

THE COOPERATIVE MINISTRY

Working hard for the working poor

2015

Annual Report



—Photo by Ryon Edwards

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OUR MISSION

To increase economic self-sufficiency among persons experiencing poverty in the Midlands through crisis assistance and sustainability programs

2014-15 BOARD OF DIRECTORS

OFFICERS	MEMBERS	
Joseph Horne Chairperson	Reggie Alexander	Allison Baker
Henri Etta Baskins Vice-Chairperson	Penny Blachman	Frank Cureton
Carmen Smoak Secretary	William R. Edmonds	Marc Faulkenberry
Steven Hicks Treasurer	Carol Fowler	David Hodges
	Lisa Hostetler	Rev. Sally Johnston
	C. Marshall Kibler	Rev. Dick Lincoln
	Stephen C. Mitchell	Matthew Montgomery
	J. Milton Pope	Dr. Linda Salane
	Jeryl S. Salmond	Gus Strasburger
	Rev. Derek Thomas	

EXECUTIVE SUMMARY

The Cooperative Ministry's 33rd year brought a change in leadership and a renewed focus on the organization's relationship to the larger faith community. In August 2014 the Board of Directors engaged Beth Irick as Executive Director. Subsequent initiatives included re-establishing A Congregational Advisory Committee, modifying programming, and diversifying resources.

The Congregational Advisory Committee is an interfaith body with representatives from 15 of our supporting congregations. The group meets bi-monthly to exchange ideas for improving services to support our clients' efforts to attain a better quality of life.

The Community Auto Repository was re-branded as *Autos for Opportunities*. The new model closed TCM's auto repair shop and fostered new partnerships. Home Works, a faith-based non-profit that repairs homes for low-income seniors, leased the space formerly occupied by Autos for Opportunities. Nuttall Tire & Auto provided vehicle inspections and repairs that were previously done in-house.

Revenue diversification was aimed at increasing unrestricted resources for financing general operations and direct services. Rental income from Home Works helped offset our monthly costs for utilities and for servicing the mortgage on our property. Our participation in Midlands Gives raised \$16,297 to supplement our federal grant funding for crisis assistance services. We also held an annual appeal campaign to re-engage past donors and welcome new supporters.

As the year ended, The Cooperative Ministry looked forward to a capital campaign to retire the mortgage, with the ultimate goal of increasing our capacity to offer a hand up to those who need help to live out of poverty.

SERVICE SUMMARY

In 2014-15, we helped 2,531 heads of household and 3,080 family members in our crisis assistance and health insurance programs, donated cars to 11 low-income wage earners, and prepared 5,824 tax returns. Clients may be served multiple times during the year, and 1,464 clients had more than one service episode.

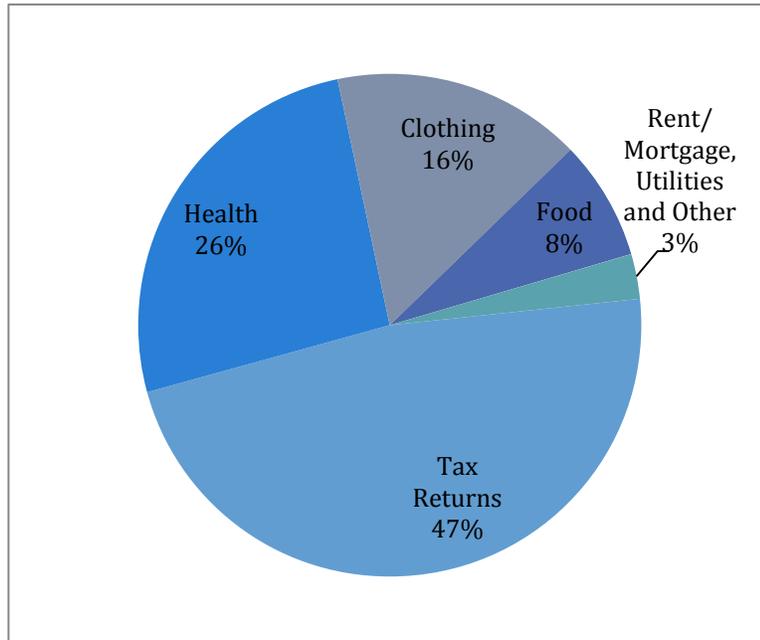


FIGURE 1: FY 2014-15 TOTAL SERVICES BY CATEGORY (N=12,297)

The Cooperative Ministry's population of focus was low- and moderate-income employed heads of household. In our primary service area of Richland County (SC), earnings lagged the cost of living, and many residents struggled to meet basic needs for rent, utilities, and food. Persons living in poverty were 17.2% of the county's total population of 401,566. Forty-five percent of our clients lived in zip codes 29203 and 29204, where the rates of persons living in poverty were 28.55% and 26.14%, respectively.

To help bridge income gaps, we offered Crisis Assistance in the form of rent and utility payments; food pantry; and gently-used clothing and furniture. We assisted clients to apply for public benefits using SC Thrive's web-based portal, and we linked clients to sustainability services within our organization.

Sustainability services included free income tax return preparation which increased claims for the Earned Income Tax Credit (EITC) that is proven to help low-income households build assets. Our Autos for Opportunities program provided refurbished cars to heads of household who need transportation to work. We helped sustain health and productivity by assisting low-income beneficiaries meet costs for health insurance.

ACTIVITIES & ACCOMPLISHMENTS

CRISIS ASSISTANCE

Crisis Assistance was our first response to persons who struggle to meet basic needs for food, clothing, housing, utilities, and medical care. We provided 3,972 services to 1,511 unduplicated clients with support from community partners who provided financial and in-kind resources.

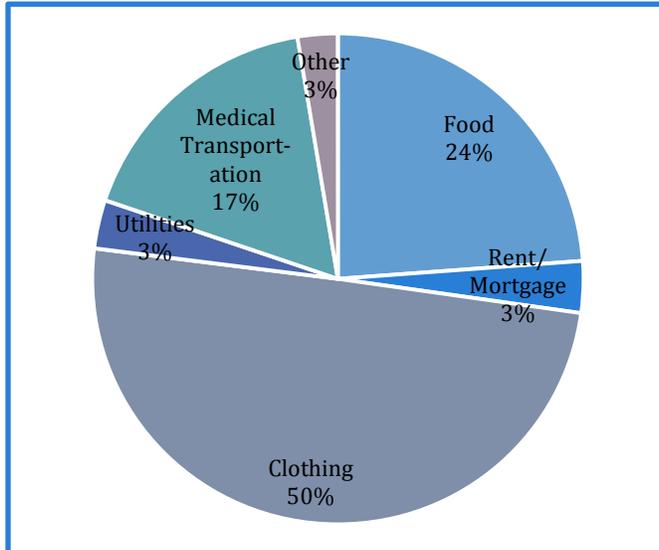


FIGURE 2: CRISIS ASSISTANCE SERVICES BY CATEGORY (N=3,972)

Funding for crisis assistance was received from individuals, faith congregations, foundations, and federal grants.

We distributed food vouchers on behalf of pantries operated by Rosewood Baptist Church, St. John Baptist Church, Eau Claire Baptist Church, Southeast Community Church, Bethlehem Baptist Church, and Crescent Hill Baptist Church.

Student interns from Midlands Technical College, Benedict College, and the University of South Carolina received valuable learning experiences while assisting to serve clients.

CLOTHING & FURNITURE BANK

The Clothing and Furniture Bank received donated items of gently used clothing, furniture, household goods, and toys from individuals and faith congregations. Items in excess of our community's needs were sold to a wholesaler and the proceeds used to fund operations.

The Clothing & Furniture Bank distributed 33,197 items of clothing in sizes infant to adult and furnished 41 homes for individuals and families whose lives were impacted by natural disaster, homelessness, imprisonment, or domestic violence. Items from our Clothing Bank helped school-based social workers provide clothes to students and parents in crisis.

HEALTH PROGRAMS

AIDS DRUG ASSISTANCE PROGRAM (ADAP), HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA), AND RYAN WHITE

The Cooperative Ministry worked in partnership with the City of Columbia, the SC Department of Health & Environmental Control (DHEC), Palmetto AIDS Life Support Services (PALSS), and the USC School of Medicine Immunology Center to provide supportive services for persons living with or affected by HIV/AIDS. The program served men, women, and children in Richland, Lexington, Fairfield, Kershaw, Saluda, Sumter, Lee, and Clarendon Counties. Grant funds assisted clients to pay for medical transportation, oral health care, health insurance, and daily living expenses such as rent/mortgage and utilities. The Cooperative Ministry provided clothing, furniture, and home furnishings for clients in need.

INSURANCE PREMIUM ASSISTANCE PROGRAM (IPAP)

IPAP assisted low-income consumers to pay health insurance premiums for qualified plans purchased under the Affordable Care Act. Participation was limited to persons who resided in Richland, Lexington, or Fairfield counties; enrolled in a Silver Plan offered through the Marketplace; had total household income that was 200% or less of the federal poverty level, and qualified for advance premium tax credits as determined by the Marketplace.

IPAP helped 269 heads of household to afford the out-of-pocket costs of maintaining minimum essential coverage as defined by the Affordable Care Act. The program’s pre- and post-enrollment health survey showed statistically-significant improvements in participants’ health behaviors and outcomes.

FINANCING YOUR FUTURE

Tax Preparation, Financial Literacy, and Autos for Opportunities supported heads of household in their efforts to maintain employment and build wealth.

TAX PREPARATION

TCM received United Way funding and a federal VITA grant to prepare tax returns for households with adjusted gross incomes below \$53,000. Financing Your Future recruited and trained 115 volunteers who prepared 5,824 returns, which surpassed the previous year’s production by 52%. The program brought over \$4.1 million in tax credits and refunds to households in our community while saving low-income taxpayers as much as \$700 per return in paid preparer’s fees.

FINANCIAL LITERACY

The program ended the 2015 tax season with a half-day workshop on building assets and reducing debt. Participants were afforded opportunities to talk with representatives from banks, credit unions, first-time home buyer programs, credit counseling services, and the Internal Revenue Service. Monthly workshops focusing on basic personal finance (budgeting, credit, and insurance), were held to strengthen financial literacy among clients who applied to receive a car through the Autos for Opportunities program. The program hosted 12 workshops that were attended by 64 people.

AUTOS FOR OPPORTUNITIES



The re-branding of old former Community Auto Repository (CAR) as the new Autos for Opportunities program was completed in February 2015. The auto repair shop was closed, and the space previously occupied by the auto repair shop was rented to Home Works, a faith-based nonprofit that refurbishes homes for low-income seniors. Eleven cars were given away to clients during the fiscal year.

CONGREGATIONAL AND COMMUNITY SUPPORT

OUR FOUNDING CHURCHES



FROM LEFT TO RIGHT: Washington Street United Methodist Church, Trinity Episcopal Cathedral, First Baptist Church, First Presbyterian Church, and Main Street United Methodist Church

Faith congregations and community supporters responded generously to our requests for help with operations and fundraising. Volunteers from churches, synagogues, schools, and businesses helped in areas from painting and landscaping to sorting clothing and organizing our food pantry.



Interns, work study students, and volunteers assisted to screen and counsel clients. Little Caesar's and WOLO-TV collaborated on a fall food drive to stock our food pantry. First Presbyterian Church hosted our annual volunteer and intern appreciation lunch. Shandon Baptist Church hosted a tax return preparation site.

CONGREGATIONAL ADVISORY COMMITTEE



Our Executive Director and supporting congregations worked in partnership to re-establish an advisory committee to serve as a liaison between member congregations and The Cooperative Ministry. The group meets every other month to discuss common issues facing social service ministries and ways that we can support each other in our responses to community challenges.

SCHOOL SUPPLY DRIVE

Community collaboration was the key to providing backpacks stuffed with school supplies to 1,500 elementary, middle, and high school students at the annual Back-to-School Bash in August 2014. The event's supporters included 46 faith congregations, businesses, and individuals. TCM led the drive to collect supplies and stuff the backpacks. The Columbia Housing Authority secured the venue adjacent to the Drew Wellness Center and provided tents, tables, and security. The Salvation Army served hot dogs and drinks. An agency fair featuring the Richland County Library, alternative schools, and after-school programs offered information on academic enrichment activities to students and parents.

CIRCLE OF GIVING

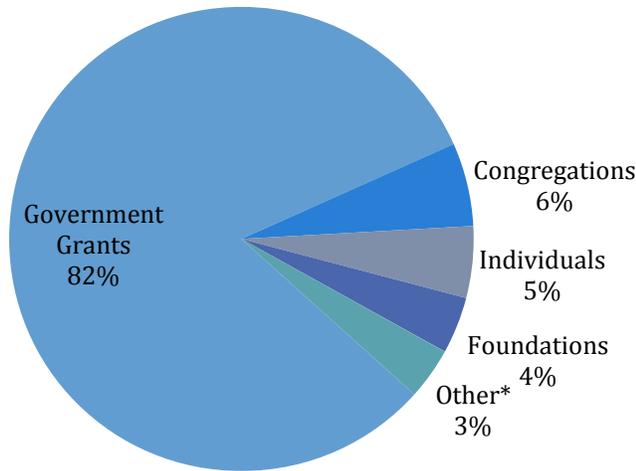
Our annual holiday event was organized in partnership with Eastminster Presbyterian Church. The church hosted 118 children and their parents from 6 shelters in Richland and Lexington counties. The event featured arts and crafts, dinner, and the opportunity for children to select gifts for their loved ones.



FINANCIAL REPORT

Total revenue was \$2,532,456. The total excludes restricted assets that were carried over from previous funding periods and in-kind donations of clothing and furniture.

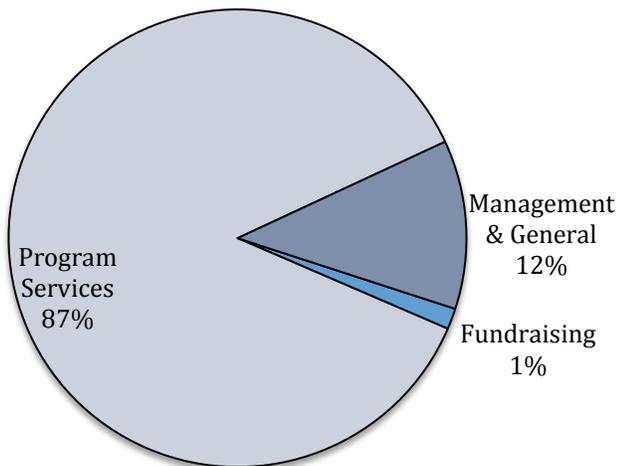
Total Revenue by Category



*United Way, car sales, rental income, and fundraising

Total expenses were \$2,718,745.

Total Expenses by Category



IN-KIND CONTRIBUTIONS

The fair market values of vehicles that were donated to Autos for Opportunities are included in total revenue.

Donated items such as clothing, furniture, and household furnishings were valued as thrift shop items and were excluded from total revenue.

Community volunteers and college interns contributed 7,513 hours of service. Activities included counseling clients, preparing tax returns, sorting clothing, mentoring clients, stocking and arranging the food pantry, painting, landscaping, and serving on our Board of Directors. The value of the volunteers' time is excluded from total revenue. We are nonetheless extremely grateful for their support.