

Reaching Out

A publication of Southern Good Faith Fund

Asset Builders

Business Development Center

Career Pathways

Power To Care

Public Policy

Welcome!

Welcome to our fall edition of the Southern Good Faith Fund (SGFF) participant newsletter. Whether you are a current, former, or potential participant in Asset Builders, Business Development Center, or Career Pathways this newsletter offers great information about the wealth of products and services offered at SGFF.

Times are tough right now for many families. In this issue we have several articles that offer you ways to help save money—like the article below and the story on page 2 about a way to save even more on groceries. Don't miss the important news on page 5 about our Career Pathways program. And on page 7 as one long-time member of our family bids farewell, we welcome a new member to our team.

In This Issue:

Chop Your Grocery Bill

Can't Pay Your Utility Bill?

Save Even More On Your Groceries

Money Management Puzzle

Upcoming IDA Classes

More IDAs in Arkansas

Career Pathways Success

CNA Class News

A Fond Farewell

Welcome Felecia Burns

Upcoming BDC Training

Reduce Household Expenses: Chop the Grocery Bill

By Debbie Dragon, American Consumer News

adapted from: <http://www.americanconsumernews.com/2008/06/reduce-household-expenses-chop-the-grocery-bill.html>

Probably the easiest (and fastest) way to reduce your living expenses is to take a look at the money you spend on groceries and food. The U.S. Department of Labor estimates that the average family of four spends \$709 per month (that's \$177 per person) on groceries.

Here are several ways you can reduce the amount of money you spend on

groceries, and make that money available for the higher cost in gas or utilities for your home:

1. Go shopping for groceries, paper goods, cleaning items and personal care items once or twice a month. [Fewer] trips to the store means you spend less. Studies have shown that when you stop at the store to pick

continued on page 2

Can't Pay Your Utility Bill?

What happens if you get a utility bill you know you can't pay? First of all, don't panic. Call your utility provider immediately—there may be options available to help you pay it. If you wait until the disconnect notice comes in, you may have no options.

You may be eligible for a delayed payment plan, where your current balance

is broken into four installments and added to each of your next four regular monthly bills.

Levelized billing is another option to help budget your utility payments. The utility company will total the last 12 months of usage and divide by 12 to get an average monthly usage. The

continued on page 7

Reduce expenses, continued from page 1

- up a few things for dinner, you end up picking up more than you planned and therefore spending more than you needed.
- Plan your menus and shopping lists using the store sale ads when you're preparing to go shopping. Select coupons and use them with sale items to get even steeper discounts. Don't forget about double coupon day!
 - Eat fruits and vegetables that are more perishable soon after your shopping trip and save the longer lasting fruits and vegetables for when they are gone. Bananas and grapes are good for about a week; pears, cucumbers, peppers, and lettuce last around two weeks, and oranges, apples, cabbage, and celery really go the distance and are still good a month after you buy them usually.
 - Freeze bread and cheese to have it last longer. Even milk can be frozen without a problem.
 - Get an extra freezer to store items you can stock up on when they go on sale. Turkeys go on sale right before Thanksgiving, hams go on sale around Christmas, etc.
 - Make a little extra and use the leftovers for lunches or dinner on another day. You can freeze completely prepared meals as well—so make a double batch of lasagna and freeze one for another day. Saves time and money since you have all the ingredients out already.
 - Ask around to friends and coworkers—if they just throw out their coupons, they could give them to you instead.
 - Consider making a price book to keep track of the regular price of

Save Even More on Groceries!

Another way to “chop” the grocery bill is to purchase approximately \$65 worth of food for \$30! With Angel Food Ministries it is now possible. Each month's menu is different and consists of fresh, frozen, and packaged food. Angel Food is purchased from the nation's top food suppliers and provides quality, nutritious food at significant discounts on a regular basis. Generally, one box of Angel Food assists in feeding a family of four for about one week

or a single senior citizen for almost a month.

There are no restrictions, conditions, or forms to fill out to purchase Angel Food. This food relief program is open to one and all. Anyone may purchase an unlimited number of boxes of Angel food by placing an order with a local Angle Food host site. To find a site near you go online to <http://www.angelfoodministries.com> or call one of the sites below.

Angel Food Ministry Sites

Arkadelphia:

Park Hill Baptist Church
870.246.4802

Forrest City:

Vision of Faith Outreach Ministries International
870.295.2874

Marianna:

Kingdom Connections Church
870.298.2701

Memphis:

Bloomfield Full Gospel Baptist Church
901.948.3078
Community Outreach Ministry
901.396.9425

McGehee:

1st Church of God in Christ
870.222.5190

Pine Bluff:

Neighbor to Neighbor
870.534.2883
First Presbyterian Church
870.534.7831
New Home Missionary Baptist Church
870.357.2228

Tunica, MS:

Living Water Outreach Ministry
662.519.1731 or 662.382.7264

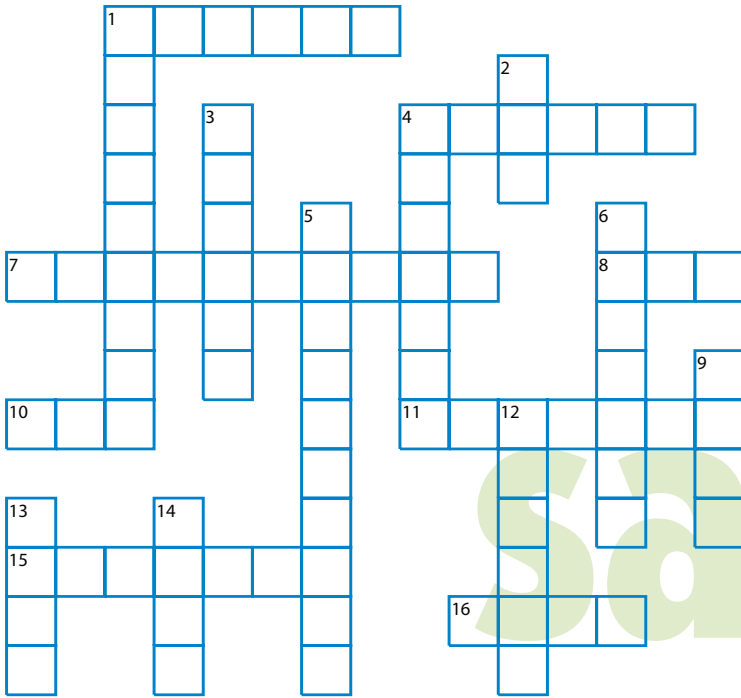
This list is a courtesy only and was compiled from the the Angel Food Web site. SGFF does not endorse any of these churches or organizations and can not guarantee their service.

- items you purchase regularly. You'll be able to tell at a glance if an advertised special is a good deal or not.
- If you live in an area where there are a number of retail and grocery chains competing, you should consider buying the sale items at each store, rather than doing a full shop

at one location. If you've limited your shopping trips to two a month instead of one or more per week—the time you spend stopping at a few stores in one trip will still be less than the hours spent on your more frequent shopping trips made previous to this change.

Money Management Puzzle

Test your knowledge of money management by working this crossword puzzle! Just use the clues below to solve the puzzle.



Across

- 1 Any money you receive
- 4 A spending plan for managing money during a given period of time
- 7 When you take money out of an account at a bank, you are making a _____?
- 8 Automated Teller Machine (abbreviation)
- 10 Personal Identification Number (abbreviation)
- 11 Any money you spend
- 15 When you put money in a bank account
- 16 The hazard or chance of loss

Down

- 1 Occurs when prices increase as time goes by
- 2 Individual Development Account (abbreviation)
- 3 Your ability to borrow money that you promise to pay back
- 4 The total amount of money you have
- 5 A legal process to get out of debt when you can no longer make all of your required payments
- 6 Sums of money saved and laid away
- 9 Money owed; also known as a liability
- 12 The money made after extracting all the expenses
- 13 Federal Deposit Insurance Corporation (abbreviation)
- 14 The temporary borrowing of money

Solution on page 8

Upcoming IDA Classes

Pine Bluff

Classes are held at 10 a.m. (noted) and 6 p.m. at Southern Good Faith Fund, 2304 W. 29th Ave.

*Free child care at the 6 p.m. class in Pine Bluff on Sept. 9, Sept. 23, Oct. 21, Oct. 28, Oct. 30, Nov. 18, and Dec. 9.

September

- 2 Information Meeting
- 9* Credit Management
- 16 Renting, Leasing, Buying (10 a.m.)
- 23* AST-Education

October

- 7 Information Meeting
- 14 AST-Home Ownership (10 a.m.)
- 21* AST-Home Repair
- 28* Money Management
- 30* Client Appreciation Night

November

- 4 Information Meeting
- 11 Spending as a Habit—Saving as a Goal (10 a.m.)
- 18* Financial Services
- 25 Credit Management (10 a.m.)

December

- 2 Renting, Leasing, Buying
- 9 Money Management (10 a.m.)
- 9* Money Management

Helena-West Helena

Classes during the week are held at 5:30 p.m. Saturday classes are from 10 a.m. - 2p.m. All classes are held at First Bank of the Delta, 502 Cherry St.

September

- 4 Information Meeting
- 11 Spending as a Habit—Saving as a Goal
- 27 Homebuyer Class

October

- 2 Information Meeting
- 9 Financial Services
- 19 Homebuyer Class
- 23 Credit Management

November

- 6 Information Meeting
- 20 Renting, Leasing, Buying

December

- 11 AST-Home Repair

Mississippi

Classes are held at 6 p.m. at the Workforce Center, 510 Sunbelt Dr., Clarksdale. Information meetings are held at 5:30 p.m.

September

- 25 Information Meeting
- 25 AST- Education

October

- 30 Information Meeting
- 30 Money Management

November

- 25 Information Meeting
- 25 Spending as a Habit—Saving as a Goal

December

- 16 Information Meeting
- 16 Financial Services

(AST—Asset Specific Training)

Public Policy

More IDAs Available in Arkansas

Individual Development Accounts (IDAs) are now available in more than three-quarters of Arkansas' 75 counties, thanks to a 2007 increase in state funding for IDAs from Arkansas' allocation of federal Temporary Assistance for Needy Families (TANF) funds.

During the 2007 legislative session, Southern Good Faith Fund and the Arkansas Assets Coalition successfully secured an increase in IDA funding

from \$550,000 a year to \$1.7 million a year—more than tripling the state's commitment of TANF funding with a goal of making IDAs more accessible statewide. Based on the increased funding, the number of TANF IDA providers in Arkansas has more than doubled, from four to nine. The funding increase and expanded provider roster will make IDAs available in 57 (76 percent) of the state's 75 counties—a

significant improvement from the previous level of just 48 percent (36 out of 75 counties).

The following is a list of TANF IDA providers, their contact information and a list of the counties they serve. Look for detailed information soon, including an interactive statewide county map, at the Arkansas Asset Coalition's Web site, www.arassetpolicy.org

IDA Providers in Arkansas. Call One Today and Start Building Your Assets!

Central Arkansas Development Council

722 Gaunt Street, P.O. Box 580
Benton, AR 72015
501.315.1121

www.cadconline.net

Counties served: Calhoun, Clark, Columbia, Dallas, Hot Spring, Lonoke, Montgomery, Ouachita, Pike, Pulaski, Saline, and Union

Chicot Housing Assistance Corporation

113 Main Street
Lake Village, AR 71653
870.265.3237

Counties served: Ashley, Chicot, Desha, and Drew

Community Action Program for Central Arkansas (CAPCA)

707 Robins Street, Suite 118
Conway, AR 72034
501.329.0977

www.capcainc.org

Counties served: Cleburne, Faulkner, and White

Crawford-Sebastian Community Development Council, Inc.

4831 Armour Ave.
Fort Smith, AR 72904
479.785.2303

www.cscdcca.org

Counties served: Crawford and Sebastian

Crowley's Ridge Development Council, Inc.

2401 Fox Meadow Lane,
P.O. Box 1497
Jonesboro, AR 72403
870.802.7100

www.crdcnea.com

Counties served: Craighead, Crittenden, Cross, Greene, Jackson, Poinsett, St. Francis, and Woodruff

Economic Opportunity Agency of Washington County, Inc.

614 E. Emma Ave.
Springdale, AR 72764
479.872.7479

www.eoawc.org

Counties served: Benton, Carroll, Madison, and Washington

Healthy Connections

404 7th Street
Mena, AR 71953
479.243.0279

www.healthy-connections.org

Counties served: Howard, Montgomery, Pike, Polk, Scott, and Sevier

Southern Good Faith Fund

2304 W. 29th Ave.
Pine Bluff, AR 71603
870.535.6233

www.southernfff.org

Counties served: Arkansas, Ashley, Bradley, Chicot, Clark, Cleveland, Crittenden, Cross, Dallas, Desha, Drew, Garland, Grant, Hot Spring, Jefferson, Lee, Lincoln, Monroe, Ouachita, Phillips, Prairie, Pulaski, and St. Francis

Universal Housing

301 E. Third St., P.O. Box 846
Russellville, AR 72811
479.968.5001

Counties served: Conway, Franklin, Johnson, Logan, Perry, Pope, and Yell

Career Pathways Handover Success

Southern Good Faith Fund has exciting news about Career Pathways in Pine Bluff and Helena-West Helena, as well as across Arkansas. We have successfully handed over our Career Pathways (CP) program to our valued partners at Southeast Arkansas College (SEARK) and Phillips Community College of the University of Arkansas (PCCUA). If you are interested in information about how to embark on your own career pathway, you may now call the schools directly. And you'll still hear familiar voices because our CP staff now work for the colleges. Thank you very much to all of our former staff for all of your years of service, and for your continu-

ing work with our friends at SEARK and PCCUA helping students realize their dreams: Lisa Ponder, Zelda Simes, and Deborah Gentry. (Melissa Young, our CNA instructor, has also taken a position at SEARK as a nursing instructor.)

This development perfectly illustrates the effectiveness of our model at SGFF to research and develop innovative programs on-the-ground in our service areas with local partners and spread those positive changes across the state through our Policy program. What began at SGFF as a Certified Nursing Assistant (CNA) program in 1996 and became the full, multi-step, multi-disci-

pline Career Pathways program in 2004, our Policy program helped expand into what Career Pathways is today: a \$12 million a year program at all 22 community colleges and three technical institutes across the state and a major system change in the way colleges serve low-income students.

We remain dedicated to workforce, educational, and career development in the Delta and across the state, and we are busily considering how we will contribute next, and what funding opportunities and partnerships are available. Stay tuned and please don't hesitate to contact us if you have questions or ideas.



"Becoming part of Southern Good Faith Fund has been a blessing to me. Before I began this great program I had no job and I was struggling everyday to take care of my son and get a better education to benefit the both of us in the future. Knowing that there are programs like this means everything to me, because they understand the struggles that people like myself go through when trying to provide for a child and get and education as well."

—Guante Freeman, CNA Graduate, June 2008

Important News about Our CNA Class

Our CNA class has been going strong for over 10 years, providing job training and serving an important need in our community for skilled nursing assistants. The class has also been an important first step for many on a career pathway with advanced degrees in nursing, professional growth and accomplishments, and good incomes. However, right now the funding for this class is uncertain. We will be updating you in the months ahead about the status of the class, as we hear back from grant and funding requests for the class, and explore other partnership opportunities.

A Fond Farewell

My name is Miriam Njoki Karanja, and I have been the program director for Southern Good Faith Fund's Business Development Center for the past nine years. When I joined the Business Development Center, all we had was a funded proposal, and one training program. It's been challenging and exciting to build the program to one that serves over 1000 individuals a year. Together with my colleagues Angela Austin and Pat Scott, we have assisted 217 business owners access over \$5.1 million in capital for their businesses. Our mission is straightforward: to assist aspiring and existing business owners start, expand, or improve their small businesses so that they can improve their incomes.

It's with a mix of excitement and sadness, that I share the news that my time in Arkansas ended on August 30, 2008. My son David and I have returned to my home country Kenya. Kenya is located on the East Coast of Africa, and has a population of over 30 million. The capital city Nairobi has a population of over 10 million. Even though

the population is majority black, there are over 51 tribes, which makes for huge diversity. The weather is a lot like Arkansas', except that it's cooler and less humid. The seasons are divided into the dry and rainy—I am happy that I'm leaving just in time to miss the winter!

I will miss my family at Southern Good Fund terribly. My life has been transformed as a result of serving this great organization, and I have a lot of ideas that I plan to implement because of what I have learned as an employee of SGFF.

I wish Southern Bancorp great success in its mission of Building Communities and Changing Lives.

To all BDC clients:

It has been a great honor to work with so many wonderful people over the years. I watched you grow as you worked to grasp the fundamentals of creating, improving, and expanding your very own business. Even though I was the trainer, I learned many things

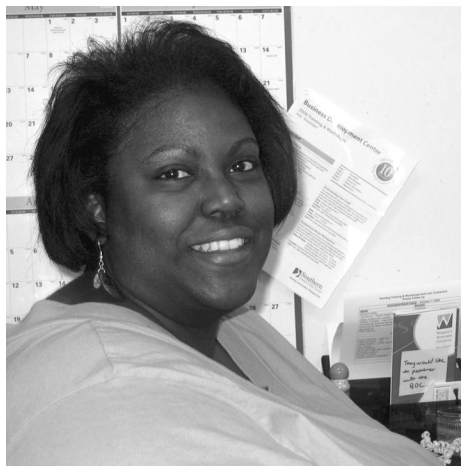


Miriam Karanja is director of the Business Development Center.

from you—I learned that a dream left unfulfilled is a sad thing indeed. I saw your hope, faith, and strength as you implemented your plans, and worked to improve your livelihood and that of your children. Know that you will always be dear to me.

If you'd like to keep in touch with Miriam and would like her new contact information, e-mail SGFF at info@southernngff.org.

Welcome Felecia Burns



Business Development Center clients may recognize our new acting program director Felecia Burns. She comes to us from alt.Consulting where she has spent the last five years as a management consultant helping prospective and current business owners learn basic entrepreneurial skills. Felecia has more than 10 years of accounting and 4 years of banking experience.

She earned her B.S. in Business Administration from the University of

Arkansas at Pine Bluff and an MBA in Accounting from the University of Phoenix, where she now serves on its Little Rock campus as an adjunct professor in the School of Undergraduate Business and Management.

“It has been a pleasure to partner with and serve the clients of the BDC for the last 5 years,” Felecia says. “I eagerly look forward to our continued collaboration and the future success of the BDC.”

BDC is partially funded by the U.S. Small Business Administration's Office of Women's Business Ownership (OWBO) under Cooperative Agreement Number (SBAHQ-04-W-0032). The Office of Women's Business Ownership is established to help women become full partners in economic development through small business ownership. The Women's Business Ownership homepage is: www.wbconline.gov. BDC is a public-private partnership of the U.S. Small Business Administration and Southern Good Faith Fund, a non-profit affiliate of Southern Bancorp. SBA's cooperation does not constitute or imply its endorsement of any opinions, products, and/or services. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact Miriam Karanja, 2304 W. 29th Ave., Pine Bluff, AR 71603 or call 870.535.6233. All SBA programs provided on a nondiscriminatory basis.

Utility bill, continued from page 1

monthly bill will be equal to that average which helps you keep from having high summer bills and low winter bills. Your monthly payment stays nearly the same year-round.

Some utility companies offer “pick a date” payment dates. You may be able to pick a payment due date that is close to the day you receive your checks.

If you and the utility company agree to a payment plan, you need to keep to the agreement. Not paying as agreed can result in the utility company disconnecting your service. If you agree to a payment plan and your circumstances change, contact the utility immediately. You may be able to renegotiate a new plan.

To find schools participating in the Career Pathways program or to learn more, go to Arkansas Career Pathways at www.arpathways.com

To see if you qualify for a matched savings account to help you pay for your college education (or home or business), remember to call our Asset Builders program.

Upcoming Training At The Business Development Center

Get the complete schedule on our Web site at www.southernngff.org

Child Care Licensing Pre-Application Workshop

DHS' licensing specialists will talk about the requirements to obtain a license to operate a child care business.

November 20 in Pine Bluff

Understanding Your Credit

Learn how to read your credit report, dispute errors, draft a budget, and take steps to prevent identify theft.

November 25 in Pine Bluff

Budgeting and Money Management

Develop a personal budget and determine how to allocate your money so that you can eliminate debt, save money, and live within your means.

October 28 and December 9 in Pine Bluff

How to Obtain a Small Business Loan

Learn what it takes to get a loan, how to develop a business plan, and how to access alternative financing sources.

November 13 in Pine Bluff

Back by popular demand! Networking Breakfast

Meet other business owners and professionals during our networking sessions.

October 28 in Helena-West Helena

November 5 in Pine Bluff

How to Market Your Business

Internet sales can significantly grow your small business. Learn all about e-Bay and how you can buy and sell online.

October 21 in Pine Bluff

NEW! DBE Certification for Arkansas State Department of Transportation Contracts

To access contracts available through the Arkansas State Highway and Transportation Department (AHTD) as a Disadvantaged Business Enterprise (DBE), eligible business owners must be DBE-certified.

Business owners must pre-register.

October 23 in West Memphis

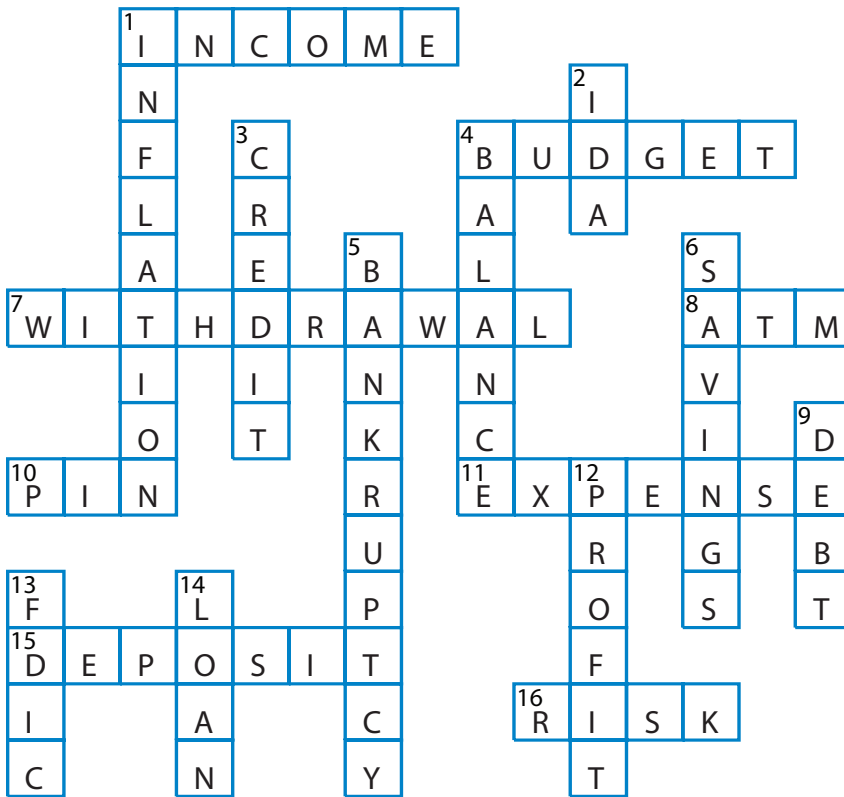
November 6 in Pine Bluff

To learn more about these classes and others, give us a call at 870.535.6233 or visit our Web site at www.southernngff.org.

**Ask About Our
Special Discounts
for IDA
Participants!**

small
business

Solution to puzzle on page 3



Offices

Pine Bluff

Asset Builders
Business Development Center
Career Pathways

2304 W. 29th Avenue
Pine Bluff, AR 71603
870.535.6233

Helena-West Helena

Asset Builders
502 Cherry Street
Helena-West Helena, AR 72342
870.816.1104

Business Development Center
502 Cherry Street
Helena-West Helena, AR 72342
870.816.1120

Little Rock

Public Policy
1400 W. Markham, Suite 400
Little Rock, AR 72201
501.661.0322

Web Site

For more information visit:
www.southernngff.org

Non-Profit Org.
U.S. Postage
PAID
Pine Bluff, AR
Permit #29