

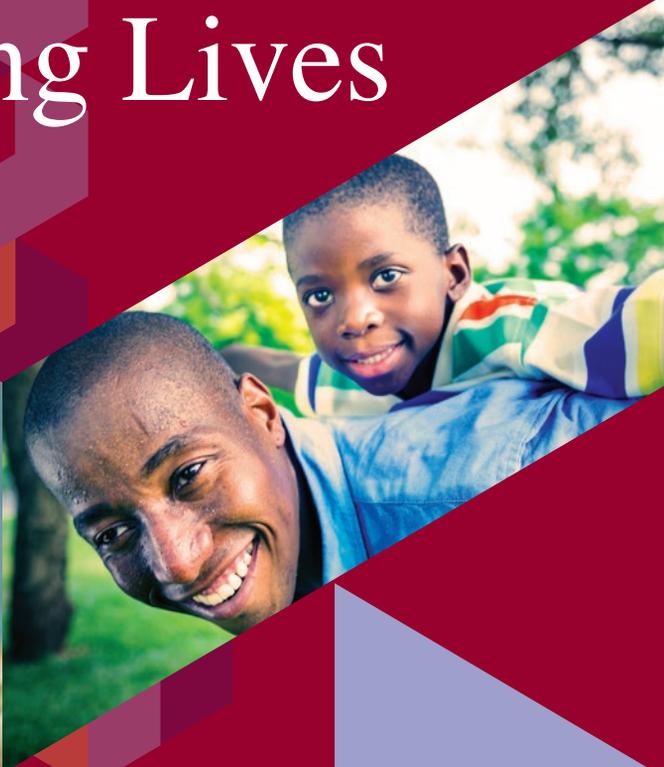


Cincinnati-Hamilton County  
Community Action Agency

Annual Report  
2015–2016



# Inspiring Dreams, Improving Lives



# CAA's Executive Leadership

Gwen L. Robinson  
*President/CEO*

Gwen Larkin  
*Executive Assistant to the President/CEO*

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Mason Gray  
*Community Services Director*

Verline Dotson  
*Head Start Director*

Joan Proffitt  
*Finance Director*

Willie Hill, III  
*GCMC Executive Director*

Kevin Osborne  
*Community Relations Director*

Brenda Calhoun  
*Human Resources Director*

Andre M. Williams  
*Special Projects Manager*

## Our Mission

To act as advocate, provider and facilitator for a full range of public and private resources, programs and policies, which give low- to moderate-income individuals the opportunity to improve the quality of life for themselves, their families and their communities.

We are pleased  
to recognize ...

## Our Funders

U.S. Department of Health and  
Human Services  
U.S. Department of Labor  
U.S. Department of Agriculture  
State of Ohio Department  
of Development  
State of Ohio Department of Education  
City of Cincinnati  
United Way of Greater Cincinnati  
Hamilton County Department of  
Job and Family Services

## Our Donors

CAA Board Members  
Cincinnati Children's Hospital  
Medical Center  
Delta Sigma Theta Sorority, Inc.  
Dinsmore & Shohl  
Fifth Third Bank  
Mercy Health  
PNC Bank  
State Farm Insurance

## Our In-House Partners

WinMed Health Center  
Bond Hill branch of the Public Library of  
Cincinnati and Hamilton County

# *From the* President/CEO

As our organization enters its 53rd year, we're often reminded that despite progress made in lifting more people out of poverty and helping them live better lives, problems that have festered for decades will take persistence and dedication to fully overcome.

In this election year, our citizens are pondering what direction is best for our nation and what priorities need our attention. Locally, our political, business and civic leaders have wisely renewed their focus on the issue of poverty. They realize any city or region cannot be truly great if some of its residents prosper while others are left behind to languish.

Although Greater Cincinnati's child poverty rate has inched downward in recent years, it still remains more than double the national average, which should trouble all of us. And while the unemployment rate has dropped recently, we know from experience that other factors can conspire to keep families and individuals mired in poverty. These situations include abrupt changes in housing or health, as well as lack of access to transportation, childcare and education.

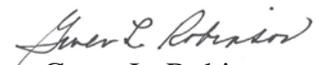
That's why we here at the Cincinnati-Hamilton County Community Action Agency take a holistic approach to addressing poverty. We recognize the necessity of helping the whole individual with both immediate needs (like rental payment or heating and cooling

assistance) and long-term solutions (like early childhood education, job training and career planning).

Our approach is having an impact. We've helped the young woman write a business plan and secure capital to open her own pie-baking business. We've helped a boy with behavioral issues learn how to interact with other children and get the skills he will need in kindergarten. And we've helped a young man get his manufacturing certification so he can get a better-paying job and support his family.

During the last few years of his life, the Rev. Martin Luther King Jr. targeted the immorality of allowing poverty to co-exist with prosperity through his Poor People's Campaign, despite warnings it may make some people uncomfortable. In response, Dr. King said, "Our lives begin to end the day we become silent about things that matter."

Join us as we loudly proclaim our intention to make even more of a meaningful and lasting impact at reducing poverty in the coming year.



Gwen L. Robinson  
President/CEO



# *From the* Board Chair

To one degree or another, poverty has plagued mankind since history was first recorded. We cannot let that be an excuse, however, for turning a blind eye to our brothers and sisters who are struggling to make ends meet. Both individually and collectively, we must extend a helping hand and strive to improve the quality of life for those who are less fortunate.

That is why I'm proud to be Board Chair of the Cincinnati-Hamilton County Community Action Agency. Every day, CAA's staff of nearly 300 people work tirelessly to make a difference in the thousands of lives they touch.

Whether it's helping expectant mothers get the healthcare they need, teaching toddlers basic skills so they're ready for kindergarten, providing job training for young adults so they can create a career path for the future or helping elderly residents pay their heating bills during the winter, CAA is always there for people in need.

My colleagues share my enthusiasm for serving on CAA's Board of Directors. Providing oversight and establishing long-term objectives for the agency, along with

constantly monitoring how we can improve our delivery of services in an ever-changing world, is crucial to meeting our mission. I thank my fellow board members for the generous amount of time and energy they volunteer for this important endeavor.

The staff at CAA realizes the needs of each individual or family living in poverty are unique. Under the leadership of its President and CEO, Gwen L. Robinson-Benning, the agency is able to use a range of resources and programs to meet local needs in creative ways. The common denominator is to build self-esteem for those of limited income by promoting self-sufficiency and helping them find a path to a better life.

We hope to have your continued support. We are only as strong as the community that stands behind us.

*Chandra Mathews-Smith*  
Chandra Mathews-Smith  
Board Chair



## BOARD OF DIRECTORS

CAA's Board of Directors is comprised of individuals who represent three main sectors of our community: client sector, public officials and the private sector.

### Client Sector



**Deborah Bowman**  
Boys Hope  
Girls Hope of  
Cincinnati



**Courtney Calvin**  
Policy Council  
Representative



**Chandra Mathews-Smith**  
Council on  
Aging of South-  
western Ohio



**Stephanie A. Moes, Esq.**  
Legal Aid  
Society  
of Greater  
Cincinnati



**H.A. Musser**  
Santa Maria  
Community  
Services



**Pastor Michael Scruggs**  
Light of the  
World Ministries



**Valerie Steinhaus**  
Cincinnati  
Public Schools

### Public Sector



**Ryan Dupree**  
Christ  
Emmanuel  
Christian  
Fellowship



**Todd Kinskey**  
Hamilton Co.  
Community  
Development  
Department



**Gwen McFarlin**  
Springfield  
Township



**Tyran Stallings**  
Goal Getters  
Consulting



**Teresa Young**  
Xavier  
University



**Moira Weir**  
Hamilton  
County Job &  
Family Services



**Wendell Young**  
City of  
Cincinnati

### Private Sector



**Damon Frost**  
The Procter  
& Gamble  
Company



**Benjamin C. Houck**  
Pricewaterhouse  
Coopers



**Terrence Gaither**  
Hickman,  
Williams &  
Company



**Mark B. Lawson, Esq.**  
Legal Aid  
Society of  
Southwest  
Ohio



**Pastor Russell Mack**  
Matthew  
United Church  
of Christ



**Diana Paternoster**  
GE Aviation



**Scott Taylor**  
Fifth Third Bank

# Head Start and Early Head Start

*Verline Dotson, Director*

## **Our Mission:**

To engage and support children and families by providing the educational foundation that inspires life-long learning.

## **Our Vision:**

CAA's Head Start/Early Head Start is the premier Early Education School in the United States.

## **Core Values:**

Integrity • Commitment • Humility  
Effective Communication • Innovative

Cincinnati-Hamilton County Community Action Agency Head Start program celebrated 50 years of providing quality Early Education to the community and thousands of children and their families in 2015. CAA's Head Start was the second federally funded Head Start program in 1965. Our Early Head Start program was among the first 60 programs funded in 1995. Head Start is a nationally funded program that provides education, health/mental health, disability, nutrition, and family support services to engage families and ensure children enter school ready to learn and succeed. Head Start provides quality preschool education to pregnant women and children, from birth to age five, and their families. CAA's Head Start/Early



Head Start services the core of the City of Cincinnati in over 100 locations. The Grantee has strong partnerships with our Delegate funded programs; Cincinnati Public Schools, University of Cincinnati Arlitt Center, Cincinnati Union Bethel, Every Child Succeeds and YMCA assist the grantee in delivering quality services to the community. Other partnerships include contracting with the Ohio Department of Education to serve children and families in their Early Expansion Initiative and Children’s Hospital Medical Center’s, Leadership Education in Neurodevelopmental Disabilities (CHMC LEND) program to train staff and parents how to recognize early warning signs of children that may have challenges. We were recognized and honored the CHMC LEND for being a strong community partner.

**Early Head Start/Child Care Partnership (EHS/CCP)**

CAA’s Head Start was awarded a grant in March 2015 as result of the Federal Early Learning Initiative. Funds were appropriated for HS/EHS programs to partner with local Child Care Center to foster strong partnerships that in turn strengthen the local early childhood systems and services. CAA’s Head Start applied for this grant opportunity and was one of 10 programs in Ohio funded in 2015. This partnership allows infant and toddlers and their families to increase access to coordinated comprehensive services and increase the capacity of child care providers serving income eligible families. Our current partners, Children’s Inc., Daddy’s Day Care, Waver-

ly’s Hope, Water Lily, Crossroads Center and New Horizons. A recent survey of partners reported that the partnership has improved the quality of services at their centers, increased staff credential and training, salary, increase rating in the State Quality Rating System, reduced staff ratios, enhanced classroom environments, coaching of teachers, increase parent engagement and supporting families by providing pampers, wipes and formula, and parent education and training.

**School Readiness**

Head Start delivers high quality educational services to enrolled children through the use of both primary and supplemental curricula which guides classroom instruction. All curricula utilized are research based, and are in alignment with the Ohio Early Learning Standards Pre-K guidelines and the 7 domains within the Head Start Childhood Development and Early Learning Framework. CAA’s Head Start recognizes that each child as an individual with unique combinations of strengths, interest, learning styles, and needs. Staff respond to and support individual developmental rates, learning styles, and support each child’s cultural backgrounds. Individualization begins with a research based screening tool that staff and parent complete and ongoing comprehensive assessments track children developmental progress throughout the year. Comprehensive health services are provided for every child to identify and address health, mental health, and dental problems early to ensure a child is healthy and ready to learn.

**Enrollment**

	Funded Enrollment	Children Served
 Early Head Start	252	406
 Early Head Start/Child Care Partnership	152	233
 Head Start	1644	2019
<b>TOTAL</b>	<b>2048</b>	<b>2658</b>



# SUCCESS STORY

Onjule Willingham's son, Alexander, attended Theodore M. Berry Center for Children and Families for both Early Head Start and Head Start. In the beginning, Onjule was unsure about leaving her only baby with strangers after more than 2 years of him being left solely with his grandmother. Even after registration she was not sure she could 100% commit to leaving him in the program. However, after spending time in the center and speaking with teachers and other staff, her comfort level increased and Alexander was officially an Early Head Start student.



Onjule was able to accomplish an array of goals for her and her child while he was at Head Start each day. In December 2014, she completed one of her goals and became an ordained minister. While she was working hard to accomplish her own goals, Onjule set goals for Alexander as well. She hoped that he would be more verbal, feel safe in his environment and interact more with his peers. After noticing that these goals were taking some time for Alex to achieve, his teachers identified areas where he struggled and challenges he faced through the Head Start screening and assessment process.

At the insistence of his teachers, Alexander was evaluated by the Local Education Agency, Cincinnati Public Schools for Early Intervention Services. Through this process, Alex qualified for Special Education services and was placed on an

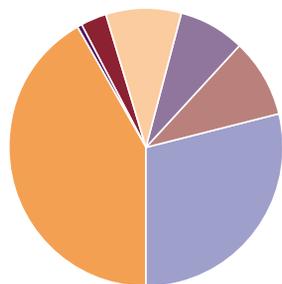
Individualized Education Program (IEP). Alex began receiving intervention services on site during his regular class time. Onjule admits that learning her child had a learning disability was tough and she struggled to understand, however the constant support of the Head Start staff was just what she needed.

Alexander has made strides since discovering his challenges and beginning these services. He is currently doing well in Kindergarten and continues to receive these services. He recently saw success with his Speech test, scoring 157 out of 168.

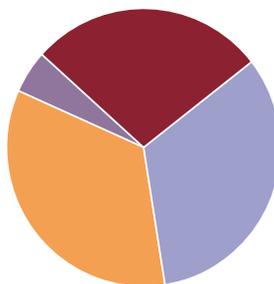
Onjule says that Head Start and the Theodore M. Berry Center for Children and Families was the right choice for her and for Alex. She feels the staff was very resourceful and welcoming, and they put forth the effort to build relationships with their students' and families. She adds that some of her most memorable experiences were from the monthly parent meetings, volunteering in the classroom and all of the events and activities held at the school.

We look forward to seeing what successes the future holds for Onjule and Alex!

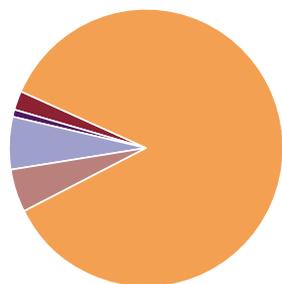
# Family Profile



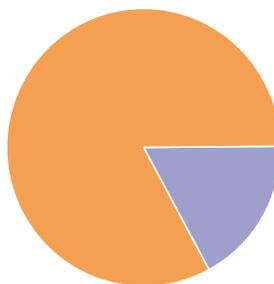
% Age	
< 1 year	9.0%
1 year	8.0%
2 years	9.0%
3 years	29.0%
4 years	42.0%
5 years	0.5%
Pregnant Moms	3.0%



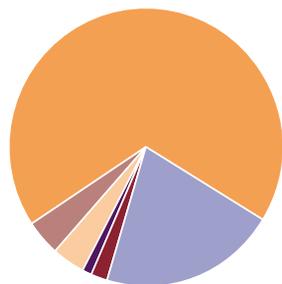
% Level of Education	
Less than High School	28.0%
High School	33.0%
Associates/Some College	34.0%
Advanced Degree	5.0%



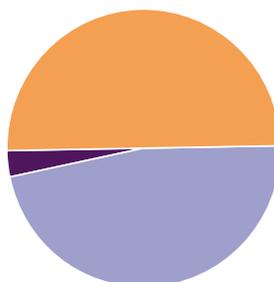
% Race/Ethnicity	
Black	86.0%
White	5.0%
Hispanic	6.0%
Bi-racial	1.0%
Other	2.0%



% Family Type	
Single Parents	83.0%
Married Parents	17.0%



% Income Eligibility	
Public Assistance	21.0%
Foster Child	2.0%
Homeless	1.0%
Over Income	4.0%
101 > 130	4.0%
100 or Below	68.0%



% Employment	
No Income	50.0%
One Income	47.0%
Two Income	3.0%

Our primary curricula are all researched based and vetted by parents and staff to ensure that they are relative and culturally sensitive. A list of few curricula are Creative Curriculum, Parent as Teacher, Frog Street, and Partnerships for a Healthy Baby. Some of the supplemental curricula that we use in the program are Conscious Discipline, BRUSH, and ABC mouse. The curriculum is also enhanced with technology. We currently have iPads, children’s touch screen, computers and smartboards in the classrooms

and home visitors use technology to educate parents and children with the use of mobile technology.

We also ensure the quality of our programs service delivery by measuring teacher child interactions using the Classroom Assessment Scoring System (CLASS) and beginning in the 2016–2017 program year we will measure the quality of the home visit by using the Home Visitors Rating Scale (HOVRS-A).

### Class: Fall 2015

Grantee	2014 Class National Avg	Fall 2015 Grantee
Social / Emotional	6.10	5.73
Classroom Organization	5.83	5.70
Instructional Support	2.90	4.41

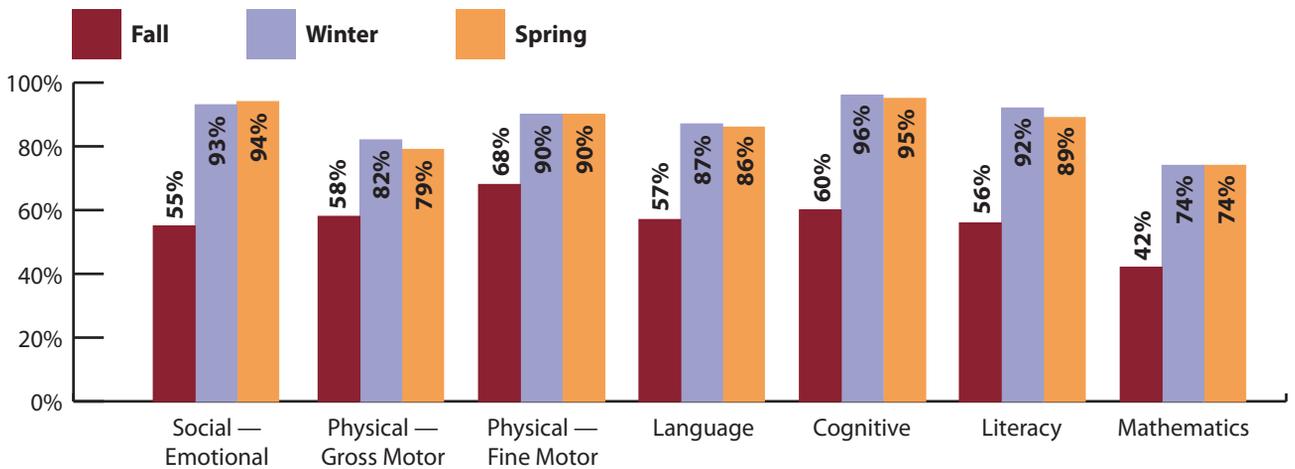
### Child Outcomes Summary

All Head Start funded programs education service Providers showed growth within multiple domains from the beginning of the year to the end of the year. The program goal is to have all children at the 75% proficiency rate in each domain, which indicates that they are Kindergarten ready.

This program year we exceeded the goal in several areas and continue to have a number of children that not only meet expectations but exceed.

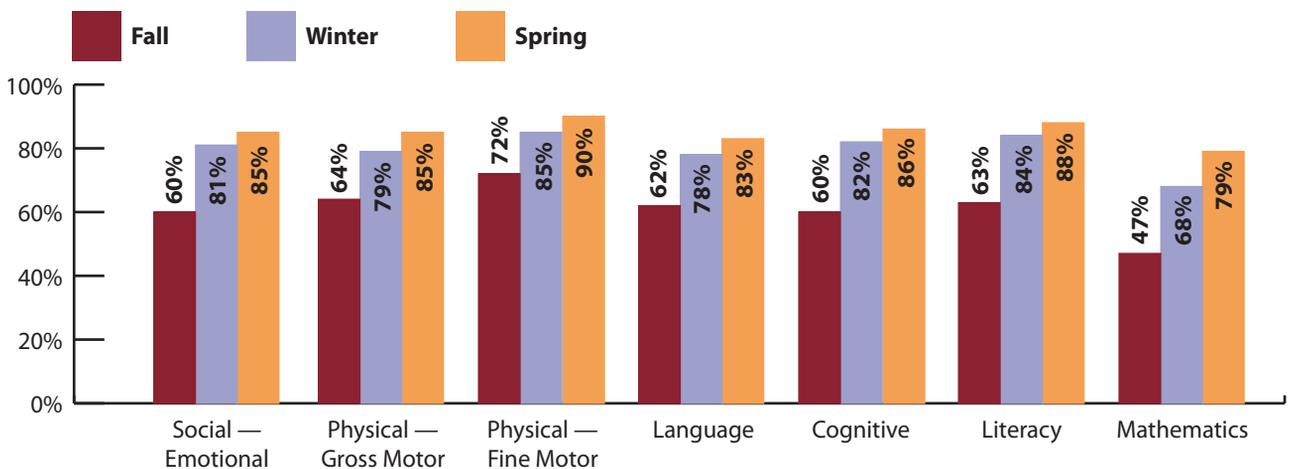
### Grantee, Early Head Start, 2015/2016

% of Children that meet or exceed expectations



### Grantee, Head Start, 2015/2016

% of Children that meet or exceed expectations



**Percentage of Children with a Medical Home at End of Enrollment**



**Percentage of Children with a Dental Home at End of Enrollment**



**Percentage of Enrolled Children Who Received Medical Exams**



**Percentage of Enrolled Children Who Received Dental Exams/Screenings**



**Percentage of Enrolled Children Who Have Health Insurance at End of Enrollment**



**Percentage of Enrolled Children Up-to-Date Immunizations, All Possible Immunizations to Date, or Exempt**



**Percentage of Families Who Received At Least One Family Service**



**Percentage of Teachers with Recommended Degree/Credentials**



**Transitioning Children to Kindergarten**

At the beginning of each program year start the process to transition children to Kindergarten. Parents and families play a pivotal role in serving as their child’s primary teacher and lifelong advocate to support and encourage their child’s development and learning both in Head Start and in future years. A variety of Kindergarten transition activities are coordinated in conjunction with Local Education Agencies (LEA). Families receives transition information packets, classroom lesson plans which includes transition activities throughout the year, receives school readiness progress reports and child portfolios to share with the kindergarten teacher, and participates in a fall and spring school fair. In 2015 CAA transition 886 children to kindergarten.

**Disability**

The program coordinates with the Local Education Agencies (LEA) and other groups to provide high quality services that benefit children with disabilities and their families.

**Parent and Family Support Services**

Our program uses a family centered approach to support services with parents as primary partners and to integrate community engagement (PFCE) efforts. Our parents and family support services and activities are designed help with skills necessary to set and achieve goals, utilize community resources and to become effective advocates for their children. Parents participate

on our Parent Policy Council which meets on a monthly basis year round and assist with the oversight of program governance, goals, policies, advocacy and evaluation of the Head Start program. Parents pay key roles in:

- developing strategies and scope for the fatherhood program
- provide volunteer hours for the parent lead Head Start soccer program
- reviewing and recommending approval of grant applications,
- budget reports and program services and activities.
- participating in staff selection and other Human Resource functions
- attend and graduated from our Child Development Associate credential (CDA) program,
- sponsor community wide annual parent conference, PERKS
- attends National and State level trainings,
- serve on CAA Board of Directors,
- participated in the annual Self-Assessment and approve the Quality Improvement Plan
- speeches and support advocacy efforts
- participated in the 2014/2015 Community Assessment

25% of staff are parents of current or former Head Start students, and 1,198 parents volunteered in some capacity in the program. In collaboration with Xavier University Community Building Institute (CBI) our community assessment reported 93% of parents considered our EHS/HS program quality early education and 92% felt their child had a quality teachers and 97% of the families surveyed would recommend CAA Head Start Early Head Start program to other parents.

### **Monitoring Review**

The U.S. Department of Health and Human Services (HHS), Administration for Children and Families (ACF) Office of Head Start (OHS) conducted an on-site Environmental Health and Safety Review on October 19, 2015. The Grantee was found in full compliance with the Federal Performance Standards regulations for safe and clean environments, health and safety of children, playgrounds, transportation services, medication administration and staff to child ratios.



# Community Services

*Mason Gray, Director*

Overcoming the disadvantages of poverty requires a comprehensive approach that addresses immediate life-sustaining needs and provides educational opportunities. CAA's Community Services provides both, putting our clients on a pathway to a self-sufficient future.



# SUCCESS STORY

Rodni Chambers exemplifies the success that can stem from a second chance. When you first meet with Mr. Chambers it is immediately apparent that he is intelligent, determined, and exemplifies a desire to become an expert in areas of interest to him. After a short time spent incarcerated and away from his family, Mr. Chambers sought out the Community Action Agency in an effort to develop a new skill which would allow him to start his own business and provide for his wife and three children in a legal and respectful way.



Rodni had done his research and decided on a career in the transportation business. He knew the first step was to obtain his Commercial Driver's License (CDL). After being turned down at several other organizations due to a lack of funding, Rodni was given a spot in CAA's CDL program, which received funding from the Mayor's Hand Up Initiative. "The program was wonderful. It provided me with

all of the knowledge and tools I needed to progress to where I am today." After attending all of the required classes and trainings Rodni was able to receive his CDL. "The instructor was great. I learned everything I needed to know, because I passed my exam on the first try. If you are willing to show up and listen then you will learn. It's that simple."

Mr. Chambers is grateful for the education and licensing he received through CAA and is optimistic about his future in the trucking business. Shortly after he received his license Rodni purchased his first truck and trailer with the financial support of family and friends. He is currently running his own business and is excited to see where the future takes him. "I hope by this time next year I have three trucks, three trailers and three employees. I'll be ready to get off the road and focus on managing the company as it grows."

**Blueprint for Success** is a six-month pre-apprenticeship construction training program providing classroom instruction and hands-on experience. The program helps to assist young adults, ages 18–30, obtain a new, promising livelihood by providing intensive supportive services coupled with educational and vocational training, promoting self-sufficiency.

**13**   
students completed the program.

**12**  
are gainfully employed.

**\$9.50–  
\$14/hr**  
Average Wage

**12**   
students received industrial credentials (OSHA10, NCCER, Lead, Ariel Lift).

**38**   
houses with code violations were completed via the CARE Program.

### The Summer Youth Employment Program

(SYEP) provides youth the opportunity to work entry-level jobs at community-based organizations, law firms, and health care facilities, among other types of employers. The program introduces youth to the workplace, imparts valuable employment skills, and provides these young adults with a summer income.

**265** 

youth (ages 14–18) placed in employment.

- 91 funded by the City of Cincinnati
- 174 funded by Hamilton County, Jobs & Family Services and Talbert House

**CDL** In July, CAA’s Youth Services department launched a new Commercial Driver’s License (CDL) program as part of Mayor John Cranley’s Hand Up Initiative, a city partnership with top job readiness programs to address the issues of unemployment and poverty.



**33** students completed the program.

**25** students are gainfully employed.

**25** students received CDL credential.

**\$42,000**  
Average Salary

**The Earned Income Tax Credit (EITC) Initiative** provides free tax preparation services for qualifying individuals.

**1,886**  
individuals received tax return preparation assistance



**\$2,138,016**  
in refunds

**\$1,139,001**  
Earned Income Credit (EIC)

**Supportive Services** provides people with immediate life necessities.

**96**   
households received rental or mortgage assistance.

**67**   
households received food vouchers.

**213**   
households received water bill assistance.

**15**   
individuals received transportation assistance

**The Roosevelt Transitional Housing Program** provides short-term housing for families who are transitioning from unstable living arrangements to self-sufficiency.

**7** families received shelter and services.



## SUCCESS STORY

Doneka Crew is a single mother of two daughters — Harmani, age 10 and Dakota, age 3. She and her family became residents of the Roosevelt Transitional Housing neighborhood in Springfield Township after a brief stay in a local homeless shelter. Doneka's family became homeless after she was in a serious car accident.

Doneka was working full-time, had her own apartment and reliable transportation. On her way home from work one day, she was involved in a car accident that totaled her vehicle.



Because Doneka worked in Hebron, Ky., lived in Avondale and used a childcare facility in Finneytown, it was crucial for her to have reliable transportation.

For a short while after the accident, Doneka was using public transportation but it proved to be too much of a struggle. She began to miss days of work, and eventually was terminated from her job. Having no transportation and no job, Doneka was unable to pay her rent. She was soon evicted.

With nowhere to go, Doneka contacted the 381-SAFE telephone line and was taken in by the Interfaith Hospitality Network, where she and her daughters would be able to stay for up to 90 days. Doneka was determined, however, to be out of the shelter and back on her feet before the deadline. She learned about the Roosevelt Transitional Housing program through her case manager and submitted an application. Not long afterward, Doneka and her family were accepted into the program, and they now have a place to call home.

Unfortunately, shortly after joining the program, Doneka faced a few setbacks. She wanted to enroll in cosmetology school, but wasn't eligible for financial aid after defaulting on a previous student loan. Additionally, she knew she would need to find transportation. Doneka made arrangements to pay on her loan, and within a few months it was out of default and she was once again eligible for financial aid. She immediately applied for and was accepted into the cosmetology program at Empire Beauty School. Shortly after that, Doneka was able to purchase a car for her family.

Today, Doneka has completed six months of her cosmetology program and is scheduled to graduate in April 2017.

**Fresh Start and Job Connections** provide instruction and experiential learning, helping individuals become more competent and competitive in the job-seeking process.

**Fresh Start**

*(ex-offender reentry)*

**70**

participants enrolled

**51**

completed program

**44**

employed

**\$12/hr**

Average Wage

**Job Connections**

*(general population)*

**36**

participants enrolled

**32**

completed program

**25**

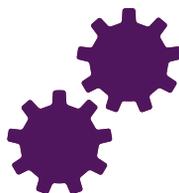
employed

**\$11.70/hr**

Average Wage

**Cincinnati Manufacturing Certificates**

provides training using the 140-hour Manufacturing Skills Standard Council (MSSC curriculum), preparing them for employment in modern manufacturing.



**18**

participants who completed the program

**18**

received manufacturing certificate

**18**

graduates placed in manufacturing jobs

**\$12–13/hr**

Average Wage

**The Home Energy Assistance Program (HEAP)**

provides assistance to families who are having difficulty paying their utility bills. There are three types of HEAP assistance available:



**Regular HEAP**

(year-round) provides assistance with any arrearage families may have accumulated on their utility bill.

**10,473**

households received assistance through regular HEAP



**Emergency HEAP**

(November–March) helps families keep the heat on during the winter months.

**9,264**

households received assistance through Winter Crisis HEAP



**Summer Crisis**

(July–August) helps families stay cool and keep the power on to ensure that refrigerated medicines are kept cold and other health-related equipment can continue to operate.

**441**

households received assistance through Summer Crisis HEAP

**13,840**

households received assistance through the Percentage of Income Payment Plan Plus (PIPP)

**175**

households received assistance through Duke Electric and Gas Fuel Fund Credit

*Funding for the Home Energy Assistance Program is provided by the Ohio Department of Development and private resources.*

# GCMi

## Greater Cincinnati Microenterprise Initiative

*Willie Hill, Director*

GCMi assists existing and aspiring entrepreneurs by providing training classes, assistance developing and refining a business plan, assistance securing small loans, and one-on-one business counseling and guidance. GCMi helps clients start a business and continues to assist them as they navigate the various obstacles that new business owners face. GCMi also helps established businesses by providing advice and access to resources.



108

businesses  
received  
technical  
assistance.



90

participants  
completed  
entrepreneurial  
training



21

business  
start-ups



17

loans in GCMC  
loan portfolio



16

jobs  
created

8

jobs  
retained

## Outstanding Loan Portfolio \$327,167

- 85 full-time / 104 part-time employees
- \$7,100,000 revenue
- 82% of the portfolio are start-up businesses

Total Financing  
provided to GCMC Clients:

**\$2,063,482** (Program to date)

Loan Dollars secured by GCMC clients — traditional and non-traditional:  
**3 clients/\$94,000 Microcity**  
**2 clients/\$72,000 in additional financing**

In addition to its proprietary loan pool, which provides capital to low-to moderate-income business owners, GCMC also provides loan administration for the City of Cincinnati's small business Microcity Loan program.

## Welcome to the Ice House Entrepreneurship Program through GCMC!

GCMC recently engaged in their first Ice House Entrepreneurship Program trainings in the Fall of 2016. GCMC is the provider of Entrepreneurship Education and Business Development services for low to moderate income clients. Class participants have very engaged and interactive with the group activities, personal challenges, and online blogging. They have been appreciative of the learning's and skills the Ice House Entrepreneurship Program has provided for them.

The Ice House Entrepreneurship Program (IHEP) a Kaufmann Foundation sponsored program curriculum brings "Eight Life Lessons from an unlikely Entrepreneur" in an experiential-problem based learning format that will engage participants in the "entrepreneurial mindset." Employers are increasingly demanding an innovative and entrepreneurial workforce, seeking individuals with critical thinking, problem solving, collaboration, communication, and other entrepreneurial skills. The IHEP is designed to equip participants with the perseverance and determination needed to become more successful. It engages and empowers them to take ownership of their future while developing Entrepreneurial knowledge skills and behaviors that will enable them to succeed and overcome poverty and/or the obstacles of poverty.

GCMC will focus on the Four Core principles of: Choice, Opportunity, Action, and Knowledge. These are at the center of developing the

"It doesn't take a whole lot to make a difference or be successful! All you have to do is take what you have, start learning... and then build up from there!"

—Brenda Ellis,  
Entrepreneur

"As an early entrepreneur, I thought I knew what others wanted. After completing the this entrepreneurship program it has helped me understand how I can be more efficient with my time, if I ask my customers how I can give them what they desire, this was the most important lesson I learned from Ice House."

—Candace Simpson,  
Entrepreneur

participants “Entrepreneurial Mindset.” These principles will help drive the following outcomes for the program:

1. Develop skills, attitudes and behaviors
2. Drive participant engagement
3. Increase program completion rates
4. Produce more employable program participants

In addition to these outcomes, the core Principles will directly affect skill development in the following areas:

1. Critical Thinking
2. Creativity
3. Recognizing opportunities
4. Effective problem solving
5. Communication
6. Collaboration

With additional support from the Greater Cincinnati Foundation (GCF), GCFI will focus on four target areas: Traditional GCFI clients, Workforce Development programs, Ex Offender programs, and Youth programs. GCFI will provide Entrepreneurial Education and Entrepreneurial Skill building programming and supportive services.

“I appreciated the time the Ice House instructors had taken, to help me understand the Opportunity Discovery Process. I now recognize how important it is to continue the footwork that is needed to do the things that need to be done, in order to make the dream of entrepreneurship a reality.”

—**Cheryl Lackey,**  
**Entrepreneur**

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## “Mi Negocio” GCFI Entrepreneurial Training Academy (In Spanish)

GCFI is proud to announce the completion of its fourth annual Entrepreneurial Training Academy (ETA) small business training classes taught in entirely in Spanish.

The 6-week, 10 class course titled “Mi Negocio (*My Business*) — Introduction to the World of Business” was well received by its fourteen (14) graduates. This series of all-Spanish training classes is the first of its kind for the Cincinnati area. Training classes included the areas of: Business Plan Basics, Navigating the Registering of Your Business, Connecting Your Business to Your Market, Funding Options, and Financial Management.

GCFI also partnered with Price Hill Will to conduct these classes in the Price Hill area with great success.

# SUCCESS STORY

Venita Dell has more than 20 years' experience with helping young pregnant women reach their full potential and blossom into loving mothers. She wanted to dedicate her life to those who were lost, hopeless and needed support.

Venita founded Helping Young Mother's Mentor, Inc., a 501 (c)3 charitable organization. It specializes in mentoring young mothers from the ages of 12 through 18 who are also in need of housing, social and health education, vocational development and life skills training while they are pregnant.

Studies show that unplanned or unwanted pregnancies among teens girls is decreasing, although teen pregnancies in lower-income communities are not declining as much. These teen pregnancies can be associated with generational poverty, dropping out of school, increased risk of alcohol and drug abuse, foster care, and involvement with the criminal justice system.

Ms. Dell was referred to the Greater Cincinnati Microenterprise Institute's Entrepreneurship Training Academy in 2015, and she graduated from both the Business I and II programs the following year. Ms. Dell attributes GCMC's program for building her improved communication skills, self-confidence, critical thinking and problem-solving skills that has guided her leadership to expand her organization through the creation of two programs.



The first new program, "Lee's Daughters", is a one-on-one, year-long mentoring program designed to provide a therapeutic approach to pregnant teens ages 14-25 with mentoring and a continuum of support to help "Change 2 Lives".

And the second program is "Young Sisters Doing It Right Empowerment Program", which has a 12-week curriculum geared toward girls ages 12 to 18. This program provides a holistic approach to motivating young women through self-esteem building, nutritional development, learning safety tips and participating in service learning opportunities.

The personalized mentoring and support services offered by Helping Young Mother's Mentor will build confidence, encourage education, build social and life skills needed in order to achieve a better quality of life and help attendees reach their future goals.

# Financials

*Joan Proffitt, Director*

The Cincinnati-Hamilton County Community Action Agency receives funding from the City of Cincinnati, the State of Ohio and the federal government, as well as private sources. As a steward of public funds, CAA has developed internal controls to ensure financial systems are strong and all money is spent in an efficient and effective manner. The agency undergoes numerous audits and reviews, and consistently receives the highest rankings.



## INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of  
Cincinnati—Hamilton County Community Action Agency  
Cincinnati, Ohio

### Report on the Financial Statements

We have audited the accompanying consolidated financial statements of Cincinnati—Hamilton County Community Action Agency (C-HCCAA) (a nonprofit organization), which comprise the consolidated statements of financial position as of December 31, 2015 and 2014, and the related consolidated statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial position of Cincinnati—Hamilton County Community Action Agency as of December 31, 2015 and 2014, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

### Other Information

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. Code of Federal Regulations (CFR) Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, and the schedule of indirect cost rates are presented for purposes of additional analysis and are not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

### Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated June 20, 2016, on our consideration of Cincinnati—Hamilton County Community Action Agency's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Cincinnati—Hamilton County Community Action Agency's internal control over financial reporting and compliance.

Wheeling, West Virginia  
June 20, 2016

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

December 31, 2015

**ASSETS**

Cash and cash equivalents . . . . .	\$ 1,504,396
Investments . . . . .	710,622
Accounts receivable . . . . .	151,871
Grants receivable . . . . .	274,912
Prepaid expenses . . . . .	41,301
Advances . . . . .	600,702
Property and equipment, net . . . . .	17,147,365
Property held for resale . . . . .	290

**Total assets . . . . . \$ 20,431,459**

**LIABILITIES**

Accounts payable . . . . .	\$ 486,108
Accrued expenses . . . . .	341,837
Refundable advances . . . . .	1,124,923
Interest rate swap liability . . . . .	125,084
Bonds payable . . . . .	7,365,000
Long-term debt . . . . .	1,612,962

**Total liabilities . . . . . \$ 11,055,914**

**NET ASSETS**

Unrestricted . . . . .	\$ 9,112,230
Temporarily restricted . . . . .	254,607
Permanently restricted . . . . .	8,708

**Total net assets . . . . . \$ 9,375,545**

**Total liabilities and net assets . . . . . \$ 20,431,459**

**CONSOLIDATED STATEMENT OF ACTIVITIES**

for the year ended December 31, 2015

**UNRESTRICTED NET ASSETS**

**Support and Revenues:**

Federal grants . . . . .	\$ 20,623,191
State grants . . . . .	101,441
Local grants . . . . .	1,322,363
In-kind contributions . . . . .	1,405,566
Program income . . . . .	159,335
Rent income . . . . .	256,487
Interest income . . . . .	17,101
Donations . . . . .	62,910
Net realized gain on investments . . . . .	63,744
Net unrealized (loss) on investments . . . . .	(67,703)
Gain on disposal of property and equipment . . . . .	10,100
(Loss) on interest rate swap agreement . . . . .	(7,772)
Insurance proceeds on property damage . . . . .	65,329
Other . . . . .	30,000

**Total support and revenues . . . . . 24,042,092**

**Net assets released from restrictions:**

Restrictions met . . . . . 5,448

**Total unrestricted revenues, other**

support and gains . . . . . 24,047,540

**Expenses:**

Child development . . . . .	18,105,075
Community services . . . . .	2,534,844
Emergency assistance . . . . .	1,513,959
Social development and enrichment . . . . .	596,152
Management and general . . . . .	1,839,480
Fundraising . . . . .	12,950

**Total expenses . . . . . 24,602,460**

**Change in unrestricted net assets . . . . . (554,920)**

**TEMPORARILY RESTRICTED NET ASSETS**

Interest income . . . . .	7,572
Donations . . . . .	2,800
Realized (loss) on investments . . . . .	(1,195)
Unrealized (loss) from investments . . . . .	(5,988)

**Net assets released from restrictions:**

Depreciation on contributed property . . . . . (10,852)  
Restrictions met . . . . . (5,448)

**Change in temporarily restricted net assets . . . . . (13,111)**

**Change in net assets . . . . . (568,031)**

**Net assets at beginning of year . . . . . 9,943,576**

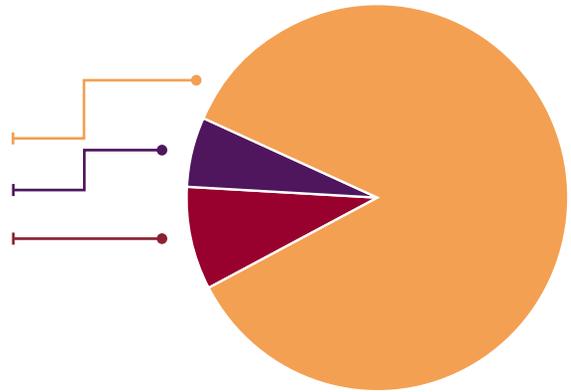
**Net assets at end of year . . . . . \$ 9,375,545**

The Report on Audit of Consolidated Financial Statement, including the Notes, is available upon request.

## REVENUES

for the year ended December 31, 2015

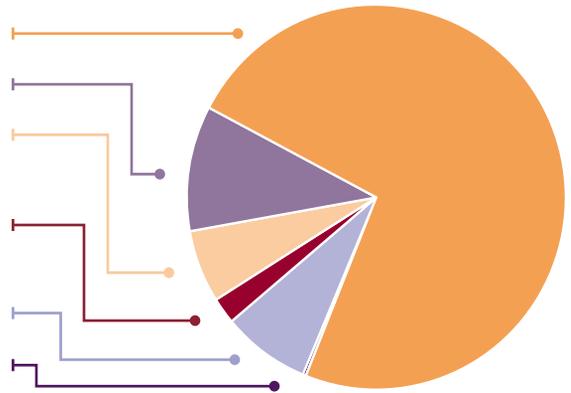
Federal Awards . . . . .	\$20,623,191	85.76%
In-Kind Contributions . . . . .	\$1,405,566	5.85%
Other . . . . .	\$2,018,783	8.39%



## EXPENSES

for the year ended December 31, 2015

Child Development . . . . .	\$18,105,075	73.59%
Community Services . . . . .	\$2,534,844	10.31%
Emergency Assistance . . . . .	\$1,513,959	6.15%
Social Development and Enrichment . . . . .	\$596,152	2.42%
Management and General . . . . .	\$1,839,480	7.48%
Fundraising . . . . .	\$12,950	0.05%



**Public & Private Revenue  
for the Fiscal Year Ending 12/31/15**

Federal Grants . . . . .	\$ 20,623,191
In Kind Contributions . . . . .	1,405,566
Local Grants . . . . .	1,322,363
State Grants . . . . .	101,441
Program Income . . . . .	159,335
Rent Income . . . . .	256,487
Interest/Investment Income . . . . .	13,142
Donations . . . . .	62,910
Other . . . . .	103,105
<b>Total 2015 Revenue . . . . .</b>	<b><u>\$ 24,047,540</u></b>

**Budgetary Expenditures for the Fiscal Year Ending 12/31/15 and  
Budget for the 2016 Fiscal Year**

	Total Agency Budget	Actual Costs Through 12/31/15	Budget Remaining	Actual % Expended	Agency Budget for the 2016 Fiscal Year
Salaries . . . . .	\$7,945,448	\$6,955,299	\$990,149	.88%	\$7,456,677
Fringe Benefits . . . . .	2,687,011	2,176,322	510,689	.81%	2,589,235
Youth Labor and Benefits . . . . .	118,174	153,657	(35,483)	130%	559,699
Contractual . . . . .	1,593,837	1,527,012	66,825	.96%	1,598,641
Space . . . . .	556,825	628,333	(71,508)	113%	998,626
Financing Costs . . . . .	404,711	279,020	125,691	.69%	289,281
Travel . . . . .	206,070	155,485	50,585	.75%	214,634
Supplies . . . . .	532,529	752,147	(219,618)	141%	1,252,774
Delegate Services . . . . .	6,934,560	6,180,637	753,923	.89%	7,181,020
Childcare Partnership Services . . . . .	912,000	218,088	693,912	.24%	808,000
Utilities . . . . .	339,628	345,602	(5,974)	102%	364,086
Telephone . . . . .	84,388	94,774	(10,386)	112%	38,930
Printing and Reproduction . . . . .	90,264	84,359	5,905	.93%	106,712
Computers . . . . .	129,580	79,935	49,645	.62%	206,283
Equipment . . . . .	931	12,844	(11,913)	1380%	262,486
Depreciation . . . . .	863,644	1,125,638	(261,994)	130%	825,082
Insurance . . . . .	109,475	63,898	45,577	.58%	56,853
Client Support . . . . .	2,071,323	752,522	1,318,801	.36%	1,090,750
Staff Development . . . . .	189,290	141,677	47,613	.75%	174,264
Vehicles . . . . .	54,389	38,647	15,742	.71%	468,623
Repairs on Damaged Property . . . . .	.0	63,351	(63,351)	.0%	.0
Other . . . . .	190,876	187,852	3,024	.98%	164,785
In-Kind . . . . .	4,544,280	1,967,626	2,576,654	.43%	4,552,500
<b>Total . . . . .</b>	<b><u>\$30,559,233</u></b>	<b><u>\$23,984,725</u></b>	<b><u>\$6,574,508</u></b>	<b><u>.78%</u></b>	<b><u>\$31,259,941</u></b>





**Cincinnati-Hamilton County  
Community Action Agency**

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