

Changing Lives

A publication of Southern Good Faith Fund

A Kind of Delta Cultivation

A year ago in this space, we shared our resolve to be “the best kept secret in Arkansas” no longer. We developed this newsletter as part of that effort, to spread the word about our hard work and success to you—our friends, partners, funders, donors, and participants—and everyone who shares our dedication to helping the hard-working residents of rural Arkansas and the Mississippi Delta increase their assets



Thomas and Tisha Arnold

and income, and help them earn the American Dream many take for granted. Cultivating support for our programs is one of our most important, and gratifying, responsibilities. It is our pleasure to show you how we turn your valuable support directly into services for our participants and their families.

In these pages over the last year, you have learned about state and national recognition that we have received, including our President Angela Duran being named the Arkansas Business

Non-profit Executive of the Year, and the Annie E. Casey Foundation’s Families Count Award, which included a grant for \$500,000 dollars that we will use to start an endowment fund to help our continued sustainability. But we focus our outreach nearer by as well, and as our recent Pine Bluff Cultivation Party shows, we enjoy strong local support.

We felt it was only appropriate to hold our first cultivation party in the city of our home office in Pine Bluff, the “Gateway to the Delta.” The party was graciously hosted by local community and business leaders—Joy Blankenship, Julie and Bill Bridgforth, Dr. Lawrence and Ethel Davis, Jacki McCray, Eva McGee, Chuck and Cappi Morgan, Glenn Rambin, Mayor Carl and Trudy Redus, Diane Tatum,

Freddye Webb-Petett, Senator Hank and Phyllis Wilkins—and attended by a dedicated group of active local citizens.

Our board member and Assistant Professor of Leadership and Philanthropy at the Clinton School of Public Service, Freddye Webb-Petett, addressed the crowd and encouraged our supporters by saying that many of us support groups across the state and the country, even the world, who are making a difference for low-income people,

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Promoting Affordable Healthcare in Arkansas

One in four working-age Arkansans—378,000 people ages 19 to 64—lacked health insurance coverage in 2004. Of these working-age uninsured, more than three in five were employed.

The rising cost of sponsoring health insurance coverage for employees is one of the most significant challenges facing small business owners, both nationally and in Arkansas.

In Arkansas, nine in 10 private-sector firms with 50 or more employees offer health insurance. But the situation is starkly different for private-sector firms with fewer than 50 employees. Just three in 10 of these smaller firms offer health insurance.

ARHealthNet, a recently implemented, unique partnership between state and federal government, employers and families, is designed to provide basic health coverage for small business employees—particularly those with low incomes—through a limited package of benefits at an affordable price.

ARHealthNet is funded through a combination of federal Medicaid dollars, state tobacco settlement money, and contributions from employers and employees. The concept for ARHealthNet was developed by the Arkansas Center for Health Improvement’s Health Insurance Expansion Initiative Roundtable in partnership with the Arkansas Department

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Promoting Affordable Healthcare in Arkansas

of Human Services. Southern Good Faith Fund is one of the consumer representatives on the Roundtable.

Businesses that have not offered health care coverage for at least 12 months and have between two and 500 full-time employees (at least 30 hours per week on average) are eligible to participate in ARHealthNet. Participating employers must cover all of their employees ages 19 to 64 through ARHealthNet or provide evidence of other coverage. Employees covered under another existing group health plan, such as coverage provided through a spouse, will be exempt from participating in ARHealthNet. Spouses who meet plan requirements are also eligible for coverage.

Under ARHealthNet, employees who are U.S. citizens, live in Arkansas, and have annual household incomes at or below 200 percent of the federal poverty level will be eligible for assistance in paying health insurance premiums. At least one employee must have income at or below 200 percent of poverty for the employer to participate in ARHealthNet.

ARHealthNet premiums will vary among employees depending on age and gender. The average premium is estimated at \$278 a month for employees who earn greater than 200 percent of the federal poverty level. Employers decide how much, if any, of the premium cost is the responsibility of employees.

Employees who earn at or below 200 percent of poverty will have their monthly premiums subsidized by federal and state dollars. The subsidy rate is 81 percent for lower-income employees with dependent children and 73 percent for lower-income employees who don't have dependent children.

The remaining premium, which will typically range from \$10 to \$50 a month, can be paid by the employer, the employee, or a combination.

All ARHealthNet participants, regardless of income, will be subject to a \$100 annual deductible, which is included in the maximum \$1,000 annual out of pocket cost to the employee. After the deductible is satisfied, a 15 percent co-insurance will be required. The deductible does not apply to office visits and prescriptions.

ARHealthNet does not exclude any pre-existing condition from being covered. Employees do not have to answer medical questions to be eligible for coverage. There is no waiting period for initial enrollment and benefits begin immediately.

Statewide, 15,000 slots will be available in 2007 for the first phase of the program, while an estimated additional 65,000 slots will be available from 2008-2012.

ARHealthNet is administered by NovaSys Health, a Little Rock-based health plan administrator. Employer groups can enroll in ARHealthNet coverage through local insurance agents who participate in the program.

More information on ARHealthNet, including the benefit package, is available:

- On the Web at www.arhealthnet.com
- By telephone at 1.800.540.7566
- By e-mail at arhealthnet@novasyshealth.com
- By mail at P. O. Box 25330, Little Rock, AR 72221

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but “in Southern Good Faith Fund, we have a nationally renowned organization helping our own neighbors, and headquartered in our own city.” Our President Angela Duran then gave an overview of our programs and introduced some of our valued participants, whose heartwarming stories of success are the reason we go to work every day.

Thomas and Tisha Arnold described how SGFF

helped them buy their first home with our Asset Builders Individual Development Account (IDA) \$3-to-\$1 matched savings program, and how they are now saving for the educations of their two daughters, Aiyana and Tahlia.



Tawanna Dunlap

Business Development Center client Barbara Richey described how important SGFF was in starting her business, Ms. Bobbi's TLC day care center. And Tawanna

Dunlap described how she became involved in our Career Pathways Certified Nursing Assistant program, then attended SEARK College for her Licensed Practical Nursing degree, and finally graduated from the University of Arkansas at Pine Bluff with a bachelor of science degree and realized her dream of becoming a Registered Nurse.

Thank you very much to all of our energetic and generous local supporters, and especially to our participants who came and shared their dramatic stories and made it so clear why our work is so important.

Our Mission

Southern Good Faith Fund, a 501(c)(3) non-profit organization and an affiliate of Southern Bancorp, is committed to increasing incomes and assets of low-income and low-skilled residents in rural communities.

Partnering for Entrepreneurs in Pine Bluff

Helping small businesses has been a primary mission of Southern Good Faith Fund since our inception in 1988 as a microloan program based on the Grameen Bank in Bangladesh founded by Nobel Peace Prize Winner Muhammad Yunus, who was also recently named one of the “Greatest Entrepreneurs of All Time” by Business Week.

And small businesses are crucial to Pine Bluff’s economy. According to Pine Bluff Mayor Carl Redus, two-thirds of jobs in Jefferson County are created by small businesses. In June 2006, SGFF representatives and 44 other community leaders came together to explore how they could encourage this entrepreneurial spirit and help Pine Bluff’s small businesses to flourish. This roundtable discussion led to the creation of the Pine Bluff Entrepreneurship Collaborative (PBEC).

The PBEC’s goal is to promote economic development by encouraging start-up businesses, growing existing businesses, encouraging small businesses to relocate to Pine Bluff, and positioning Pine Bluff as an “Entrepreneur Friendly City.”

Task forces were created to work on specific needs:

- The Mapping Resources Task Force identified resources that are available to Pine Bluff’s small businesses.
- The Promoting Resources Task Force is developing new resources, including a Web site, for aspiring and existing entrepreneurs. The group also hosts bi-monthly workshops and has established a Speaker’s Bureau.
- The Health Insurance Task Force is promoting the ARHealthNet health insurance program (see story on page 1) to Pine Bluff small businesses. ARHealthNet is a partnership between state and federal government to provide health insurance to low-income employees of small businesses.

Business and ARHealthNet Success

After attending our Business Development Center’s Woman-to-Woman Mentoring program, participant Nellie Burnett implemented her business plan and opened a child care center in 2003. Babes in Toyland Day Care and Preschool is located on 1120 West 5th Avenue in Pine Bluff, and the business currently has 50 children and six employees.

“One thing that our industry cannot offer at an affordable rate to its employees is health insurance; the cost is too high. And as a result, it is difficult to retain our employees, and our turnover is extremely high,” says Burnett.

“Even as the owner of the business, the private health insurance I carried was extremely expensive. I am very grateful for the staff of Southern Good Faith Fund’s Business Development Center for emphasizing that I check in with the ARHealthNet health insurance program. The program is extremely affordable and one of my staff and myself are now enrolled. For me especially, this program is great because it provides affordable coverage for medication



Small business owner Nellie Burnett can now offer her employees affordable health care thanks to the ARHealthNet insurance program.

that I am taking for a current condition. Also, the documentation required is very little, which makes it easy to enroll,” Burnett says.

“My plan is to offer ARHealthNet to my employees as I hire them with the hope that this great benefit will help with retention.”

- The Creative Financing Taskforce is identifying financing gaps for start-ups and existing small businesses. The group established the Pine Bluff Entrepreneurship Investment Initiative (PBEII) to provide up to \$25,000 in equity to small businesses that meet certain criteria.

Two new task forces will address small-business mentoring and financial services, including retirement planning, succession planning, and asset protection.

SGFF is participating in a number of the task forces. This spring, SGFF co-hosted two sessions to help entrepre-

neurs determine the feasibility of their small businesses in Pine Bluff and White Hall. Workshops to be held this summer are titled How Do I ‘Sell’ My Business? and How Do I Organize My Business Legally?

If you know of a small business that could benefit from the PBEC, please refer them to Deborah Slayton at 870.403.3285 or her e-mail deborah@altconsulting.org. You can volunteer your time and expertise by joining a task force, mentoring a small business owner, or making a tax deductible donation.

Our Annual Fund and IDA Tax Credit

Thank you to everyone who continues to contribute so generously to our Annual Fund by mail, during special events like our cultivation parties, and by using our convenient online form at www.southernngff.org.

As you know, any donation to SGFF is tax deductible. But remember, when you designate that your donation is to our IDA program, you will additionally qualify to apply for a tax credit of up to 50 percent of your total donation. A maximum amount of \$100,000 is available for per calendar year, so be sure to apply early. Please contact us for more information.

And again, on behalf of all of the families whom we are honored to serve, thank you for your support.



Hosts Eva McGee, Freddye Webb-Petett, Jacki McCray, and SGFF President Angela Duran visit during the recent Pine Bluff Cultivation Party.

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