nominating Committee**

Chair Gregory briefly went over nominating committee, and asked for others to join her in recruiting new board members. Other board chairs briefly presented and asked for new members.

### **Fund Development**

- Dawn Meskil presented on the 20<sup>th</sup> Anniversary Event, and asked for assistance from board members in promoting the event, in part by providing names to Sonja Palmer to add to the invitation list.
- Suzanne Metcalf, BPFC's Communication & Outreach Coordinator, is working on scheduling two donated WCQS Day Sponsorships to advertise the event and we hope to schedule a radio interview with our featured Speaker, Junlei Li of the Fred Rogers Center.
- Leslie Hawkins of Spellbound Children's Bookshop has offered to create an in-store display of books as well as advertise the event and host a children's book reading in September. We are working on getting a local leader/celebrity to be the reader such as Sheriff Van Duncan, one of our First 2,000 Days Champions for Children or WLOS meteorologist, Jason Boyer.
- The Hop is working on creating a children's ice cream flavor which will be featured on Sept. 6<sup>th</sup> with a percentage of the proceeds going to BPFC. Both the Hop and BPFC will promote via social media.
- Tickets are \$50 for the event at Biltmore Village Doubletree hotel featuring guest speaker, Junlei Li, and \$100 for the combined events – Celebration at the Doubletree followed by Coffee & Conversation hosted by Senator Terry Van Duyn at her home.
- Chair Gregory also added that October will be start of our annual board giving campaign.

### **Organizational Dashboard**

Amy Barry presented on the 2015-2016 final organizational results noting that we met or exceeded all of our targets with the exception of the number of First 2,000 Days presentations. We fell short of the presentation goal due to scheduling difficulties with civic groups; however, staff has plans to better accomplish this goal this year. Melinda Raab presented on the revised 2016-2017 dashboard, and how we rephrased several of the indicators to make them more clear and parallel with the other indicators.

Chair Gregory asked for a motion to approve. Richard Caro moved to approve the revised Organization Dashboard; Allison Jordan seconded the motion, **which was carried unanimously.**

### **Strategic Plan**

Melinda Raab reviewed the 2016-2019 updated Strategic Plan which now includes strategies for each objective. The Executive Committee approved deleting one objective (3c) which they agreed is unnecessary, due to the fact it falls under the partnership's evidence-based requirements. The next step is to identify measures of success for each strategy. Chair Gregory asked for a motion to approve the 2016-2019 Strategic Plan with strategies, Gene Loflin made the motion to approve the plan, and Allison Jordan seconded the motion, **which was unanimously carried by voice vote.**

The ED Performance Review and the AB Preschool Planning Collaborative were moved to the next meeting in the interests of time.

### **EXECUTIVE DIRECTOR'S REPORT**

- Amy Barry gave an update on recent legislation that impacts the early childhood system. A Legislative Study Committee has been convened to review the true cost of care for the NC Pre-Kindergarten program (at the provider level) in recognition that the current reimbursement rate does not cover the true cost of care. The scope of the committee's work has been expanded to look at the effectiveness of NC Pre-K. In addition, a Transition to Kindergarten (TTK) Study Committee was also legislated. The director of the Division of Child Development and Early Education asked that NCPC convene a group of Local Partnerships who have previously or are currently funding TTK activities to provide input in advance of the Legislative Committee. BPFC was asked to participate and Stevie Alverson will be representing the Partnership.
- NCPC received a federal Social Innovation Fund grant to continue the Shape NC program. They will be receiving \$4 million dollars over 4 years, and are required to create a competitive application process open to Local Partnerships as well as other non-profits. NCPC will offer grants for \$100,000. Ms. Barry noted that there is a one to one cash match, which makes participation a challenge, but the Partnership is considering our options.

### **CALENDAR**

- Next Executive Committee Meeting: Wednesday, September 28, 2016, at 12:30 p.m., at Buncombe PFC.
- Next Board Meeting: Wednesday, October 19, 2016 at Buncombe PFC.

### **ADJOURNMENT**

Discussions having been concluded, Chair Gregory adjourned the meeting at 1:33p.m.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_  
Nelle Gregory, Chair

Buncombe Partnership for Children  
 Summary of Receipts and Expenditures  
 For the one month ending September 30, 2016 (25% completion of the fiscal year)

	Budget	July-August	September	YTD
<b>Total Receipts</b>	<b>4,139,794</b>	<b>356,921</b>	<b>250,041</b>	<b>606,962</b>
<b>Total Operating Expenditures</b>		<b>254,141</b>	<b>197,473</b>	<b>481,240</b>
<b>Net Operating Income</b>		<b>102,780</b>	<b>52,568</b>	<b>125,722</b>

Agrees with totals on Exhibit C

Exhibit C provides detail by program

NOTE: SMART START BUDGET IS AT 75% OF APPROVED AMOUNT UNTIL WE ARE IN CONTRACT FOR 100%

Exhibit B

Buncombe Partnership for Children

Administrative Expense Summary

For the one month ending September 30, 2016 (25% completion of the fiscal year)

	Approved Budget	YTD Activity	Budget Remaining	Percent of Budget Spent
<b>Receipts</b>				
Smart Start Administration	\$ 161,184	\$ 54,500	\$ 106,684	34%
Multi-Partnership Accounting and Contracting	56,065	9,344	46,721	17%
<b>Total Receipts</b>	<b>217,249</b>	<b>63,844</b>	<b>153,405</b>	<b>29%</b>
<b>Expenses &amp; Losses</b>				
<b>Personnel/Contracted Services</b>				
Personnel	175,675	53,588	122,087	31%
Contracted Services	6,087	579	5,508	10%
<b>Total Personnel/Contracted Services</b>	<b>181,762</b>	<b>54,167</b>	<b>127,595</b>	<b>30%</b>
<b>Supplies and Materials</b>				
Office Supplies & Materials	2,350	294	2,056	13%
Service Related Supplies & Materials	-	184	(184)	
<b>Total Supplies and Materials</b>	<b>2,350</b>	<b>478</b>	<b>1,872</b>	<b>20%</b>
<b>Non-Fixed Operating Expenses</b>				
Travel	2,991	606	2,385	20%
Communications & Postage	4,210	923	3,287	22%
Utilities	1,616	503	1,113	31%
Printing & Binding	1,500	66	1,434	4%
Repair & Maintenance	3,586	805	2,781	22%
Meeting/Conference Expense	563	68	495	12%
Employee Training (no travel)	925	280	645	30%
Board Meeting Expense	37	16	21	
<b>Total Non-Fixed Operating Expenses</b>	<b>15,428</b>	<b>3,267</b>	<b>12,161</b>	<b>21%</b>
<b>Fixed Charges and Other Expenses</b>				
Office Rent (Land, Buildings..)	11,096	3,650	7,446	33%
Equipment Rental (Phone, Etc.)	1,269	321	948	25%
Dues & Subscriptions	956	510	446	53%
Insurance & Bonding	4,013	1,497	2,516	37%
<b>Total Fixed Charges and Other Expenses</b>	<b>17,334</b>	<b>5,978</b>	<b>11,356</b>	<b>34%</b>
<b>Property and Equipment Outlay</b>				
Computer Equipment Over \$500	-	-	-	
Furniture/Equip Under \$500	375	-	375	
<b>Total Property and Equipment Outlay</b>	<b>375</b>	<b>-</b>	<b>375</b>	<b>-</b>
<b>Services/Grants/Contracts</b>				
Stipends/Scholarships	-	-	-	
<b>Total Services/Grants/Contracts</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenses &amp; Losses</b>	<b>217,249</b>	<b>63,891</b>	<b>153,358</b>	<b>29%</b>

NOTE: SMART START ADMIN BUDGET IS AT 75% OF APPROVED AMOUNT UNTIL WE ARE IN CONTRACT FOR 100%

Exhibit C  
 Buncombe Partnership for Children  
 Program Activity Budget, Receipts and Expenses  
 For the one month ending September 30, 2016 (25% completion of the fiscal year)

Activity/Provider	Funding Source	Budget	Receipts	YTD Expenses	Percent of Budget Received	Percent of Budget Spent	Comments
NCPC	142 NCPC		\$ 317,526		34%	**	
Child Care Health Consultation/MAHEC	142 NCPC	\$ 100,694		\$ 19,802		20%	** expenses lag one month
Play and Learn Groups/ACS	142 NCPC	93,750		17,538		19%	** expenses lag one month
Preschool Intervention/Inclusion/FIRST	142 NCPC	106,500		22,278		21%	** expenses lag one month
The Incredible Years/FIRST	142 NCPC	12,750		47		0%	** majority of spending anticipated in 3rd qtr/program launch 2/2017
Communication and Outreach/Metcalf	142 NCPC	15,750		3,500		22%	** expenses lag one month
Evaluation/BPFC	142 NCPC	71,231		17,950		25%	**
Sustaining Facility Quality/BPFC	142 NCPC	355,889		3,264		1%	** payments made in December and June
Child Care Subsidy/BC HHS	142 NCPC	798,538	78,291	78,291	10%	10%	** payments run 2 months behind
WAGES/Child Care Services Association	142 NCPC	150,000	26,984	26,984	18%	18%	** depends on CCSA payment schedule
CCR&R/BPFC:							
NCPC	142 NCPC	165,303		51,931		31%	**
County	402 Buncombe Co	161,071	12,750	46,640	8%	29%	
Southwestern	301 SWCDC	43,543	6,358	7,988	15%	18%	
MARC Mini Grant	404 Buncombe Co	3,584	3,584	-	100%	0%	
NC Pre-K							
Slots	208 DCDEE	1,620,829	(413)	-	0%	0%	Program starts in August; contracts not yet executed
Admin	203 DCDEE	67,250	5,495	16,513	8%	25%	
NCPK-BPFC	142 NCPC	17,213		4,964		29%	**
Administration	141 NCPC	161,184	54,500	50,610	34%	31%	**
Multi-Partnership Accounting and Contracting	201 NCPC	56,065	9,344	13,281	17%	24%	
Unrestricted Contributions	502			3			
Shape NC *	522 BCBSNC thru NCPC	131,650	70,812	91,530	54%	70%	based on calendar not fiscal year 75% complete
Dolly Parton Imagination Library	526 Private	9,000	2,959	-			
Asheville Buncombe Preschool Planning Collaborative	531 Private	43,250	7,000	-	16%	0%	
Pop-Up Adventure	532 Private	-	75	717			
Program Income - Training Fees	800	-	4,506	6,569			
Fundraising 20th Anniversary	805 Corp & private	11,937	6,956	152			
Sales Tax Refund	897	-	2,674	685			
Investment Income	898/899	-	192	-			

\* Reflects contract period January through December 4,196,981 609,921 481,239 Agrees to Exhibit A

\*\* NOTE: SMART START FUNDED ACTIVITIES' BUDGETS ARE AT 75% OF APPROVED AMOUNTS UNTIL WE ARE IN CONTRACT FOR 100%

Funding Source Abbreviation Legend:

- NCPC - NC Partnership for Children
- MAHEC - Mountain Area Health Education Center
- ACS - Asheville City Schools
- FIRST - Family Information and Resource
- BPFC - Buncombe Partnership for Children
- CCR&R - Child Care Resource and Referral
- SWCDC - Southwestern Child Development Commission
- DCDEE - Division of Child Development and Early Education
- BC HHS - Buncombe County Health and Human Services
- CCSA - Child Care Services Association
- LCBC - Literacy Council of Buncombe County
- BCBSNC - Blue Cross Blue Shield of NC
- CFWNC - Community Foundation of Western NC



Exhibit D  
 Buncombe Partnership for Children  
 Cash Balances as of September 30, 2016  
 Unrestricted funds in bold

CUMMULATIVE CASH BALANCES SINCE  
 INCEPTION OF FUND

Fund	Fund Description	June 30, 2016	August 31, 2016	September 30, 2016
141	Smart Start Administration	\$ -	\$ 3,266	\$ 3,890
142	Smart Start Service	-	132,461	176,251
201	MAC	-	(8,610)	(3,937)
203	NCPK Admin	-	(10,977)	(11,019)
<b>205</b>	<b>More At 4 Pre 2008 Unrestricted</b>	<b>23,177</b>	<b>23,177</b>	<b>23,177</b>
206	MAF FY 2011 Carryforward	5,264	5,264	5,264
208	NCPK Slots	413	-	-
301	SWCD CCR&R Grant	-	(6,358)	(1,630)
402	Buncombe County Grants	172,154	164,683	138,264
404	Buncombe Marc Mini-Grant	-	3,584	3,584
<b>502</b>	<b>Unrestricted Contributions</b>	<b>51,703</b>	<b>51,837</b>	<b>52,003</b>
506	School Readiness	78	78	78
<b>521</b>	<b>Week Of The Young Child</b>	<b>9,233</b>	<b>9,233</b>	<b>9,233</b>
522	Shape NC	(10,343)	(10,826)	(20,718)
526	Dolly Parton's Imagination Library	2,959	2,959	2,984
530	Play & Learn	3,000	3,000	3,000
531	Asheville Buncombe Preschool Planning Collaborative	-	-	7,000
532	Pop-Up Adventure	348	292	372
533	Photovoice	164	164	164
<b>800</b>	<b>Program Income - Training Fees</b>	<b>31,832</b>	<b>33,743</b>	<b>29,769</b>
<b>804</b>	<b>Fundraising Events</b>	<b>258</b>	<b>258</b>	<b>258</b>
<b>805</b>	<b>fundraising Events - 20th Anniversary</b>		<b>3,455</b>	<b>6,803</b>
897	Sales Tax	(2,674)	(113)	(685)
898	Smart Start Interest	615	735	807
<b>899</b>	<b>Non-Smart Start Interest</b>	<b>2,017</b>	<b>2,017</b>	<b>1,718</b>
901	Employee Withholdings	-	0	0
	Total Funds	290,197	403,320	426,629
	<b>Unrestricted Funds</b>	<b>118,219</b>	<b>120,263</b>	<b>116,157</b>
	Restricted Funds	171,978	283,057	310,473
	<i>Balance Per Books</i> Per Bank and Paypal Reconciliation	290,097	403,219	426,166
	Petty Cash	100	100	463

Exhibit E  
 Buncombe County Partnership for Children  
 Summary of Cash and In-kind Contributions  
 For the one month ending September 30, 2016 (25% completion of the fiscal year)

<u>Match Requirement</u>	<u>Contributions by Type</u>	<u>% of Requirement</u>	
Cash (13% of admin and service allocation): (includes Shape, County, DPIL, ind. giving, training revenue, interest, etc.)	\$ 355,126	\$ 54,975	<b>15% *</b>
In-kind (6% of admin and service allocation):	163,904		
In-kind		13,604	
Volunteer hours (74.5 hours at \$22.40 per hour)		2,554	
Total In-kind	<u>163,904</u>	<u>16,158</u>	<b>10% **</b>
Total:	<u>519,030</u>	<u>71,133</u>	<b>14%</b>

NOTE: Percentages based on 100% of NCPC approved budget

\* There were no receipts from Shape or CCR&R County in September. Had there been receipts for August deposited in September, the % would be 25% of required cash match.

\*\* Does not reflect DSP in-kind for 1st quarter for all DSP's. Some have not yet turned in quarterly reporting.



# INVESTS IN WOMEN AND CHILDREN

A single mother who purchases her first home.

A woman who starts an in-home child care.

A working family that needs an affordable credit card without hidden fees.

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Since 1980, we have lent:

Over \$77 million in home loans to more than 1230 women

Over \$117 million in small business loans to 1388 women

Over \$208 million to community facilities serving more than 55,000 children & families

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## CREATING OWNERSHIP

Many nonprofits and qualified entrepreneurs and individuals find themselves without access to credit to start or grow their organizations or to purchase a home. Self-Help provides loans to homebuyers - 28% of whom are women, and to business entrepreneurs - 43% of whom are women.

## COMMUNITY-BASED FACILITIES

Self-Help finances nonprofits and other enterprises that bring critical services to underserved communities. Self-Help also finances a variety of other facilities providing essential services, including a woman-owned, rural residential facility for elderly women, a rape crisis center, and a group home and treatment center for teenaged girls. Child care centers provide children with a strong educational foundation, and working parents with the assurance that their children are well-cared for outside the home.

## RESPONSIBLE CONSUMER FINANCIAL SERVICES

Many women working to make ends meet use debit and credit cards to manage their finances, or expensive fringe financial services like payday loans to fill in the gaps between paychecks. Self-Help offers responsible financial products with straightforward, affordable terms our members can trust.

## SAVE with a WOMEN and CHILDREN CD

Open a Certificate of Deposit (CD) - at a competitive, above-average rate - with Self-Help and your money will enable women to build a strong foundation for themselves and their families. A deposit in Self-Help is high-impact and a direct investment into community, not to mention federally-insured up to \$250,000 by the NCUA.



Keona Melvin (pictured with her family in Elizabethtown NC) purchased a home from Self-Help after saving for three years and improving her credit.



Juana Cazares received a loan from Self-Help to purchase a building and expand her child care business in Hickory, N.C. The loan allowed her to hire three new staff and serve 30 (an increase from five) children.

"If you can take your cash assets, put them at Self-Help, earn as much as you would at a traditional bank, and help people who are not able to obtain credit from conventional sources get money to buy a house or start a business and work their way out of poverty by building equity... why wouldn't you?"

- Ann Alexander, Durham N.C.

## Self-Help Credit Union

Asheville • Durham • Greensboro • Hendersonville • Kinston • Laurinburg  
Penrose • Rosman • Wilmington • Wilson

1 800 - 966 - 7353 • [www.self-help.org](http://www.self-help.org) • [depositinfo@self-help.org](mailto:depositinfo@self-help.org)