



CAGI 2010 Annual Report



CAGI 2010 Annual Report

TABLE OF CONTENTS

About CAGI.....	3
CAGI Board of Directors.....	4
Remarks From The Board Chair	5
Remarks From The Executive Director	6
Comments From Our Stakeholders	7
Service Area	8
Basic Data	9
Client Demographics	10
Child Development Academy (CDA).....	12
Community Economic Relief Fund (CERF)	13
Emergency Food & Shelter Program (EFSP).....	13
Energy Assistance Program (EAP)	14
Foster Grandparent Program (FGP)	14
Holiday Meal Program.....	15
Home Repair Program	16
Housing Choice Voucher Program (Section 8)	16
Housing Counseling/Foreclosure Prevention.....	17
Lead Control/Reduction Programs.....	18
Senior Housing Projects.....	18
Transitional Housing Services	19
Weatherization Services	20
ARRA Projects/Accomplishments.....	21
DAO Training Project	21
Document Management Project	21
Economic Development Project.....	22
Family Development Project.....	23
Financial Literacy Project	24
Gleaners Food Bank Project.....	25
Graduation Coaches Project	26
Kids At the Table/BME Project	26

CAGI 2010 Annual Report

OIKOS Project	26
Resource Center Project	27
Senior Housing Support Project	27
Consolidated Statement of Financial Position	28
Consolidated Statement of Activities.....	29
Consolidated Statement of Cash Flows.....	30

CAGI 2010 Annual Report

About CAGI

The precursor to today's Community Action of Greater Indianapolis (CAGI) was established in 1965 as Community Action Against Poverty (CAAP). With the assistance of community leaders such as Senator (then Mayor) Richard G. Lugar, CAAP was formed as part of the "War On Poverty" to provide programs and services to low-income residents of the city of Indianapolis. "Low-income" is generally defined as a household income at or below 150% of the federally-determined poverty level.

Long after the federal government's "War On Poverty" ceased, the community action agencies it spawned continue to fight existing poverty and seek to eradicate its causes. In 1982, CAAP significantly expanded its coverage area from one to four counties, (subsuming community action activities in Boone, Hamilton and Hendricks Counties as well as Marion County). At that time, the agency's name became Community Action Of Greater Indianapolis (CAGI) to reflect its responsibility for and engagement in a much larger geographic area.



Since its inception more than 45 years ago, CAGI has provided services including energy assistance, childcare, family support, education and training programs, and emergency rental and food assistance to eligible participants (principally low-income, disabled, or senior residents of the agency service area). The agency also has acted as funding agent for programs which provided legal services, programs through neighborhood centers, Head Start and summer jobs programs.

A hallmark of the agency since its inception has been its governance model: the agency board must consist of one-third elected officials (or their designated representatives), one-third members of the private sector and one-third representatives of its eligible client constituency (or their representatives). This has ensured a diverse stakeholder partnership throughout the agency's existence. CAGI's 15-member board provides guidance and oversight in the administration of its programming.

CAGI 2010 Annual Report

As the needs and expectations of its clients have grown and evolved, CAGI's portfolio has expanded to include such areas as subsidized housing assistance, home repair, lead remediation, transitional housing, and the development of tax-credit based senior housing apartments.

In 2010, the year of the agency's 45th anniversary of service to the community, CAGI was afforded the opportunity to use almost \$2.4 million in American Recovery and Reinvestment Act (ARRA, or stimulus) funding to operate additional, innovative programming detailed later in this report. As well as creating and retaining jobs and serving 2,000 additional clients, these funds allowed the agency to run several pilot projects which now have become part of the constellation of regular programming.

CAGI Board of Directors

2010 CAGI Board of Directors		
Individual	Position	Sector
<i>Rosalynn Shropshire-West</i>	<i>Chairperson</i>	Community
<i>Julie Griffith</i>	<i>Vice Chairperson</i>	Private
<i>Judith Essex</i>	<i>Treasurer</i>	Public
<i>Anya Smith-Seymour</i>	<i>Secretary</i>	Private
Sara Blackburn-Kimbrough	Member	Private
Jack Brummett	Member	Private
Barbara Coleman	Member	Community
Jill Eder	Member	Private
Judy Ellis	Member	Community
John Gaidoo	Member	Public
Carl Holifield	Member	Community
Rufus Myers	Member	Public
Judy White	Member	Public

CAGI 2010 Annual Report

Remarks From The Board Chair



Rosalynn Shropshire-West, CAGI Board Chair

On behalf of the Board of Directors, I want to compliment the entire Community Action of Greater Indianapolis (CAGI) staff for all of their hard work and dedication to service. Your commitment is continually on display in all of the offices. The Board has had opportunities to visit Boone, Hamilton, Hendricks, and Marion Counties. We have seen first-hand the Community Action Promise and Code of Ethics at work. We are extremely pleased with CAGI's community reputation and the goodwill that it promotes.

Despite the downturn of this economy, the mission of CAGI remains that of eliminating poverty by combating its causes in the four county area under our purview. The largest obstacle to this purpose has been the expected budget cuts now pending in

Congress; and the resultant reduction in spending by those stakeholders and community partners that support our mission. All of which could lead to the curtailment of program development intended to enable elderly, low-income families and individuals to become more self-sufficient.

Regardless of what awaits CAGI in the aftermath of impending legislation, the Board is still committed to a collaborative working process with the staff. We are determined to advance the essential dynamics that ensure CAGI always delivers a continuum of high-quality programs and services. The CAGI mission compels us to produce constructive and quantifiable changes in the quality of life of our clients. To under gird that commitment, we pledge that CAGI procedure will always affirm the mission, code of ethics, and promise of all Community Action Agencies.

CAGI 2010 Annual Report

Remarks From The Executive Director



Edgar N. Tipton, Jr., CAGI Executive Director

As CAGI successfully closed out 2010, the year the agency celebrated its 45th anniversary, we were faced with some substantial challenges. While we served more than 100,000 individuals for the second straight year, and were able to initiate some very innovative programming using the American Reinvestment and Recovery Act (ARRA) funds allocated to us, 2011 opened with Congressional bickering over the right approach to deficit reduction. Proposals included severe cuts for domestic spending that endanger the financial support for many of our core programs and services.

CAGI is proud of its many accomplishments during the year, and is prepared to weather the ongoing fiscal storms in continued service to its clients. Our staff is to be commended for the outcomes achieved in furtherance of the agency's mission to promote the self-sufficiency of the families seeking our assistance. The challenges to provide the same level

and quality of service to those in need may be daunting, but they must be met. Deficit or no, our clients are in need.

I like to say that significant challenges provide significant opportunities. In these times of increasingly scarce financial resources, CAGI must be an even better steward of the funds with which it is entrusted. We must promote increased operating efficiency, enhance collaboration with our partners, seek and follow greater input and involvement from our stakeholders, and call upon our reserves of creativity and innovation to blunt the impact of declining dollars upon families whose *needs* have not diminished.

CAGI continues to dedicate itself to the development of new and better alliances with corporate and faith-based partners. Significant resources are being devoted to developing more sources of unrestricted revenue to support new and existing programs. We also are sharpening our focus on creating and implementing fundraising opportunities to offset or supplement the reductions contemplated from our traditional funding sources.

We are proud of our 45 years of previous service, but we will not rest on our laurels. We still have much work to do.

CAGI 2010 Annual Report

Comments From Our Stakeholders

"[Home Repair Manager] Robert [Lybarger] was so considerate to my situation, that I wanted to hug him...not only were they experts in their field, they made me feel that there are people who are considerate to the under class...It's good to know at least your agency has concern for us Seniors."

--satisfied Home Repair client

"The knowledge I have acquired and the services I have received are invaluable.

"I have been working over the past year with other [agencies] to get my new business up and running...

"None of the other agencies have given me such a vast amount of tools any small business will need to succeed. I hope to see CAGI continue to add others like myself in the future. Again I just want to say THANK YOU!"

--satisfied Business Development Project client

"We followed up with as many [DAO Training] program participants as possible to get an accurate picture of where we ended up this year. I believe you will find the results very positive and....it could not have been done without CAGI."

"Community Action has blessed a lot of people with this program. We believe this is the highest and best use of stimulus money and we are grateful for the opportunity to be good stewards of these funds."

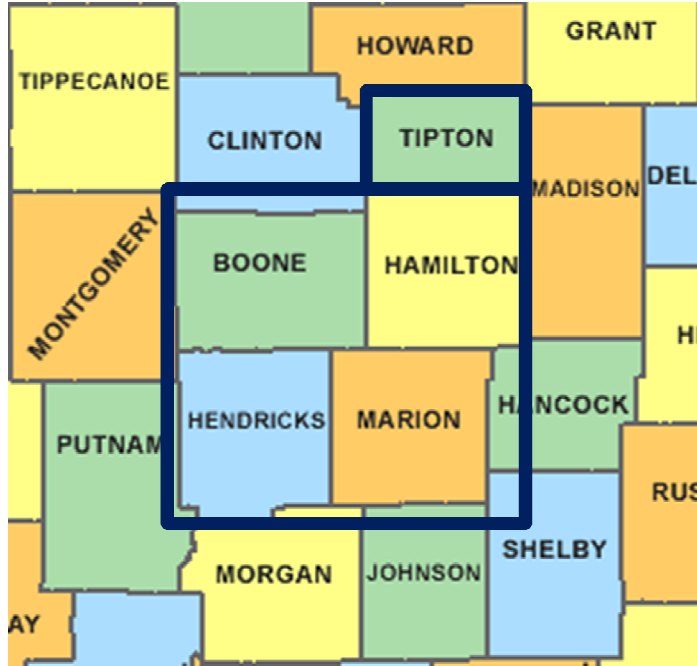
"...we consider [CAGI] our closest partner."

--Cal Hultquist, CEO, DAO (Disposal Alternatives Organization), an ARRA project partner

CAGI 2010 Annual Report

Service Area

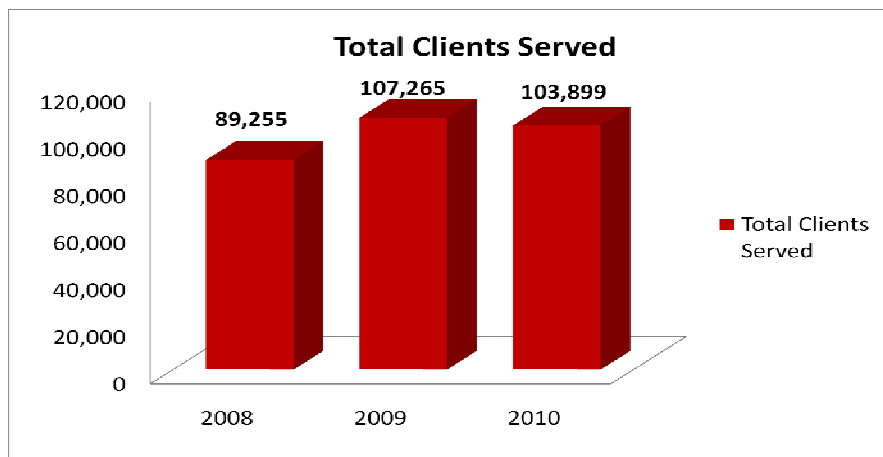
CAGI's service area comprises four Indiana counties—***Boone, Hamilton, Hendricks and Marion***. In ***Tipton*** County, the agency provides Housing Choice Voucher Program (HCVP, or Section 8) services only.



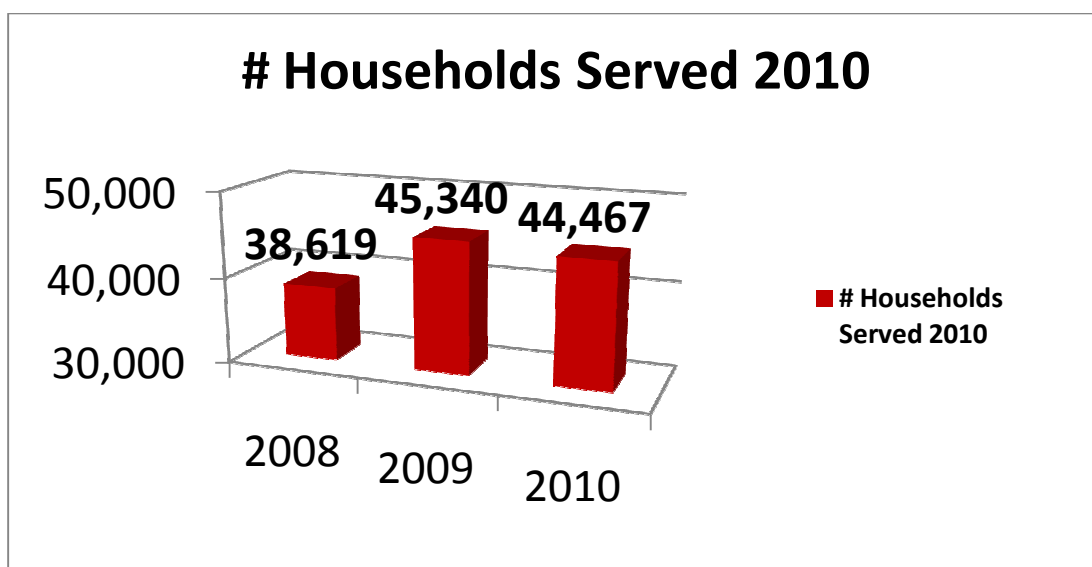
CAGI Offices	
<u>Boone County</u> 1005 S Meridian St. Lebanon, IN 46052 Tel 765.482.7018	<u>Hamilton County</u> 1744 S. 10th St. Noblesville, IN 46060 Tel 317.773.2221
<u>Hendricks County</u> 45 W. Clinton Street Danville, IN 46122 Tel 317.745.2642	<u>Marion County</u> <i>Corporate Headquarters:</i> 2445 N. Meridian St. Indianapolis, IN 46208 Tel 317.396.1800 <i>Indianapolis East:</i> 2626 E 46th Street Indianapolis, IN 46205 Tel 317.524.6950

CAGI 2010 Annual Report

Basic Data

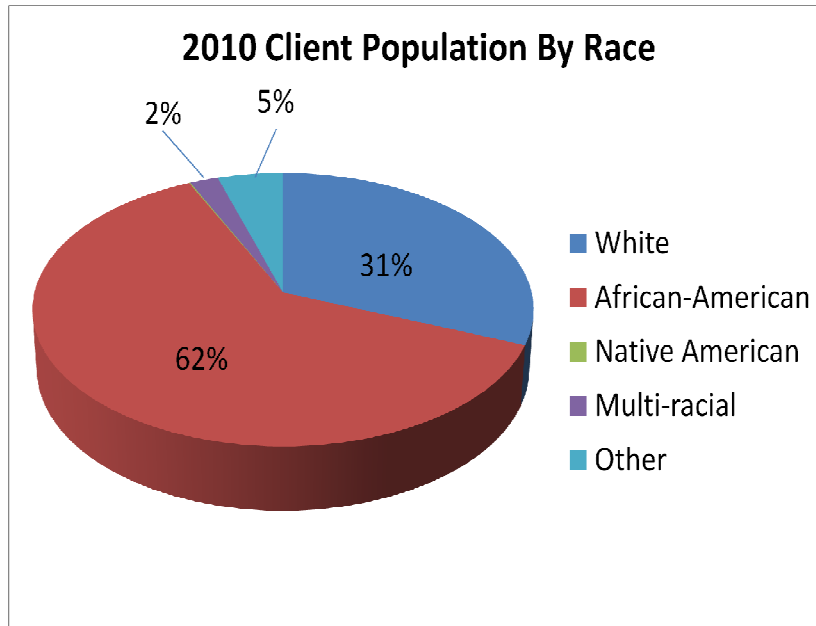


In calendar year 2010, CAGI served some 103,899 clients—including 2,470 clients through the American Recovery and Reinvestment Act—ARRA—a 3.1% decline from the prior year (the first year in which the number of clients served reached/exceeded 100,000). Excluding the ARRA clients, the agency served 101,429 clients, a 5.4% reduction. This decline occurred primarily for three reasons: (1) the substantial increase in clients served in 2009 (6,700 households and 18,000 individuals) resulting from the depth and length of the economic recession; (2) changes in the eligibility criteria for Energy Assistance clients which rendered several hundred previously eligible households ineligible, and (3) a reduction in the rate of new clients as recession bottomed out and the economy stopped contracting.

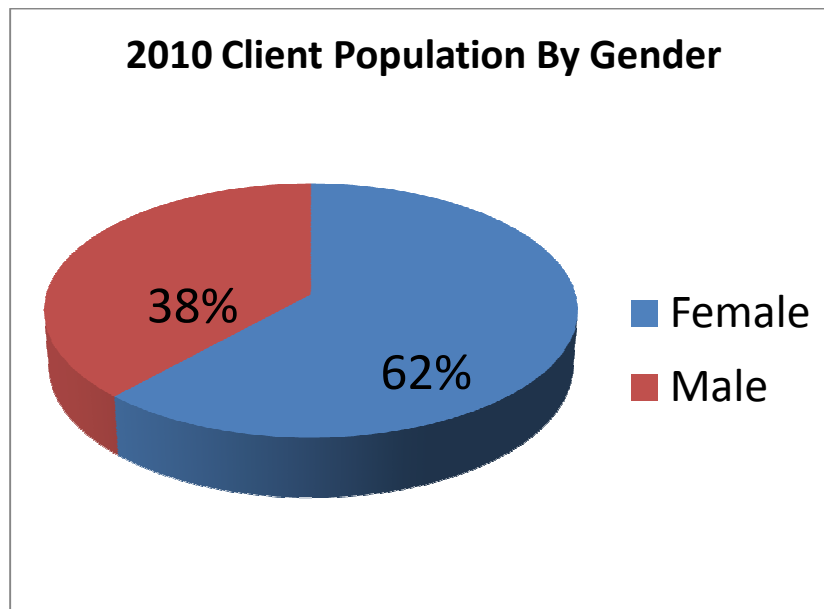


The same issues noted previously caused the number of households served to decline from 45,340 in 2009 to 44,467 (inclusive of the ARRA households) in 2010 (1.9%). Not counting the ARRA households served, the agency served some 43,545 discrete families in 2010 (a reduction of 4.0%). This is still materially higher than the 38,619 households served in 2008.

Client Demographics

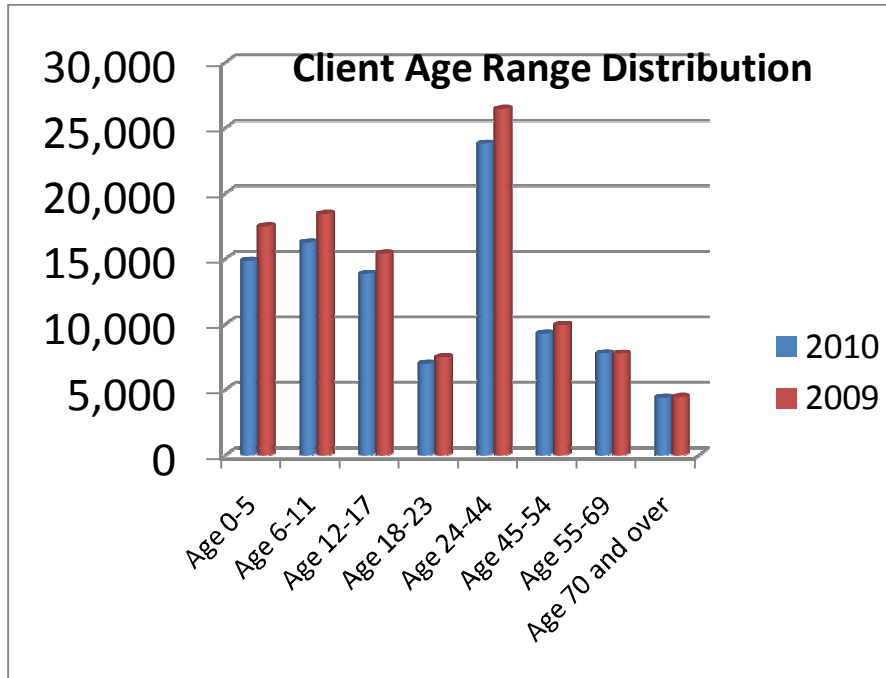


The racial distribution of the agency's clients has remained fairly static over the last three years, with approximately 61% of clients identifying African-American heritage and 31% identifying White or Caucasian heritage.

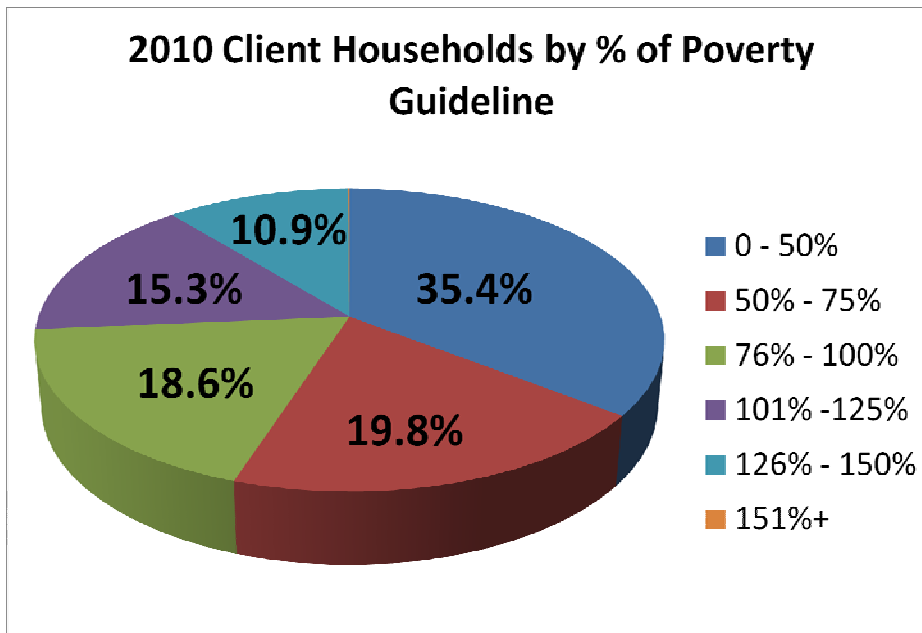


Another demographic statistic which remains relatively static from year to year is the gender breakdown among clients. The split was 61/39 female-to-male in 2009 and 62/38 in 2008.

CAGI 2010 Annual Report



The most significant categories of clients served in 2010 were children 0-17 years of age (46.3% of clients served) and seniors 55 and older (12.5%). For the last several years, the vast majority of our clients have comprised children or seniors.



The agency's programming clearly impacts the least economically secure families in its four-county service area. For calendar year 2010, more than one-third of the households served had incomes of 50% or less of the federal poverty guideline. More than half had incomes at or below 75% of the guideline. Almost three-quarters of CAGI's clients had incomes at or below 100% of the federal poverty guideline.

Child Development Academy (CDA)

Located in the old Stokes Elementary school building in Lebanon, Indiana, the agency's Child Development Academy is dedicated to providing a child-centered atmosphere which permits children the opportunity to learn through exploration, practice and play. The Academy averaged 125 enrollees per month during 2010, with care provided to a range from infants through 12-year-olds. Total capacity for the Academy across all ages/grade levels is 137.



A member of the Academy staff interacts with one of the infant enrollees.



Two of the Academy's enrollees enjoy a friendship as well as top-notch care, good nutrition, and quality instruction.

Tuition/enrollment fees are based on a sliding scale depending on the parents' household income. The program offers educational and development services to children ranging from infants to age 12. CDA offers full-day child care services as well as before- and after-school care services.

Community Economic Relief Fund (CERF)

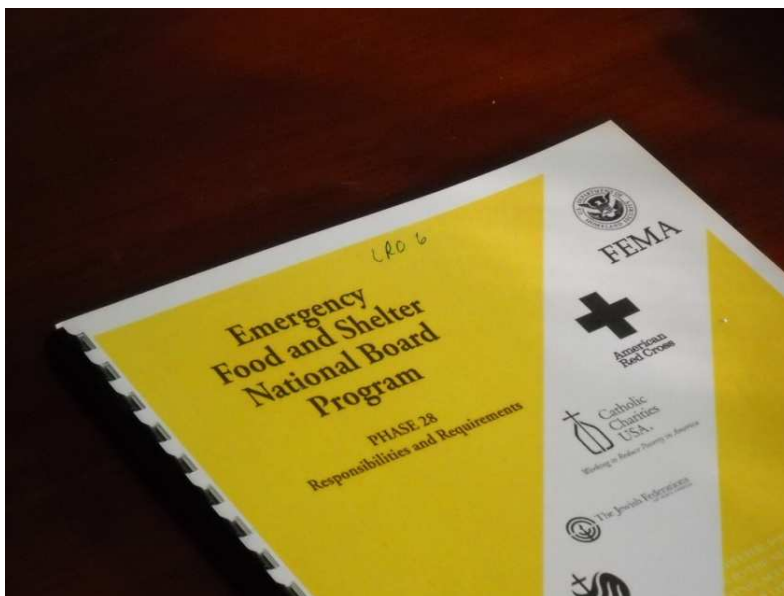
In the first quarter of 2009, several private community agencies/social service providers came together to attempt to address the increase in social needs resulting from the economic recession then underway. Several private foundations contributed to a pool of funds which was administered by the United Way of Central Indiana to offer support to families negatively impacted by layoffs, plant closures and other negative economic consequences of the downturn. Social service providers throughout Central Indiana were asked to design plans for administering the distribution of funds allocated to them. CAGI was selected to provide CERF funds in Boone and Hendricks Counties. The funds were completely distributed on behalf of clients in a relatively short time. The United Way of Central Indiana, recognizing the ongoing need, allocated additional funds and also continued the program into 2010.

CAGI paid utility bills, rental assistance and other expenses on behalf of 345 families in 2010 using CERF funds.

Emergency Food & Shelter Program (EFSP)

This was the first year in some time that CAGI administered Emergency Food and Shelter Program (EFSP) funds. The agency applied to become a Local Responsible Organization for the distribution of funds in Boone and Hendricks Counties. Applicants were required to demonstrate a rental or mortgage obligation (current or past due) which they were unable to pay. The parameters established by the local county boards permitted payment of 75% of the amount of one

month's rent, up to a maximum of \$500. Program limitations allowed only one application per household per year. Emergency rent or mortgage payments were made on behalf of 132 households during 2010—90 households in Hendricks County and 42 households in Boone County.



Energy Assistance Program (EAP)



CAGI's largest program as measured both by client volume and dollars administered, EAP administers funds which provide eligible clients with a credit against their heating and cooling utility bills (or for purchases of bulk fuel, if that is how the client's residence is heated).

A component of the program also funds energy education instruction to give clients knowledge about energy conservation and reducing their energy consumption expenses. Some 41,649 households totaling 97,067 individuals were served by EAP during 2010. The program, administered in all four counties of the agency's service area, collaborates with numerous other service providers and utilities.

Foster Grandparent Program (FGP)

As sponsoring agency for the Foster Grandparent Program, CAGI coordinates the activities of senior volunteers who provide tutoring and mentoring to elementary and middle-school disadvantaged children, helping to improve their academic success and aiding in their development of social skills. With sites located in public and private schools, shelters, group homes and day care centers, the program provides stipends to the volunteers who work with the children. The volunteers receive training in monthly sessions to help them make a positive impact on their charges' lives. In 2010, the program sponsored a total of 73 volunteers providing assistance to 850 children.

Holiday Meal Program

Each year CAGI makes a random selection of more than one thousand households from its client database to receive a meal for the holiday season in December. In partnership with Eli Lilly and Company (which provides volunteers), the Lilly Endowment, Inc. (which provides significant funding), Marsh Supermarkets (which provides foodstuffs at a discount), and Mount Olive Missionary Baptist Church (which provided the space for assembly and distribution of the bags), the agency packages non-perishable food items in holiday shopping bags and distributes a gift card for the purchase of perishable items to each household. Some 1,400 households were able to enjoy a holiday meal, which were also funded in part by contributions from CAGI Board members and staff (who made individual donations and had contributions automatically deducted from pay in some cases).



Holiday meal bags assembled by CAGI staff, partners and volunteers containing nonperishable foodstuffs await pick-up by program participants.

Home Repair Program

The agency's Home Repair Program helps eligible clients address major structural issues/problems of their homes. Repairs can include problems with foundations, roofing, plumbing, and electrical systems. During 2010, 28 households received Home Repair assistance. CAGI leverages the use of this program's funding in conjunction with funding from its Weatherization services. If a client's residence is ineligible to receive

Weatherization services because of such structural issues, the Housing Department's auditors are often able to match Home Repair funds to correct the problem(s) and then weatherize the home.



Housing Choice Voucher Program (Section 8)

CAGI provides subsidized housing services to four counties in its service area (Boone, Hamilton, Hendricks and Tipton). An administrator for each county maintains the waiting list for HCVP applicants, manages the eligibility determination process, allocates the housing vouchers to qualifying applicants, interfaces with landlord participants in the program, performs inspections of the tenants' housing units, and provides data to the program monitor regarding compliance. Client eligibility is a function of household income and family size. CAGI is responsible for managing more than 300 housing vouchers, allocated proportionally among the counties served.

Housing Counseling/Foreclosure Prevention

Almost 350 clients benefitted from CAGI's housing counseling/foreclosure prevention services in 2010. The substantial number of foreclosures resulting from the recession and lax lending practices in the housing industry has brought a steady stream of clients to this program seeking to save their investment



A general information session for housing counseling clients being conducted by Housing Counseling Director Cheryl Shelton (standing, center) and Certified Housing Counselor Cynthia Taylor (standing, right).

in their homes. As part of its foreclosure prevention activity, the department's certified housing counseling staff conducts overview/informational meetings with applicants, acts as an intermediary between homeowners and lenders, and helps clients determine available resources to refinance or modify existing loans. First- time home buying, pre- and post-purchase counseling, and credit management are also instructional topics provided to clients.

Lead Control/Reduction Programs

In partnership with the Marion County Health Department, CAGI administered programs to control/reduce the impact of the presence of lead in the homes of eligible households. This impacts the overall health of the tenants in the remediated units—particularly children, upon whom the consequences of lead poisoning are most severe. The agency assisted in the remediation of lead in 45 residences in 2010.

Senior Housing Projects



For the past 15 years, CAGI has constructed and or operated several tax-credit apartment projects dedicated to providing affordable housing to senior citizens and disabled individuals. These projects include Emma O. Johnson Homes (a Section 202 project with 50 units); Franklin School Apartments (a section 42 project with 48 units); and Four Seasons at Hawthorne Phases I and II (both section 42 projects, each with 60 units). Overseen by a third-party property management firm which handles the process of determining applicant eligibility and maintaining and repairing the physical plant, these projects charge below-market rents based on tenants' income. Phase II of Hawthorne was completed during 2010 and was virtually fully leased at completion. Average occupancy across the four projects is 90%.

Above: 2-bedroom apartment units in Phase II of Four Seasons at Hawthorne. Below: CAGI Executive Director Ed Tipton cuts the ribbon in celebration of the completion of Phase II.

Transitional Housing Services

For more than seven years, the agency has addressed the problem of homelessness in the City of Indianapolis through its Transitional Housing Program. After accepting from the City the deeds to several abandoned properties, CAGI invested more than \$150,000 of its own funds to renovate the residences, making them habitable to provide intermediate-term affordable housing for homeless or near-homeless families. The households must meet the same eligibility standards as Energy Assistance participants, and they are provided the opportunity to move into the homes at below-market rents for a period of up to 36 months. CAGI sequesters one-third of the monthly rental payments in an escrow



account for the participants, which is payable to the participant upon termination from or completion of the program. Participation in the agency's Family Development Program is a requirement for continued residence. During 2010, three of the five available properties were leased. One currently requires significant rehabilitation, and the agency is seeking an eligible family for the remaining home.

Weatherization Services

Over the year 2010, CAGI used funding from both Health and Human Services and the Department of Energy to weatherize 318 homes for eligible clients. Weatherization services can include air-sealing, insulation, proper venting of household appliances such as hot water heaters and furnaces, and



provision of fluorescent lights, faucet aerators and water-conserving shower heads. A health and safety inspection of the home's appliances is conducted, as well as an assessment of potential problems such as mold, standing water, or electrical system issues. These health and safety concerns must be resolved before the client's home can be weatherized. The agency's auditors assess a residence to determine what actions need to be taken and oversee the completion of the work which is done by third-party contractors. Home Repair Program funds are often leveraged with Weatherization funds where possible to allow client homes with structural concerns which would otherwise disqualify them to be weatherized.

ARRA Projects/Accomplishments

CAGI was allocated almost \$2.4 million in Community Service Block Grant (CSBG) American Recovery and Reinvestment Act (ARRA) funds in 2010 with the principal objective of maintaining (saving) or creating jobs. The agency was given the opportunity to design and develop its own innovative programming to meet the community needs in its service area while meeting the employment objective. Below is a short description of each project and the outcomes achieved.

DAO Training Project

In partnership with Disposable Alternatives Organization (DAO), a nonprofit providing recycling services to the community, CAGI gave training and internship opportunities to 131 individuals who had experienced long-term unemployment. These individuals received classroom instruction to earn OSHA certifications, and were given paid, on-the-job training in a variety of areas. DAO actually permanently hired more than 40% of the interns in permanent positions at its facilities, and the training and certifications helped several others obtain permanent gainful employment with other companies or organizations.

Document Management Project

In preparation for the agency's strategic move to a more paperless environment, a document management software system was purchased, and the services of a vendor were contracted to scan archived documents so they would be available for audit/research. Some 4 million+ pages of archived Energy Assistance Program files were scanned. Files and documents for the agency's other core programs are being prepared for scanning as well. Agency staff will undergo training in the use of the document management software to allow for quicker, simpler retrieval of needed documents for research, internal or external audit purposes. It also will significantly reduce the agency's carbon footprint and supplies expense by utilizing and storing significantly less paper.

Economic Development Project

CAGI's Economic Development effort was designed to provide technical assistance to startup and small businesses owned by low-income individuals. Services provided covered assistance with: basic business management; developing business plans; accounting; devising and submitting bids, and developing marketing plans, among other things.



Agency Executive Director Ed Tipton (standing) addresses an informational meeting of prospective Economic Development Project participants to outline the services available and introduce the consultants who managed the service delivery.

Initial overview meetings were conducted and participants were advised of the project's services and requirements. Participants were surveyed regarding their greatest areas of need and assessed based on the project's eligibility criteria. Some 20 of the 88 applicants were determined eligible to receive technical assistance services. Business consultants were selected to provide the technical assistance in one-on-one sessions with the participants. The assistance received was based upon the individual survey results and priorities established by the participant and the consultant.

Family Development Project

A long-standing goal of CAGI's executive management has been the institution of a true case-management system to provide clients with longer-term assistance and support leading to the self-sustenance of their families. The regular Energy Assistance Program allows for the dedication of a portion of the program budget to such activity. The ARRA Family Development Project allowed the agency to design a "pilot" program and develop the infrastructure to make ongoing client case management an integral part of the constellation of services it provides.



Family Development participants engage in discussion at a Getting Ahead meeting conducted by CAGI case managers.

The agency hired a Family Development Director and four case managers, who obtained their clientele principally from the Energy Assistance Program roster. The process called for case managers to meet with these candidates, assess their current status according to a pre-defined set of criteria, and help them devise goals, objectives and an action plan to increase the stability and economic self-reliance of their families. The process is completely voluntary.

The project served 450 households during 2010. The positions created in the pilot have been continued using regular EAP and other funding, and families continue to be provided access to a plethora of community resources and receive guidance in implementing their plans to achieve economic self-sufficiency for their families.

Financial Literacy Project

A spin-off from the Financial Literacy pilot conducted in 2009 using CAGI's own unrestricted dollars, this project was geared toward providing money management instruction to youth between 12 and 17 years of age. The project, administered by a Financial Literacy Coordinator and two interns, garnered the attention of 115 student registrants from 80 households for the week-long financial summer camp,



Financial Literacy Project participants pose with the certification plaques and bags of school supplies they received at the post-camp reception.

which included interactive classroom instruction, role-playing, and a field trip for each class. Pre- and post-tests were administered to measure the students' progress in mastering the principles of sound money management (e.g., devising and maintaining a personal budget, how to manage a checking account, the fundamentals of

saving and investing), and students had the opportunity to earn "money" through class participation to purchase items of personal interest from the camp "store." Fifty-five of the students fully completed all project requirements. Students also had the opportunity to receive one of a limited number of netbook PC's, while their parents received restaurant gift cards. A post-camp reception was held to celebrate the achievements of the students.

The Fall Creek Academy, a local charter school, provided the classroom space and audio-visual equipment. First Financial Corp. partnered with CAGI by assisting with the project's design and development, provision of volunteer staff to do presentations and provide instruction, and the funding of savings accounts for participants who completed the program. PNC Bank also provided volunteers who covered curriculum topics.

CAGI 2010 Annual Report

Gleaners Food Bank Project

More than 450 clients were selected from the agency's databases to receive emergency food distribution in October, 2010. In collaboration with Gleaners Food Bank of Indianapolis, which packaged



CAGI staff (behind table) prepare to distribute boxes of food to selected clients in Hendricks County.

the meals and delivered them to the distribution sites in all four counties of CAGI's service area, volunteers and staff provided foodstuffs to 375 of the randomly identified households. The remainder of the food was added to the Holiday Meal Program distribution which occurred in December.

Graduation Coaches Project

To address the issue of a lower-than-desired high school graduation rate for youth in CAGI's service area, the agency developed partnerships with four area school districts to fund a cadre of graduation coaches who worked with students to identify the courses required to complete graduation requirements, assist the students in obtaining satisfactory grades in the required courses, and encouraging the students to seek post-secondary educational goals. The project created 7 jobs and helped 480 students at risk of not reaching graduation in Boone, Hamilton and Marion County school districts. The agency partnered with the Greater Indianapolis Chamber of Commerce to support the efforts of Marion County school districts.

Kids At the Table/BME Project

Kids At the Table was a pilot program located in Lebanon, Indiana. The Boys and Girls Club, in collaboration with the Caring Center, offered a program that served children who qualified for free or reduced lunch every evening from 4-6pm. The children were provided with dinner, tutoring, mentoring and activities. In addition, the KAT provided summer programming for children living in the Thorntown area during the summer months. Five families benefitted from these activities.

Behavior Management Education (BME) was a pilot program located at Charity Dye Elementary School, Indianapolis Public School #27 in Indianapolis. This program served 12 children who experienced attendance, behavioral and academic issues throughout the year. The program met with the children two days after school and two days in school and provided mentoring, tutoring and character education. In addition, the parents of these students were provided access to case management services offered by CAGI.

In all, 260 children were served through the efforts of this project.

OIKOS Project

This project brought volunteer participants from church congregations in other states to the Central Indiana region to assist in rehabilitating the homes of clients. The project provided housing, supervision and tools for the participants who devoted almost 700 total hours in completing extensive repairs and improvements to three projects over the course of the late summer/early fall, 2010.

Resource Center Project

To promote development of marketable skills and enhance employment chances for the agency's clients, two Resource Center locations were constructed and provided with computer, training and presentation equipment.

One center is located in the agency's Marion County 46th Street location, the other adjacent to the agency's Boone County office. The



agency engaged the services of an experienced instructor in software applications who conducted classes which provided training for 38 clients.

This project has provided the infrastructure to offer ongoing training classes to staff and clients for the foreseeable future.

Senior Housing Support Project

The agency funded the hiring of an Activities Coordinator for a short period of time to develop and coordinate activities for the 218 residents of its senior apartment projects, who all are elderly and/or disabled.

CAGI 2010 Annual Report

Below are the agency's consolidated Financial Position, Activities, and Cash Flow Statements for the fiscal year 2010 (the most recent year for which a financial audit has been completed). The full contents of the audit, including footnotes, are posted on the agency's website, located at [www.cagi-in.org/Corporate Responsibility](http://www.cagi-in.org/CorporateResponsibility).

Consolidated Statement of Financial Position December 31, 2010

Assets

Current assets:

Cash and cash equivalents (\$431,182 related to variable Interest entities)	\$ 1,030,578
Accounts receivable (\$20,035 related to variable interest entities)	887,649
Other assets (\$10,732 related to variable interest entities)	16,087

Total current assets	1,934,314
-----------------------------	------------------

Property and equipment:

Land and land improvements	3,206,748
Property and equipment	16,684,528

	19,891,276
Less: Accumulated depreciation	(2,843,766)

Net property and equipment (\$15,409,474 related to variable interest entities)	17,047,510
--	-------------------

Other assets:

Restricted deposits and funded reserves	543,957
Deferred costs, net of accumulated amortization	168,613

Total other assets (\$712,570 related to variable interest entities)	712,570
---	----------------

Total assets	\$ 19,694,394
---------------------	----------------------

Liabilities and Net Assets

Current liabilities:

Current portion of long-term debt (\$72,509 related to variable interest entities)	\$ 153,035
Line of credit	150,000
Accounts payable (\$46,032 related to variable interest entities)	530,579
Construction loan payable (\$3,021,358 related to variable interest entities)	3,021,358
Other current liabilities (\$477,924 related to variable interest entities)	879,871

Total current liabilities	4,734,843
----------------------------------	------------------

Long-term liabilities:

Other long-term liabilities	588,494
Long-term debt, net of current portion (\$2,591,632 related to variable interest entities)	4,329,999

Total long-term liabilities	4,918,493
------------------------------------	------------------

Net assets:

Unrestricted net assets	2,101,445
Temporarily restricted net assets	19,686
Noncontrolling interests	7,919,927

Total net assets	10,041,058
-------------------------	-------------------

Total liabilities and net assets	\$ 19,694,394
---	----------------------

CAGI 2010 Annual Report

Consolidated Statement of Activities Year Ended December 31, 2010

Changes In unrestricted net assets:

Revenues and other support:

Grant revenue	\$ 28,352,480
Day care center revenue	252,122
Other revenue	727,196
Rental income	1,077,597
Interest income	473
Total unrestricted revenues and other support	30,409,868
Net assets released from restrictions	
Total unrestricted revenues and support and reclassifications	30,409,868
Expenses:	
Program services:	
Energy and Weatherization	19,125,733
Children and Youth	1,775,513
Housing and Welfare	3,515,480
Other	1,842,567
	26,259,293
Supporting services:	
General and administrative	4,411,301
Total expenses	30,670,594
Decrease in unrestricted net assets before noncontrolling interests	(260,726)
Add back: Loss attributable to noncontrolling interests	(673,083)
Increase in unrestricted net assets	412,357
Changes in temporarily restricted net assets:	
Grant revenue	19,686
Increase in temporarily restricted net assets	19,686
Increase in net assets	432,043

CAGI 2010 Annual Report

Consolidated Statement of Cash Flows Year Ended December 31, 2010

Cash flow from operating activities:

Increase in net assets	\$	432,043
Adjustments to reconcile increase in net assets to net cash used In operating activities:		
Depredation and amortization		679,679
Loss attributable to noncontrolling Interest		(673,083)
Changes in assets and liabilities:		
Decrease in accounts receivable		4,046,321
Increase in other assets		(259,726)
Decrease in accounts payable		(7,984,261)
Decrease in other current liabilities		(418,393)
Increase in other long-term liabilities		588,494

Net cash used in operating activities (3,588,926)

Cash flow from investing activities:

Capital expenditures	(1,243,780)
Expenditures for deferred costs	(92,945)

Net cash used in investing activities (1,336,725)

Cash flow from financing activities:

Borrowings on long-term debt	726,913
Repayments on long-term debt	(100,668)
Borrowings on construction loan	1,392,221
Repayments on construction loan	(2,965,200)
Net borrowings on line of credit	150,000
Syndication fees paid	(50,000)
Capital contributions from minority interest	3,459,400

Net cash provided by financing activities 2,612,666

Net decrease in cash (2,312,985)

Cash and cash equivalents, beginning of year 3,343,563

Cash and cash equivalents, end of year \$ 1,030,578

Supplemental disclosure of cash flow information:

Cash paid during the year for interest	\$	422,853
--	----	---------

2010 CAGI Annual Report



communityaction
OF GREATER INDIANAPOLIS

2445 N. Meridian Street
Indianapolis, IN 46208
Phone: (317)396-1800
Fax: (317)396-1527
Email: info@cagi-in.org

www.cagi-in.org