Dear Friends,

On behalf of the CommunityWorks family, we thank you for supporting our mission of helping to move people and places out of poverty in South Carolina. For more than a decade now we have concentrated on reducing the barriers that prevent low wealth families and communities from participating in economic prosperity equitably. We couldn’t have done this important work without you.

While the state of South Carolina has continued to enjoy strong economic growth over the past several years a growing number of residents have not benefited from the growing economy. With more than 780,000 people in SC living at or below poverty we believe that it is imperative that SC residents have access to viable wage jobs, quality affordable housing, adequate savings and assets to cover emergencies, and live in stable and healthy neighborhoods. At CommunityWorks we believe that access to opportunity to achieve financial stability is critical to building and sustaining resilient communities.

As you will see in this report, we have worked diligently to level the playing field and provide access to opportunity for underserved families and communities throughout our footprint. We have seen tremendous progress and I am deeply grateful for the amazing dedication and commitment of our board, staff, clients, and contributors. There is nothing more rewarding for me personally than to see that single parent who is finally able to provide a safe place for their children, or that small business owner who finally gets a loan to make that business dream a reality.

Scaling up services to assist even more people is our top priority. That’s why we engaged two major strategic partners in 2018—merging our credit union with Self Help Credit Union, and serving as fiduciary for the new Greenville Housing Fund. The year ahead will mark another major change for the organization as I will be resigning as the CEO after 10 extraordinary years.

Leading CW for the past decade has been one of the most meaningful chapters in my life and I am deeply grateful for the opportunities I’ve had to work with so many like-minded people and organizations here in the Upstate. I am confident that CW will continue to thrive as the Board and staff begin the work of transitioning and planning for future leadership. Stay tuned.

CommunityWorks’ next decade of growth will be in capable hands, of that I have no doubt.

Deborah McKetty, CommunityWorks CEO
THE FIRST TEN YEARS OF COMMUNITYWORKS

A Road Less Traveled

“It has been an incredible journey!” exclaimed CEO and President of CommunityWorks, Deborah McKetty, when we sat down to talk with about CMW’s 10-year history. CommunityWorks opened its doors in January 2008 as the Greenville Housing Fund, but the ground work began nearly four years prior. Like most trailblazing ideas, it took a small miracle of alignment for the right people to be in the right place at the right time.

In 2004 the local United Way and the philanthropic community turned its focus to the lack of affordable housing in Greenville, due to the issues’ identification in the 2001 Community Impact Agenda. The Agenda helped lay the groundwork for Minor Shaw, who chaired the United Way Strengthening Families and Neighborhood Council. Minor was seeking strategies to improve affordable housing in low wealth neighborhoods and her interest prompted a mutual friend to introduce Minor to Deborah. McKetty, a native of Greenville, grew up in the Nicholtown community and went on to build a career in the affordable housing and banking industry. She had just returned to town bringing with her experience and passion for community economic development.

The two women spoke for hours at their first meeting. Their common interests were emerging and kept Minor and Deborah connected. Later the same year Minor, with her friends at United Way of Greenville, hired Deborah to conduct an assessment of affordable housing in the area. The Affordable Housing Opportunity Assessment study was completed in 2005.

“We started the study by engaging a number of community stakeholders, reviewing data, and conducting research to finally come up with strategic recommendations. The most substantive recommendation from the report was to start a revolving loan fund to finance affordable housing. The revolving loan fund was made available to developers for the construction or renovation of affordable housing in Greenville. However, there were very few high capacity nonprofit housing developers at that time. The Fund provided scholarships for training and certifications to developers to increase affordable housing development capacity.

We decided several major things at that meeting. We were still very committed to affordable housing but the mission needed to be broader. We needed to do more to help people in financial crisis. There were record job losses. People were losing their homes. There were foreclosures everywhere and it seemed to be no end in sight. It was a time of financial ruin for a lot of people and many low wealth families lost the wealth they had gained through the equity in their homes. We began to realize that the business model of a housing trust fund was no longer viable. Municipalities at that time had deficit budgets and would be in no position to dedicate a public revenue source to the housing trust fund.”

WHAT IS A CDFI?

Community Development Financial Institutions (CDFIs) are mission-driven financial institutions that create economic opportunity for individuals and small businesses, quality affordable housing, and essential community services by making low cost loans available to people traditional lenders can’t serve. CommunityWorks was recognized as a statewide CDFI in 2014.

WHY ARE CDFI’S IMPORTANT TO THE COMMUNITY?

CDFIs are a tremendous resource for communities because they are designed to address their local community’s needs. They have flexibility that traditional lenders do not have due to limiting regulations.

The Greeneville Housing Fund

Minor and Ed Good, a well-known community fundraiser, spearheaded a multi-year fundraising effort to help sustain the fund through the start-up years. The fund became a three-way partnership between the United Way, the City of Greenville and Greenville County Redevelopment Authority, finally opening its doors January 2008 as the Greenville Housing Fund. The Hollingsworth Funds and the Community Foundation were early supporters, too. Minor and Ed also agreed to serve on the initial board of directors and recruited Earle Furman, Coleman Shaw, Chandra Dillard, Jerry Stroud and others with a passion for affordable housing.

The most pressing challenge in low wealth communities at this time was the high number of substandard housing units in their neighborhoods. The early goal was to improve and beautify blighted neighborhoods and advocate for better conditions for residents living in those neighborhoods. “There were people living in really deplorable conditions so the city stepped up its code enforcement and did a lot of cleanup and built much needed infrastructure in these neighborhoods,” said Deborah.

“We had no idea what was looming around the corner, though. In 2009, it became very clear that we were in a full-fledge recession. Financial disaster was everywhere. Housing was not a popular topic and suddenly our core mission was threatened. Fortunately, we were well funded because of Minor and Ed’s foresight but we had to rethink our mission and even our business model,” Deborah recalls. The board and community stakeholders came together for an urgent strategic planning session at Furman University.

Taking a New Route

“I remember that retreat as being the moment the mission expanded,” says current CommunityWorks Board Chair, Mike Coggin. Deborah agrees.

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GREENVILLE HOUSING FUND 2.0

The City of Greenville committed $2 million toward a reboot of the Greenville Housing Fund and CommunityWorks was a perfect fit to act as the fiduciary and supply back office support. “We didn’t have to start from scratch like we did before which would have taken probably another two to three years to put the infrastructure in place,” Deborah McKetty, CW’s CEO and President, explained. The collaboration has already funded 313 units that will hopefully be available in the next 12 to 18 months.

A Few Turns

The newly formed CW leaned rather quickly that financial instability is a complex and deep-rooted problem throughout the Upstate. Almost 46% of SC households had subprime credit and were being denied traditional banking services as simple as free check cashing. Deborah laments, “This was a ‘systems’ issue that could not be addressed overnight or by our organization alone.”

With the support of the United Way, CW launched the Individual Development Accounts (IDA) matched savings program to build assets and savings, followed by an innovative microbusiness loan program to support underserved entrepreneurs. The volume of unbanked and underbanked households in the Upstate community continued to grow, though. Since traditional financial institutions were not in a position to meet the needs of this growing population—CW had to look beyond South Carolina for non traditional banking solutions.

In late 2014 CW chartered CommunityWorks Federal Credit Union, a community development credit union (CDCU), to offer a safe alternative to predatory lending and other financial challenges faced by low wealth families.

“I’m proud of the responsiveness this organization has had to the critical needs in the community and being very solutions-oriented. I think we have tackled some of the toughest challenges. It’s easy to look at data, talk about how the problem is but to really roll up your sleeves and do the hard work to get it done is the thing I’m most proud of,” Deborah explained.

It is that willingness to recognize community needs and work on solutions that brought CommunityWorks to the table with local leaders when Greenville faced another housing crisis in 2017. “You know they say if you live long enough you see things come around full circle. Here we are 10 years later reactivating a new housing trust fund,” Deborah jokes. The partnership with the City that helped fund the original Greenville Housing Fund was forged once again and CommunityWorks became the fiduciary for the new GHF last fall.

In 2018 CW also faced increased demand for yet more banking products and services for low wealth families. CommunityWorks FCU decided that merging with a larger mission focused credit union was the best solution and set out to find the right partner.

Self Help Credit Union, a $2 Billion credit union based in Durham, NC was selected as the new partner. The merger provides a substantial increase in products and services for credit union members who will now have access to low cost checking and savings accounts, debit and credit cards, and a host of low cost loan options.

What does the road ahead look like for CommunityWorks? “We’re almost done with building our organizational infrastructure and capacity and will soon move into our new office home. We’ve also started working on our third strategic plan to guide the next phase of our work which will be focused on impact expansion and sustainability,” explained Deborah. The 2019-2022 strategic plan will surely include growth—likely including a new effort to build the revolving loan fund capacity to $150M. Growing the loan fund to at least $50 million provides long term sustainability for CW and the Financial Stability Networks in our footprint. Growing the fund’s capital assets will provide the flexibility to continue to meet the needs of underserved people.

With ears to the ground and feet on the pavement CW’s next decade will likely be as eventful as the last. If the past is indeed prologue then future economic conditions and crises will introduce new financial challenges to CW and South Carolinians, no doubt. That, responding to those local community and family financial challenges with innovative solutions has been CW’s hallmark from the very beginning. That certainly won’t be changing.

HOME AT LAST

When Elaudivette Marrero decided to move to South Carolina from Connecticut, she was unemployed with limited resources, no car and expecting a child. “I was so stressed out,” she recalled. She was able to afford an apartment but Elaudivette wanted more for her children and for herself.

She reached out to HUD and a local bank but was informed that her credit score wasn’t up to par. She also needed a permanent job. Plus, she was finding it hard to save for a down payment despite her best efforts. When her position as a customer service representative went from temporary to permanent, Elaudivette went full throttle. “I said, ‘OK, this is my goal. I want to get my kids something and it’s going to be for them, for us!’” She was able to secure a $4,000 forgivable loan for a down payment through CommunityWorks and Elaudivette and her three beautiful children moved into their home in January 2018.

She likes the neighborhood and loves the fact that her children have more space to roam, study and play.

“I’m excited. I needed this,” she said. “The area is quiet. I love my kitchen. We don’t have the stress of having to renew a lease. I’m happier. It’s like a piece of mind. Hard work pays off.”

TOTAL ECONOMIC IMPACT

Of Ten Years’ Work

- Small Business Loans: $3,973,995
- Home Sales: $58,713,716
- Affordable Housing and Community Loans: $6,358,223
- Consumer Loans: $5,463,536
- Training Hours: 33,990
- Affordable Housing Units Built: 622
- Homes Purchased: 544

IN SC AS OF 2018

$221 Million

WHAT IS A HOUSING TRUST FUND?

Housing trust funds are established sources of funding for affordable housing construction and development. The funds are usually provided through a dedicated government revenue stream like real estate transfer taxes or tourism taxes.

COMMUNITYWORKS 2018 IMPACT REPORT
Rona Neely is unstoppable! She knows what it takes to overcome a difficult childhood with parents battling addiction. Though loving grandparents stepped in, they sometimes struggled to help her with homework and to provide school supplies on a fixed income. Rona found much needed support at a local afterschool program. “It was my safe haven. It was a place where I could go and get assistance. I could do arts and crafts. I could do field trips. I had mentors and positive role models. It was a place where I could be a child.” She didn’t know it at the time but that afterschool program experience would help her become a champion for children.

As happens to us all, Rona grew up and fell in love. She and Tim started their very own Brady Bunch with each having two children from previous relationships and then adding twins Tay and Tray to the mix. Rona’s love of children led her to the teaching profession after receiving a bachelor’s degree from Clemson. She loved her work and was recognized for her passion, even receiving a nomination for South Carolina Teacher of the Year. But she believed God wanted her to do more. “God gave me the vision for GEARS in 2007 and I was afraid to step out and do it because it was going to take me out of my comfort zone of teaching in the classroom.”

Rona overcame her fears six years later when, as a family, they opened the doors of GEARS, an afterschool and summer camp program no doubt inspired by her childhood experience. GEARS, which stands for Growth, Empowerment, Achievement, Respect and Service, was born from a marriage of Rona’s passion for teaching and her love of children. “I wanted to make sure that children who were reared in the homes of alcoholics and addicts...had a place where they could feel safe. That they would be able to receive assistance.”

She remembered the struggles of her grandparents and she and Tim both empathized with the challenges single parents face. They wanted to provide the support struggling families need to help their children succeed.

After operating GEARS for a short time, the Neelys found themselves in need of capital to purchase computers and printers for their afterschool students. They didn’t need much so they didn’t qualify for a loan at a traditional bank. Rona’s friend, Sarah Carter, suggested she reach out to CommunityWorks. Through an Individual Development Account, they were able to finance the purchase of much needed equipment as well as take advantage of CW’s business coaching services. In 2014, they used what they learned from CW in their decision to transform GEARS into a nonprofit in order to access grants that would allow them to serve more kids.

Because Rona and Tim wanted their kids to have the financial head start young Rona didn’t, they connected their kids very early on with CW. They encouraged Tay to enroll in an IDA program which provided matched savings for his education. Later the twins participated in CommunityWorks’ financial wellness coaching helping them each to qualify for car loans. The coaching they received along with their parents’ good example made it possible for the brothers to own their own homes at only 22! Rona’s commitment to being a champion for children has given her children and the children of GEARS a better path to follow than the one she had to travel.

CW is honored to play a role in the Neely’s lives and their story appears here because we believe it demonstrates the necessity of CW’s mission and the intergenerational impact of financial education and asset building. Thank you for playing your role in this story!
Grantors and Donors

Thank You to our 2018 Supporters and Partners

1. **CWCU merges with Self Help Credit Union**
   - In 2018 the CWCU Board approved a strategic merger with Self-Help Federal Credit Union. Bringing the CWCU family into Self-Help’s member network will now have access to the same great services previously offered by CWCU but will now have low cost checking, debit and credit cards, and nearly a dozen new affordable loan programs and banking services.

2. **Planning Forward and Leading Well**
   - CW kicked off a robust strategic planning process that included a reflection of our 10-year history and a strategic plan to guide forward. The planning process included an organizational assessment, and updated program logic modeling that allows both internal and external reviews of our work and more. Our final strategic plan will be led by a national CDFI consultant.

3. **Greenville Housing Fund 2.0**
   - CW was delighted to partner with the City and the philanthropy community to reestablish the Greenville Housing Fund under our corporate umbrella.

4. **Financial Review**
   - CW’s affordable housing and small business lending.

5. **Opportunity Insights**
   - The recent surge in the social justice movement has sparked a national conversation about income inequality and economic mobility. You’ve probably heard the terms on your radio or your social media pages but what do they mean to our community?

6. **Two Lives One Mile Apart**
   - The study included 20 million children born between 1978 and 1983. Researchers analyzed their parents’ income, their income as adults, incarceration rates and teen birth rates to create a picture of mobility all across America.

   - We sat down with Furman University Assistant Professor of Sociology, Dr. Amy Jonason, an urban sociologist with expertise in poverty and inequality, to better understand why economic mobility in South Carolina.

   - “There’s a couple of different ways to think about mobility. One is what we would call intergenerational mobility which is children doing better than their parents did,” Dr. Jonason explained. “There’s also looking at, as a society, are we experiencing what’s called absolute mobility which when the whole society’s status improves.” Opportunity Insights concluded that absolute mobility has declined severely in America over the last fifty years primarily because of the growth in economic inequality.

7. **One Mile From Main Street**
   - In 2014, a Harvard-based team of researchers launched Opportunity Insights to study how the neighborhoods they grow up in shape a child’s economic outcomes in the future – their economic mobility. They created the Opportunity Atlas, a map that shows which neighborhoods in America offer children the best chance to rise out of poverty using data from the Census and federal income tax returns.

   - In 2017 this year CommunityWorks was awarded our largest capital grant by the US Treasury’s CDFI Fund. The funds will be used to support CW’s affordable housing and small business lending.

   - New Office Home
     - In early 2019 CW was excited to move to our new home across the street at 100 W. Antrim Dr. This move will allow us to operate more efficiently through financing from SouthState and United Community Banks and grants from the Hollingsworth Funds, Jolley, Graham, John L. Smith, and Daniel Mickel Foundations. CW is deeply grateful for their support.

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CommunityWorks and our partners have invested $6,358,223 in affordable housing since 2008!
Together we have assisted 544 families as they purchased their first home and built or preserved another 622 affordable housing units in 10 years. That's 1,116 families with roofs over their heads.
Imagine what we can achieve in another ten years?
- Deborah McKetty, CommunityWorks CEO
Ross D. Kunmann and his partner Sean Edwards had a vision made it happen with the help of Icelandic company Lysi, a world leader in fish oil innovation and production since 1938.

“We connected with Lysi through Coastal Carolina University project with companies from our strong Icelandic alumni base. We were offered an additional opportunity to pitch a business plan to launch their products in the United States,” Ross explained.

It worked! Lysi agreed to let the young men introduce the product to the US market. When the young men approached a bank for initial funding, they found it impossible to get a start-up loan without $100,000 in revenue and 2 years of operations under their belts.

“CommunityWorks had approached our firm to offer them credit support and counseling services. Before that time, we had never heard of them. By this time, we had made out our line of credit from a traditional bank and several high interest credit cards paying to service the years between 2006 and 2009. We applied for our micro loan in early 2014. Initially, the loan restructured our debt service freeing up additional capital for hiring and expansion. In the end, CommunityWorks allowed us to take control of our future and control some of the financial errors we had made in the early days. Today, we are laser focused on our financials to ensure that we always have enough capital to provide for our staff and our clients,” Matthew Rydstski

Premiere PC – Matthew Rydstski
Premiere PC offers computer and network support for any size business.

“CommunityWorks had approached our firm to offer them technical support and counseling services. Before that time, we had never heard of them. By this time, we had made out our line of credit from a traditional bank and several high interest credit cards paying to service the years between 2006 and 2009. We applied for our micro loan to pay the bills and cover payroll. We then used the loan to have a commercial printer make our business cards and network in the community to ensure our success. Today, we are laser focused on our financials to ensure that we always have enough capital to provide for our staff,” Matthew Rydstski

In addition to helping Debra monetarily, CommunityWorks also provided her with a business coach.

“CommunityWorks has been such a great asset... This vision is so much bigger than me. My goal is to put people to work. At the end of the day you want to be self-sufficient. I’m grateful for every day I can get up and work.”

The Journey To Success

Corporate Stitch – Dionne Sandford
Corporate Stitch provides embroidery services to small businesses.

“I heard only good things about Community Works. When I was looking into getting my business started, I attended workshops and would set (CW) different events for small businesses. I started doing t-shirt quilts for people then realized I needed another revenue stream and launched out to companies to embroider their logo. I had the opportunity to be featured in the BMW video and since then I have secured a contract to do shirts for the BMW Company. I want to be known as the small business owner go-to embroider. Johnathan Rowland is my coach/mentor and we meet regularly to discuss concerns and issues...”

Johnathan Rowland, owner of Premiere PC

“Whatever your dream is, just stick to it.”

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Together, We Can Do More
Here’s How:

1. Giving

Your philanthropic gifts allow us to be responsive in practical ways. That is why your gifts are so very valuable to us. They allow us to take advantage of unforeseen or short-term opportunities to better serve clients. A philanthropic gift isn’t only about the impact CommunityWorks can make with it though—it’s about you. You matter to us. Like the clients we serve, our commitment to you is to be transparent. Thank you for considering a gift. Please email giving@cwcarolina.org to learn more about giving and volunteer opportunities.

2. Impact Investing

Investments with CommunityWorks provide much needed loan capital that benefits underserved South Carolinians, while yielding a return with interest. These kind of social and financial investments are built around you and your financial plans but benefit CW’s clients. We welcome you to consider an investment. Please email giving@cwcarolina.org to learn more.