2017 Annual Report

Providing help, hope, understanding and advocacy for our Neighbors in financial crisis for 28 years
Friend of the Ark,

You helped make our 28th year of service a year of impact and increased opportunity for our neighbors facing financial crisis. Because of you, we were able to assist over 500 working families. We prevented 187 families from having their utilities disconnected and 157 families from being evicted from their homes. In addition, we provided $28,000 in loans to our neighbors and over 300 hours of financial education. Your support is both inspiring and appreciated.

What's most important are not the numbers, but the stories and people behind them. The reality in Athens is that our low income families struggle more now than ever. The poverty rate in Athens (36%) is double the state of Georgia. The number of working families struggling to meet life's basic needs continues to rise. Many families who come to The Ark for help are working two or more jobs just to make ends meet. They earn $8-9 an hour, netting $1000 each month. After paying on average $600 for rent, they are left with $400 a month for food, childcare, transportation, and medical expenses. Their struggles are painfully visible to us. It has become increasingly apparent that many of The Ark's neighbors would benefit from programs which extend beyond simply addressing their crisis situation but also provide support for more comprehensive financial goals.

In the past year, we have made great strides to implement programs and services that provide the greatest opportunities for our neighbors to reach their goals of financial stability. These services, including Common Wealth Athens, foster self-sufficiency and create lasting change. With the addition of our financial education and lending services, we have seen a decrease in the amount of repeat needs for financial assistance and an increase in our neighbor's participation in creating financial goals and plans to ensure continued financial stability and upward mobility.

As you will read, Common Wealth Athens gives our neighbors the opportunity to access education and lending opportunities. We are providing relevant financial education to our low income workers as well as re-banking and loan services to build credit, fight off predatory payday or title lenders, and address larger financial emergencies.

As we move into our 29th year of service we will continue to make every effort to empower families to move past generational poverty to self-sufficiency. You are an integral part of our 2017 results and we thank you for your generosity, compassion, and for making a sustainable difference in our community.

Blessings,
Lucy Hudgens
Executive Director

2017 Board of Directors
Ray Caldwell, Marty Webb, Joe Goetz, Paul Wilson, Tom Cochran, Carol Norsedt, Lindsay Burnely, Roger Swagler, Joan Duffett, Pastor Gil McGinnis, Dale Skeppstrom, Sheila King
Staff: Lucy Hudgens, Stephanie Cockfield, Terrell Moore
539 Families Served
The Ark serves as the community’s emergency room for individuals and families facing financial crisis. It is our vision to provide help, hope, understanding, and advocacy for our neighbors, helping them move toward self-sufficiency.

$28,000 in Microlending and Education
We provide financial empowerment to low-wage workers through financial education coupled with the banking of our neighbors to provide them with access to specially designed financial products. Our financial education curriculum not only results in long-lasting change and creates financially educated low-wage workers, but also paves the path to true stability.

157 Evictions Prevented
Homelessness is a troubling reality for most of our families in financial distress; our assistance helps keep working families in their homes.

187 Disconnections Prevented
A roof over your head, heat in the winter, and utilities in the summer are all such basic human needs that without them our neighbors could not meet all the other challenges in their lives.

103 Special Needs
The Ark is able to meet unique needs in the community. By collaborating with community partners we were able to provide transportation assistance for working neighbors to get to new jobs, help provide medication for children and families as well as hot water heaters for elderly families.

1,332 Food Bank Referrals
The Ark serves as the community’s primary Food Bank referral source. This year we provided over 1,300 individuals with a referral to receive a week’s worth of groceries from the Athens Area Emergency Food Bank.
Stories of Success

Meet Catherine

Your support allows us to stand in the gap and help neighbors like Catherine remain financially self-sufficient. Catherine has worked full time at a local fast food restaurant for the last 10 years. She is a single mother of three children and works hard to provide for her family. She recently broke her arm during a family outing and was unable to work for 2 months. When her doctor released her to light duty work, her employer told her the devastating news that they could not offer light duty work. Catherine was faced with continued unemployment for 4 weeks. Unable to continue to make ends meet, she came to The Ark for assistance with her rent.

Meet Thomas

Like many of our neighbors, job loss can leave a family in serious trouble. When Thomas was laid off from his job, he turned to The Ark for utility assistance. Thomas was unexpectedly laid off from his job in April. Out of work and without income, things became very difficult to manage. Thomas fell behind on his utility payments and needed help. The Ark was able to step in and prevent Thomas from having his utilities cut off. He has since obtained employment at UGA and will be financially stable moving forward. He is a great example of hard work and determination!

Meet The Wehunts

Low-income workers have a difficult time finding affordable housing. Almost 50% or more of their pay goes to housing needs. It is no surprise that when families experience an unexpected loss of income, housing needs are the first concern. Mr. Wehunt has worked for the same company for 12 years. Unfortunately and unexpectedly, the company had to close its doors in January. Mr. Wehunt was unable to fully pay for his rent and sought help at The Ark. The Ark was able to step in and help his family avoid eviction. It's because of support from our community members that we are able to stand in the gap and help families like the Wehunts.
Our Impact

Look closely at the neighbors who care for your elderly parents, drive your children to school and serve your food in restaurants. The Ark serves mothers and fathers who are filling critical roles in our community.

With low wages and often spending over 50% of their income on rent, these families have precious little left for basic needs. One crisis - an illness, one unexpected expense, a pay cut - could send them spiraling into homelessness.

Reason for Emergency Assistance

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Illness/Injury</td>
<td>35%</td>
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<tr>
<td>Unex Expense</td>
<td>30%</td>
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<tr>
<td>Short Hours</td>
<td>10%</td>
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<tr>
<td>Lay off</td>
<td>20%</td>
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<tr>
<td>Other</td>
<td>5%</td>
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Number of Neighbors Assisted

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
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<tbody>
<tr>
<td>2013</td>
<td>350</td>
</tr>
<tr>
<td>2014</td>
<td>422</td>
</tr>
<tr>
<td>2015</td>
<td>471</td>
</tr>
<tr>
<td>2016</td>
<td>520</td>
</tr>
<tr>
<td>2017</td>
<td>539</td>
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</tbody>
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INCOME

- Congregational Giving: 45%
- Individual Giving: 28%
- Grants: 23%
- Special Events: 4%

EXPENSES

- Emergency Assistance Program: 50%
- Common Wealth Athens: 13%
- Community Outreach: 9%
- Administrative: 20%
- Fund Development: 8%
The Ark’s Common Wealth Athens program proved to be an invaluable asset to the Ark’s regular assistance program in 2017. With the addition of the Ark loan program, neighbors are able to receive a more comprehensive, all-inclusive approach to financial assistance which includes financial education and the ability to provide additional financial assistance. Common Wealth Athens provides financial services which enable our clients to break out of the cycle of poverty by providing an affordable alternative for depositing their paychecks, addressing financial emergencies, refinancing existing predatory debt, and paying off items that are negatively affecting credit scores. Now, when neighbors reach out for assistance, we can not only meet their immediate financial need, but we can also provide them with the tools and education necessary to ensure the success of their financial future.

I felt informed and never ashamed of where I found myself.

Three years ago, Serena turned to a title loan to help pay for her children’s back to school expenses. After years of making payments and seeing little to no decrease in the balance, Serena reached out to the Ark’s loan program for help. Serena’s balance was initially higher than the Ark’s allowed loan balance, so Serena worked with the Ark to budget her money and save up the additional funds needed to refinance the loan in its entirety. Serena is finally free of her title loan and is on a path to improve her credit score for future financial stability.

“The Ark has been really open and compassionate with me concerning my situation. I felt informed and never ashamed of where I found myself. I feel confident that my financial questions and concerns can be addressed by the Ark.”

I felt informed and never ashamed of where I found myself.
2017 Supporting Congregations

Athens Church
Athens Seventh Day Adventist
First AME Church
Green Acres Baptist Church
Chapelwood United Methodist
Hill Chapel Baptist Church
Church of the Nations
Holy Cross Lutheran Church
Milledge Avenue Baptist Church
Central Presbyterian PCUSA

Covenant Presbyterian Church
Princeton United Methodist Church
Crossroads Church
St. Gregory the Great Episcopal
Emmanuel Episcopal Church
Saint Stephens Anglican Church
First Baptist Church
Trinity Lutheran Church

First Christian Church of Athens
Unitarian Universalist Fellowship
Athens First United Methodist Church
Winterville First Baptist Church
First Pentecostal Church
First Presbyterian Church

2017 Project and Event Recap

Creature Comforts' Get Comfortable Campaign

Creature Comforts Brewery launched their Get Comfortable Campaign in January 2017 to "help people in need get more comfortable." The Ark was one of 5 area non-profits chosen to be spotlighted and to benefit from the proceeds of the campaign. Brewery tourists assembled "Get Comfortable" bags of hats, gloves, socks, scarves, and hand warmers to hand out to our neighbors throughout the winter. Tour sales and sales of Get Comfortable IPA and merchandise went directly to the campaign, which resulted in over $17,000 for The Ark!

Adopt-a-Mom Initiative

Mother's Day at The Ark is especially fun and heart-warming! Our 4th Annual Adopt-a-Mom Campaign honored and loved on 100s of valiantly struggling single moms and grandmothers living in relative isolation from their immediate families. Wonderful volunteers from Trinity Lutheran came to arrange lovely bouquets of fresh flowers...over 200 in all! Hand-designed cards (by our talented Barb Leissner) with unique messages were delivered with bouquets the Thursday before Mother's Day by The Ark Staff, a few of their daughters, and a couple of volunteers. Exposure on Today.com led to an explosion in "adoptions" and a record-breaking donations which helped prevent single mothers and their children from losing utilities and/or being evicted throughout the year.

The Ark's 25th Annual Swing Fore Hope Golf Challenge

The Ark's 25th Annual Golf tournament was a tremendous success! Wet weather in the week prior slowed down play a bit and claimed a golf shoe or two in muddy spots on the course, but tournament day was gorgeous and sunny! 87 golfers came out to play and over 70 businesses and individuals donated to The Ark.

The Ark's Family Placement Pack Donations Drive

For 2017's holiday season, we went in the direction of what breaks our heart. We saw a need in the Ark grandparents and foster families who receive a child in crisis with little to no advance warning. With the help of Crossroads Church, Athens First United Methodist, First Presbyterian Church, First Christian Church, Faith Presbyterian, St. Gregory's Episcopal, SunTrust Bank, UGA Law School, and many individuals in our community, we were able to put together 200 Family Placement Packs, filled with basic necessities, a toy, and stuffed animal, to ensure that children entering foster care would have something of their own and the families providing foster care would be prepared to meet their basic, immediate needs. Volunteers from Athens Church came out to The Graduate Athens on a bitter night in December to assemble the bags, which will be distributed through DFCS and The Ark throughout 2018.
In 2017, our volunteers gave over 500 hours of their time to The Ark. Their help makes significant changes in the lives of our neighbors. Your time makes a difference.

V O L U N T E E R

Community participation is essential to our vision and mission in the community. Your involvement will help us prevent working families from slipping through the cracks and into homelessness.

D O N A T E

This year our programs will financially assist over 500 working families, provide over 1,450 food bank referrals, and log over 400 hours in lending and educational support.

M E N T O R

We are always in search of engaging volunteers, dynamic partnerships, and compassionate supporters. Let us know how you’d like to make a difference!