



**2023** 

COMMUNITY ACTION PROGRAMS

# **ANNUAL REPORT**



Generating a Lifetime of Opportunities

## **Community Action Programs:** Educate > Empower > Succeed

"We must open the doors of opportunity. But we must also equip our people to walk through those doors." - President Lyndon B. Johnson

As a part of LBJ's War on Poverty, Boulder County Community Action Programs (CAP) has been working since 1965 to empower people struggling with poverty and those underrepresented in the community to become self-sufficient and have their voices heard. CAP, working collaboratively with community partners, works with small groups of clients to foster long-lasting changes in residents' lives. We work an "inch wide and a mile deep" to move people closer to their goals of self-sufficiency.

### **Populations Served**

CAP manages several programs including the Personal Investment Enterprise (PIE), the People Engaged in Raising Leaders (PERL), and Empathy Board Game. In 2023, CAP served 76 clients through its programming.

PIE participants PERL participants

**Empathy Board** 

#### **Empathy Board Game**

The poverty rate in Boulder County has increased thirteen percent compared to pre-pandemic levels. More than a quarter of Boulder County residents live below the poverty line and don't earn enough to make ends meet without public or private assistance. Although Boulder County has some of the lowest unemployment in recent years, our community has a difficult time engaging in conversations about poverty. CAP developed an Empathy Board Game to addresses the real-world challenges faced by families experiencing financial hardship, housing challenges, and food insecurities. The use of a narrative involving a family in need allows participants to empathize with the struggles faced by individuals in such situations.

CAP facilitated the Empathy Board Game at the Colorado University (CU) Boulder Norlin Scholars Enrichment Program in 2023. Participants were given a narrative about a family experiencing financial hardship, housing challenges, and food insecurities, with a goal to come up with solutions to meet a family's basic needs. Participants also tried to answer the question: "Why are people poor?" Student participants pointed to how systematic racism and discrimination creates systematic oppression and is one of the root causes of poverty, especially for people of color through structural withholdings and resources.



"I think this presentation was effective. I really liked how it highlighted that this could happen to anyone."

## **Personal Investment Enterprise**

Community Action Program's Personal Investment Enterprise (PIE) program is designed to help working, low-income families and individuals save money exclusively for first-time home ownership, post-secondary education, and small business development. As part of this program, participants can enroll in financial education classes and save through a matched savings account at a rate of four to one. PIE is a local savings program that focuses on monthly saving goals that helps residents purchase a home, pursue post-secondary education, or develop a new business.

## **Program Participants**

To date, PIE has served **441** participants from 2002 to 2023. The program switched to a hybrid model of interaction throughout this past year to align with COVID-19 guidelines and participant preference.

participants started financial education classes

people used their savings to purchase an asset.

participants completed a financia coaching session

served were low-income at below the 200% of the Federal Poverty Level

36%

served were low-income at below the 80% of the Boulder County Median

## 2023 PIE Program Success

57% of participants increased their credit scores.

78%

of participants continue saving on a regular basis.

75% of participants set new savings goals upon completion or exiting the program.

22%

of participants reported that their debt slightly decreased.

100%

say that their confidence in managing their finances and their ability to plan for their financial future



"The PIE program played a pivotal role in empowering me to transition to full-time entrepreneurship. With Jesse's guidance as a business coach, I gained the confidence to project my income, outline a strategic roadmap, and take the leap into pursuing my passion as a photographer. The financial grant provided by the PIE program was instrumental in acquiring essential tools for my business, such as a laptop, cell phone, and camera body—items that have become indispensable in my daily operations.

Beyond the financial support, the program offered invaluable insights into financial management,

budgeting, and income projection. These tools have been instrumental in shaping the foundation of my business. The ability to create and receive feedback on a marketing plan was particularly empowering, instilling in me a newfound confidence in my entrepreneurial journey.

Moreover, the ongoing support, education, and resources provided by the entire PIE team have been a continuous source of inspiration and motivation. Landing a photography gig in the early stages, thanks to Jesse's assistance, showcased the tangible impact of the program on my budding career.

#### **PIE Program Testimonial: Min Ning Interview**



How did the PIE program contribute to the achievement of your goals?

The PIE program was very important to achieve my goal of getting an associate degree in accounting at Front Range Community College. I came here to the US as an immigrant from China, with very little money, and with academic degrees from China that were not recognized here. My English language skills were also not at a high enough level. I realized that getting an accounting degree would be very helpful since I was good at numbers and could understand the concepts well, even if my English was not yet good enough. I also knew I had to work full-time and take care of my daughter, and I did not have extra money to pay for school. The PIE program was perfect for

me – I had to contribute some of my own money, but then received a substantial amount of financial help in return. This made it much easier for me to get through school and focus on my academics instead of worrying how and if I would have enough money to pay for my schooling.

## In what ways do you feel you have personally grown or developed as a result of participating in the PIE program?

I am very appreciative of how the PIE program works. It made me realize that there are people and organizations that are dedicated to helping people like me, to get to a better place in life. It has been incredibly important for me to be able to finish my academic studies and get a better, higher paying job, which helps to provide financial security for me and my daughter. It also makes me think that I can help others too to get to a better place, whether by volunteering to help, or maybe even to help financially one day.

Looking ahead, what are your hopes and expectations for your continued success? I now have a good job and a degree to fall back on if I ever need to. This is a great building block for my career, and having a degree allows me to get to higher positions which might not have been available to me otherwise. It also was an inspiration, not only to me, but to some of my friends and my daughter. They see that I have been able to improve my life a lot with hard work and help from people like in the PIE program. I'm happy and thankful for all the support, in particular the PIE program.

## **Note from Maciel Leon, CAP Division Manager**

As we navigate the ever-evolving landscape of Community Action Programs, the heart of our organization lies in our steadfast belief that fostering self-sufficiency is the key to interrupting the cycle of poverty. CAP's mission is to advocate for and help organize programs that foster self-sufficiency for individuals, families, and people of color with low-income. We provide tools and resources through our programming that enables people and families to build assets, develop leadership skills, and engage in civic opportunities. Empowering people economically, socially, and civically, creates sustainable impacts that contribute to building stronger and more resilient communities.

Individuals play a crucial role and bear a responsibility to contribute positively to their community. Recognizing this interconnectedness is paramount. It is incumbent upon us to channel our energies towards creating opportunities and sustainable solutions that can interrupt the cycle of poverty. Looking ahead, we strive to continue to do this in our programs. By actively engaging in initiatives that empower and uplift, we not only fulfill our duty to our fellow community members, but also foster an environment where everyone has the chance to lead fulfilling lives. As we embrace this shared responsibility, we pave the way for a more equitable and compassionate world, where the bonds of community strengthen, and the cycle of poverty is replaced by a cycle of progress and inclusivity.

## People Engaged in Raising Leaders

Through People Engaged in Raising Leaders (PERL), CAP manages other initiatives designed to support and acknowledge the contributions of people of color and those living in poverty. Creating Connections is a workshop tailored for executive directors and board members of non-profit organizations or agencies on how to diversify Boulder County boards to include traditionally underrepresented populations and offer a seat at the table. For those who wish to take leadership positions on boards and commissions, CAP promotes several workshops to ensure participation and offer the skills and knowledge in trainings.

#### **Boards & Commissions Training**

Boards & Commissions Trainings is a four-week workshop designed for people of color with low-incomes across Boulder County to learn about and become members of a governing board. PERL helps increase the number of individuals from diverse ethnic and socio-economic backgrounds who join non-profit boards and government commissions. The program empowers people to participate and become more involved civically in the community.

## **PERL 2023 Highlights**

18 individuals completed PERL Administrative Boards & Commissions training

Boulder County boards participated in PERL's Creating Connections' Diversity, Equity, and Inclusion (DEI) training

#### Vietnamese Women in Leadership

In September 2023, the Boulder Council for International Visitors (BCIV), a non-profit volunteer organization committed to fostering global understanding and collaboration, played host to an International Visitors Learning Program (IVLP) that delved into the Role of Women in Political Parties and Governance, featuring a delegation from Vietnam. This initiative brought together diverse perspectives, with the goal of promoting cross-cultural exchange and advancing the cause of female leadership in political spheres.



As part of the local leadership development and civic engagement programs, Boulder County's People Engaged in Raising Leaders (PERL) was selected by the U.S. State Department to engage with the Vietnamese delegation. PERL, under the guidance of CAP's Division Manager, played a pivotal role in sharing insights, expertise, and

experiences, particularly in the context of nurturing female leadership. Boulder County's PERL program had the privilege of meeting with a small group of Vietnamese women, accompanied by their liaisons and interpreters. The focus of the discussion was to introduce the delegation to the PERL program and explore the importance of female representation and leadership. The exchange provided a platform for sharing best practices, discussing challenges, and establishing connections that transcend geographical boundaries.

During the meeting, various critical aspects of female leadership were discussed. This included the strategies employed by PERL to identify and nurture leadership potential, the challenges faced by women in varying political platforms, and the role of mentorship in empowering women to assume leadership roles. The exchange facilitated an enriching dialogue where both parties could learn from each other's experiences and contribute to the global conversation on gender equality and political participation. The visit between PERL and the Vietnamese delegation highlights the significance of international cooperation in addressing crucial societal issues. By focusing on the role of women in political parties and governance, these diplomatic initiatives contribute to building a more inclusive and equitable world.

## **Community Partners**

Community Action Programs (CAP) understands and believes that collaboration is the best way to serve our community. All CAP programs work in partnership with nonprofit organizations, county and city departments, faith communities, educational institutions, and others to accomplish goals. Our key external partners include:

Boulder County Small Business Latino Chamber of Commerce

City of Boulder Longmont Community Foundation

City of Longmont Mile High United Way

EFAA OUR Center

Flatirons Habitat for Humanity Small Business Development Center (SBDC)

Habitat for Humanity St. Vrain

Workforce Boulder County

#### **CAP and CADC Boards**

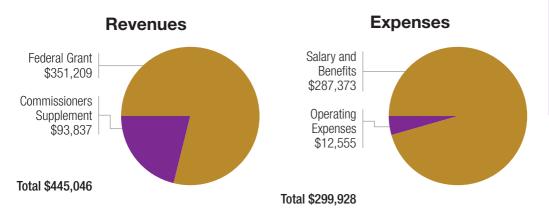
Front Range Community College

CAP is funded primarily by the federal Community Services Block Grant (CSBG) through the Office of Community Services, which supports staff and some program costs. CSBG requires that CAP's administrative board include members who are either low-income or can represent low-income communities. This board is appointed by the Boulder County Commissioners and provides input and oversight to CAP.

#### **CAP Administrative Board Members**

Maryel Barron Asna Jefferies
Megan Delaney Alexander Kalkhofer
Patrick Dillon Erika Moats
Doug Hofmeister Jay Schaeffer

In 1984, the Community Action Development Corporation (CADC), a registered 501(C)(3), was formed to help fundraise and support CAP programs. CADC has its own governing board that oversees finances and provides input into CAP programming.



<sup>\*</sup>CAP carries forward unexpended amounts into the next program year