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.

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

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
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.angelfood-ministries.com or call one of the sites below.

<table>
<thead>
<tr>
<th>Angel Food Ministry Sites</th>
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<tbody>
<tr>
<td>Arkadelphia:</td>
<td>McGehee:</td>
</tr>
<tr>
<td>Park Hill Baptist Church</td>
<td>1st Church of God in Christ</td>
</tr>
<tr>
<td>870.246.4802</td>
<td>870.222.5190</td>
</tr>
<tr>
<td>Forrest City:</td>
<td>Pine Bluff:</td>
</tr>
<tr>
<td>Vision of Faith Outreach Ministries International</td>
<td>Neighbor to Neighbor</td>
</tr>
<tr>
<td>870.295.2874</td>
<td>870.534.2883</td>
</tr>
<tr>
<td>Marianna:</td>
<td>First Presbyterian Church</td>
</tr>
<tr>
<td>Kingdom Connections Church</td>
<td>870.534.7831</td>
</tr>
<tr>
<td>870.298.2701</td>
<td>New Home Missionary Baptist Church</td>
</tr>
<tr>
<td>Memphis:</td>
<td>870.357.2228</td>
</tr>
<tr>
<td>Bloomfield Full Gospel Baptist Church</td>
<td>Living Water Outreach Ministry</td>
</tr>
<tr>
<td>901.948.3078</td>
<td>662.519.1731or 662.382.7264</td>
</tr>
<tr>
<td>Community Outreach Ministry</td>
<td></td>
</tr>
<tr>
<td>901.396.9425</td>
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</table>

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

Rent a freezer to store the perishable 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.

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.

2. 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!

3. 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.

4. Freeze bread and cheese to have it
last longer. Even milk can be frozen
without a problem.

5. 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.

6. Make a little extra and use the left-
overs for lunches or dinner on
another day. You can freeze com-
pletely 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.

7. Ask around to friends and cowork-
ers—if they just throw out their
coupons, they could give them to
you instead.

8. Consider making a price book to
keep track of the regular price of
items you purchase regularly. You’ll
be able to tell at a glance if an adver-
tised special is a good deal or not.

9. If you live in an area where there are
a number of retail and grocery
chains competing, you should con-
sider 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
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frequent shopping trips made previ-
ous 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

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!

<table>
<thead>
<tr>
<th>Provider</th>
<th>Address</th>
<th>Phone</th>
<th>Counties Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Arkansas Development Council</td>
<td>722 Gaunt Street, P.O. Box 580 Benton, AR 72015</td>
<td>501.315.1121</td>
<td>Calhoun, Clark, Columbia, Dallas, Hot Spring, Lonoke, Montgomery, Ouachita, Pike, Pulaski, Saline, and Union</td>
</tr>
<tr>
<td>Crawford-Sebastian Community Development Council, Inc.</td>
<td>4831 Armour Ave. Fort Smith, AR 72904 479.785.2303</td>
<td><a href="http://www.cscdccaai.org">www.cscdccaai.org</a></td>
<td>Crawford and Sebastian</td>
</tr>
<tr>
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<td>Crawford and Sebastian</td>
</tr>
<tr>
<td>Chicot Housing Assistance Corporation</td>
<td>113 Main Street Lake Village, AR 71653 870.265.3237</td>
<td></td>
<td>Ashley, Chicot, Desha, and Drew</td>
</tr>
<tr>
<td>Community Action Program for Central Arkansas (CAPCA)</td>
<td>707 Robins Street, Suite 118 Conway, AR 72034 501.329.0977</td>
<td><a href="http://www.capcainc.org">www.capcainc.org</a></td>
<td>Cleburne, Faulkner, and White</td>
</tr>
<tr>
<td>Crowley’s Ridge Development Council</td>
<td>2401 Fox Meadow Lane, P.O. Box 1497 Jonesboro, AR 72403 870.802.7100</td>
<td><a href="http://www.crdcnea.com">www.crdcnea.com</a></td>
<td>Craighead, Crittenden, Cross, Greene, Jackson, Poinsett, St. Francis, and Woodruff</td>
</tr>
<tr>
<td>Healthy Connections</td>
<td>404 7th Street Mena, AR 71953 479.243.0279</td>
<td><a href="http://www.healthy-connections.org">www.healthy-connections.org</a></td>
<td>Howard, Montgomery, Pike, Polk, Scott, and Sevier</td>
</tr>
<tr>
<td>Universal Housing</td>
<td>301 E. Third St., P.O. Box 846 Russellville, AR 72811 479.968.5001</td>
<td><a href="http://www.southerngff.org">www.southerngff.org</a></td>
<td>Conway, Franklin, Johnson, Logan, Perry, Pope, and Yell</td>
</tr>
</tbody>
</table>
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 continuing 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-discipline 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.

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“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
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 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@southerngff.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.”

Miriam Karanja is director of the Business Development Center.
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.
Solution to puzzle on page 3

INCOME

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BUDGET

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WITHDRAWAL

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