



Friend of the Ark,

You helped make our 29th year of service a year of impact and increased opportunity for our neighbors facing financial crisis and uncertain times. 29 years ago, 12 local congregations came together to form The Ark and we continue to carry to that mission and vision today. To date, The Ark has provided over 1 million dollars in emergency financial assistance to over 40,000 low income working families and individuals in the community. Your support of our mission is both inspiring and appreciated.

What's most important are not the numbers, but the stories and people behind them. The reality in Athens is that our low income families struggle more now than ever. While our unemployment rate is at an all-time low, our poverty rate continues to be the highest in the state. Many families who come to The Ark are working two or more jobs just to make ends meet. They earn \$8-10 an hour, netting a little over \$1000 a month. After paying on average \$600 for rent, they are left with \$400 a month for food, childcare, transportation, and medical expenses. The Federal Reserve System's Report on the Economic well-being of American Households released in May 2018, provided both good news on the improving economy as well as some troubling realities for most American's: one adult in five wouldn't be able to pay off all their monthly bills; twice that number – over 40% --would be unable to meet an unexpected expense of just \$400 without selling something or borrowing money and lower-paid workers, particularly part-timers, are more likely to face variable work schedules and uncertain hours.

That's no news to those of us at The Ark. We see workers every day who can't pay for a necessary unexpected expense or meet the seasonally higher electric bills. So, while we can be heartened by the good news on the economy, we shouldn't lose sight of those who still face a daily struggle to make ends meet. As you will read, The Ark services provides our neighbors the opportunity to access emergency financial assistance, receive crucial financial education and apply for micro loans and credit improving banking products. This combination empowers and provides our neighbors the greatest chance for long term success and stability.

As we move into our 30th year of service we will continue to provide programs that offer our neighbors the greatest opportunity for self-sufficiency and long term success. You are an integral part of our 2018 results and we thank you for your generosity, compassion, and for making a sustainable difference in our community.

Blessings,
Lucy Hudgens
Executive Director

2018 Board of Directors

Marty Webb, Paul Wilson, Tom Cochran, Carol Norsedt, Lindsay Burnely, Joe Goetz
Roger Swagler, Ray Caldwell, Dale Skeppstrom, Sheila King
Staff: Lucy Hudgens, Stephanie Cockfield, Terrell Moore

community impact

506 Families Served



The Ark serves as the community's emergency room for individuals and families facing financial crisis. It is our vision to provide help, hope, understanding, and advocacy for our neighbors, helping them move toward self-sufficiency.



\$20,301 in Microlending and Education



We provide financial empowerment to low-wage workers through financial education coupled with the banking of our neighbors to provide them with access to specially designed financial products. Our financial education curriculum not only results in long-lasting change and creates financially educated low-wage workers, but also paves the path to true stability.

151 Evictions Prevented

Homelessness is a troubling reality for most of our families in financial distress; our assistance helps keep working families in their homes.



130 Disconnections Prevented

A roof over your head, heat in the winter, and utilities in the summer are all such basic human needs that without them our neighbors could not meet all the other challenges in their lives.



97 Special Needs

The Ark is able to meet unique needs in the community. By collaborating with community partners we were able to provide transportation assistance for working neighbors to get to new jobs, help provide medication for children and families as well as hot water heaters for elderly families.



1,274 Food Bank Referrals

The Ark serves as the community's primary Food Bank referral source. This year we provided over 1,300 individuals with a referral to receive a week's worth of groceries from the Athens Area Emergency Food Bank.



Stories of Success

Meet Jane



Working two or more jobs is a common reality for our neighbors who are trying to make ends meet. Because of your support, we are able to help hard working single mothers like Jane. Jane works two jobs to make ends meet. When her retail job closed its doors in December, Jane was struggling to remain financially stable. Facing a pending eviction, Jane came to The Ark in need of assistance with her rent. The Ark was able to help Jane keep her rent current and avoid eviction. She has since replaced her retail job with a more stable part time job and is hopeful about her future financial stability. It's because of your support that we are able to step in and help families like Jane remain stable and self-sufficient.

Meet Martha

Martha was referred to us by a case worker at Piedmont Athens Regional. Taking care of a terminally ill parent had depleted her savings, then she received a cancer diagnosis and unemployment benefits ended. Her indelible spirit and positive attitude inspired all of us at The Ark who had the honor of meeting her, hearing her story, and sharing in her fight to move forward into the New Year with courage! We were able to step in and help with her rent and are so excited that a new job starts for her soon and her treatment will be finished this year!



Meet Mark



Low-income workers have a difficult time finding affordable housing. Almost 50% or more of their pay goes to housing needs. It is no surprise that when families experience an unexpected loss of income, housing needs are the first concern. Mark has lived in the same apartment complex for 6 years. He has never missed or been late on his monthly rental payments. To make ends meet, he works two jobs as an event caterer and a waiter in a local restaurant. When his catering job drastically reduced his hours, he was unable to pay his rent in full and fell behind. Facing a pending eviction notice, Mark came to The Ark in need of assistance with his remaining rent balance. The Ark was able to help Mark keep his rent current and avoid eviction. He has since replaced his catering job with a more stable part time job and is hopeful about his future financial stability. He is a great example of hard work and determination!

Bridging the gap through education and increased access to unique financial tools



The Ark's Common Wealth Athens program is continuing to meet niche needs within the community that would otherwise fall through the cracks. Just last year, CWA served nearly 180 people with financial education and lending and created several new partnerships with like-minded agencies in Athens who have seen the benefit of providing comprehensive, client-centered financial education to their program participants. Common Wealth Athens provides financial services which enable our neighbors to break out of the cycle of poverty by providing an affordable alternative for depositing their paychecks, addressing financial emergencies, refinancing existing predatory debt, and paying off items that are negatively affecting credit scores. When neighbors reach out for assistance, we can not only meet their immediate financial need, but we can also provide them with the tools and education necessary to ensure the success of their financial future.

\$20,301 in Loans

to avg credit score holders of 576. Participants see an average credit score increase of 35 points upon successful repayment

97% repayment rate

to lendees who do not qualify for a traditional bank loan due to poor credit score

269 hrs education

Participants receive on average 3 or more hours of Financial Education



Maureen came to the Ark for rental assistance. She lost hours at work due to medical reasons and fell behind on her rent and utility bills. With a combination of Ark assistance and the loan program, the Ark was able to pay her rent and utility bills in full, thus preventing her from becoming another statistic for those who end up facing homelessness after experiencing a prolonged gap in pay due to an unexpected illness.

The Ark helped me with financial planning for the future . Stephanie taught me how to balance my budget, consolidate it and say no to emotional shopping. I am working to purchase a home and cut what I spent for rent in half. Thanks!!

Our Impact

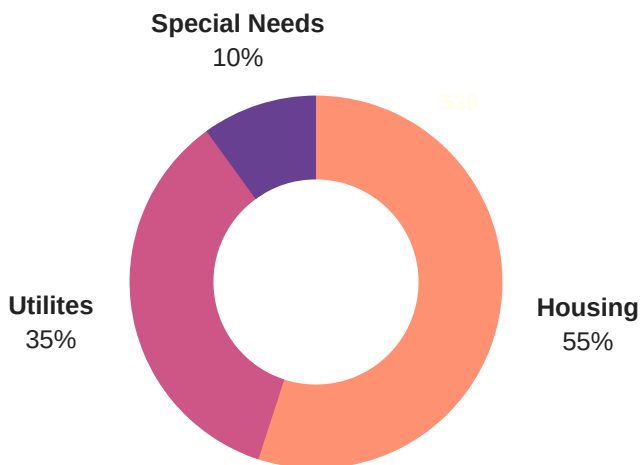


Look closely at the neighbors who care for your elderly parents, drive your children to school and serve your food in restaurants.

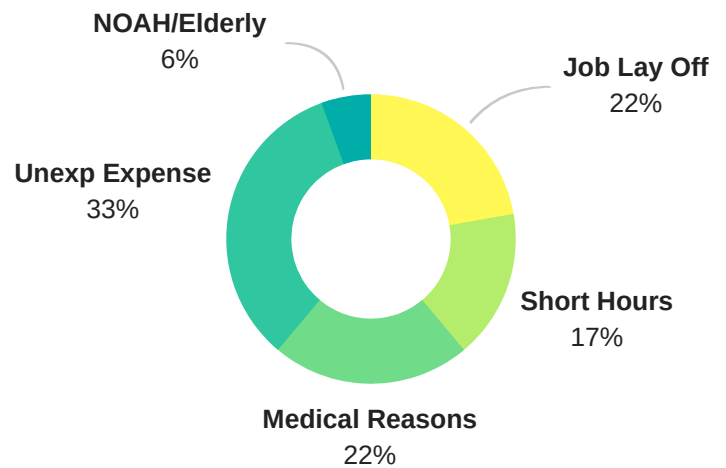
The Ark serves mothers and fathers who are filling critical roles in our community.

With low wages and often spending over 50% of their income on rent, these families have precious little left for basic needs. One crisis - an illness, one unexpected expense, a pay cut - could send them spiraling into homelessness.

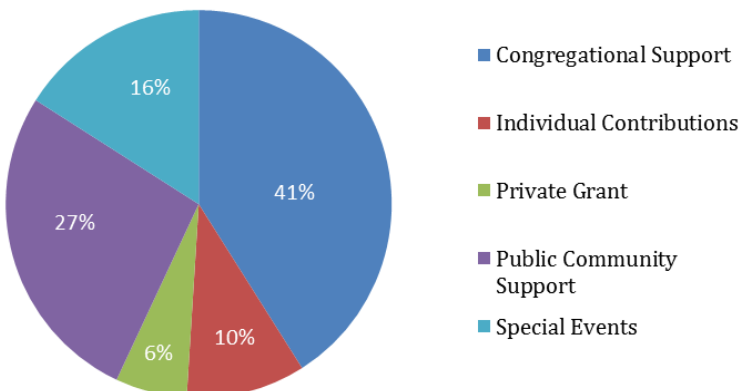
Assistance Breakdown



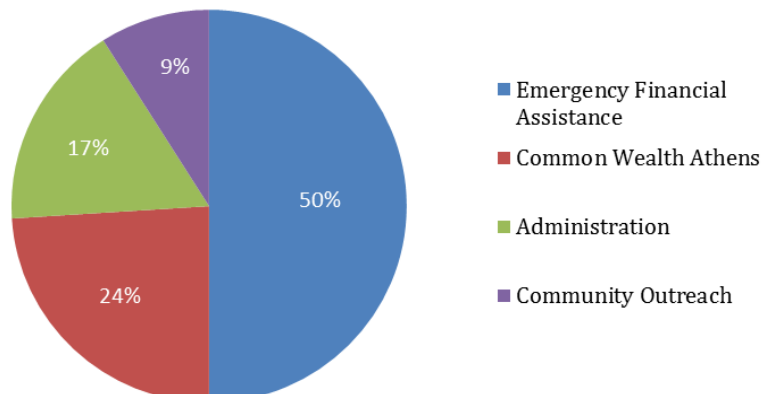
Reasons for Emergency Assistance



INCOME



EXPENSES





2018 Supporting Congregations



Athens Church
Athens First United Methodist Church
Athens Seventh Day Adventist
Central Presbyterian Church, PCUSA
Chapelwood United Methodist
Christus Victor Lutheran Church
Church of the Nations
Cleveland Road Baptist Church
Covenant Presbyterian Church

Crossroads Church
Emmanuel Episcopal Church
First AME Church
First Baptist Church
First Christian Church of Athens
First Pentecostal Church
First Presbyterian Church
Green Acres Baptist Church
Hill Chapel Baptist Church
Holy Cross Lutheran Church
Life Church of Athens

Milledge Avenue Baptist Church
Oconee Street United Methodist Church
Princeton United Methodist Church
St. Gregory the Great Episcopal
Saint Stephens Anglican Church
Trinity Lutheran Church
Unitarian Universalist Fellowship

2018 Project and Event Recap

Creature Comforts' Get Comfortable Campaign

Creature Comforts Brewery launched their Get Comfortable Campaign in January 2018 to "help people in need get more comfortable." The Ark was one of 6 area non-profits chosen to be spotlighted and to benefit from the proceeds of the campaign. Brewery tourists assembled "Get Comfortable" hygiene kits onsite at the brewery to hand out to our neighbors throughout the winter. Tour sales, sales of Get Comfortable IPA, merchandise sales, and a percentage of sales at participating retail partners went directly to the campaign, which resulted in a jaw-dropping \$40,000 donation for The Ark!



Adopt-a-Mom Initiative

Mother's Day at The Ark is especially fun and heart-warming! Our 4th Annual Adopt-a-Mom Campaign honored and loved over 250 valiantly struggling single moms and grandmothers living in relative isolation from their immediate families. Wonderful volunteers from Trinity Lutheran came to arrange lovely bouquets of fresh flowers in donated glass vases...over 200 in all! Hand-designed cards (by our talented Barb Leissner) with unique messages were delivered with bouquets the Thursday before Mother's Day by The Ark Staff, a few of their daughters, and a couple of volunteers. Donations amounting \$8,600 helped to prevent single mothers and their children from losing utilities and/or being evicted throughout the year.



The Ark's 26th Annual Swing Fore Hope Golf Challenge

The Ark's 26th Annual Golf tournament was a tremendous success! The weather cooperated with a balmy, sunny August day...perfect for a round of golf! 96 golfers came out to play and almost 70 businesses and individuals donated to The Ark. Proceeds almost reached \$12,500 this year!



The Ark's Family Placement Pack Donations Drive

For 2018's holiday season, we went in the direction of what breaks our heart. We saw a need in the Ark grandparents and foster families who receive a child in crisis with little to no advance warning. With the help of Crossroads Church, Athens First United Methodist, First Presbyterian Church, and many individuals in our community, we were able to put together over 100 Family Placement Packs, filled with basic necessities, a toy, and stuffed animal, to ensure that children entering foster care would have something of their own and the families providing foster care would be prepared to meet their basic, immediate needs. Volunteers from Athens Church came out to The Graduate Athens in December to assemble the bags, which will be distributed through DFCS and The Ark throughout 2018.



In 2018, our volunteers gave over 500 hours of their time to The Ark. Their help makes significant changes in the lives of our neighbors.

Your time makes a difference..



VOLUNTEER

COMMUNITY PARTICIPATION IS ESSENTIAL TO OUR VISION AND MISSION IN THE COMMUNITY. YOUR INVOLVEMENT WILL HELP US PREVENT WORKING FAMILIES FROM SLIPPING THROUGH THE CRACKS AND INTO HOMELESSNESS.



DONATE

THIS YEAR OUR PROGRAMS WILL FINANCIALLY ASSIST OVER 500 WORKING FAMILIES, PROVIDE OVER 1,450 FOOD BANK REFERRALS, AND LOG OVER 400 HOURS IN LENDING AND EDUCATIONAL SUPPORT



MENTOR

WE ARE ALWAYS IN SEARCH OF ENGAGING VOLUNTEERS, DYNAMIC PARTNERSHIPS, AND COMPASSIONATE SUPPORTERS. LET US KNOW HOW YOU'D LIKE TO MAKE A DIFFERENCE!



The Ark United Ministry Outreach Center
640 A Barber Street, Athens, GA 30601
706.548.8155 www.athensark.org

