

## Advance Memphis Newsletter 1st Quarter 2018

#### Advance at a Glance

- \$10 Cross sale from 1000 Pardons collection
- 18 Work Life graduates from January- February class
- 15,000+ hours worked through Advance Staffing already in 2018
- 3000 hours worked with \$26000 wages earned in the Advance Warehouse
- 2 new <u>IDAs</u> successfully closed; 1 for business asset building and 1 for debt reduction toward home ownership
- 17 GED tests financed through Supply Drive
- 15 hours per person of paid work now offered during Work Life
- 11 LAUNCH participants in our first 2018 class
- 2 new staff hired, welcome Gary McCormack(GED) and Al Blanks (Staffing)
- 20 Work Life Lunch providers needed
- 1,000s of supplies given through supply drive-THANK YOU!



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has worked extremely hard to maintain a job in an under-resourced neighborhood where over 65% of people are not currently employed.

#### **Meet Rhoda**

The newest board member at Advance Memphis is an old friend, a graduate of many Advance Memphis programs, and an important leader in her 38126 community (South Memphis). Ms. Rhoda Baines recently agreed to join the <u>Advance Memphis board</u>, which culminates a relationship which spans years. Rhoda first came to Advance in 2012, when she participated in the <u>Jobs for Life (now Work Life)</u> class. She subsequently completed the <u>Faith & Finances course and the IDA</u> matched-savings account. Over the last few years, Rhoda has worked at FedEx and as a home health specialist.

In 2016, Rhoda found herself in a difficult living situation, to say the least. She lived in a house where the landlord would not pay to fix the broken heating system during the winter, and her family was affected by the presence of hazardous lead paint. Because of these issues, along with the lack of viable options in the neighborhood, she was forced to move away from her community.

Despite all of the challenging forces that kept her from being able to have a safe living space in her own neighborhood, Rhoda took active steps toward purchasing her own home. After a long process of saving, paying off debt, and building her credit, Rhoda was able to rent and finally purchase a home back in 38126 in May of 2017. Currently Rhoda uses her home to host a weekly community group from her church, Downtown Presbyterian Church.

Rhoda is a hero to so many people in her family and neighborhood. Rhoda, like so many other graduates of Advance Memphis, has worked extremely hard to maintain work in an under-resourced neighborhood where over 65% of people are not currently employed. She bought a home in a neighborhood where only about 16% of homes are occupied by the owner and where many long-standing systemic forces make it particularly difficult for people to purchase homes. In addition to providing a home for her family, Rhoda walked through numerous family trials over the past year and has remained a strong help for her loved ones.

We can't tell Rhoda's story without talking about two ladies who have become close friends with her over the years. Suzanne Greer was Rhoda's <u>Champion</u> in her Jobs for Life class five years ago and Diane Davis initially got to know Rhoda as her <u>GED tutor</u>. These volunteer roles turned into long-lasting friendships for Diane, Suzanne, and Rhoda. Suzanne and Diane helped Rhoda navigate several difficult situations over the years and used their social capital to support the steps that Rhoda has worked hard to achieve. Likewise, Diane and Suzanne have each learned from and grown through their relationship with Rhoda, and all three have expressed deep gratitude and joy that the Lord allowed their paths to cross.

Advance Memphis desires more relational mentor volunteers like Suzanne and Diane. These connections transform the lives of everyone involved. Please consider partnering with us as a Work Life Champion or Faith & Finances Ally in our next classes. Click here to volunteer.





#### **Earn While You Learn**

Meaningful work. Earn while you learn. Thanks to our partnership with Greater Memphis Alliance for a Competitive Workforce (GMACW) and MBS Urban Initiatives CDE, 14 adults became certified and graduated from Autonomous Maintenance Training(AMT) on March 8, 2018. Each graduate has gained skills that can be stabilizing assets to help them earn a livable wage. Learning a marketable skill furthers the dignity of work, offers sustainable income and provides an opportunity for meaningful work.

Initially, Advance invited 50 Work Life program graduates to compete for 20 select spots. As an illustration of the "Earn While You Learn" concept, this 4-week training course consisted of 64 hours of

paid training and up to 96-part time hours at local businesses. AMT is intended to help fill the skilled worker pipeline that flows at a trickle in the Memphis workforce.

With a completion rate of 74% these students and their hard work have set the stage for more South Memphis neighbors to capitalize on this opportunity. Please enjoy one of the many success stories. Our neighbor Marcus graduated Work Life in February 2012 and began working through Advance Memphis Staffing. With his military background and mature nature, Marcus was quickly promoted to a lead position at his first assignment. However, he was terminated from this assignment and several others over the following years while working through staffing. Marcus was counseled about his behavior before beginning the AMT training. By the second week, the manager at his part-time job decided to send Marcus home with a warning. Marcus called staffing shortly after speaking with the manager. He was encouraged to do two things prior to meeting with the manager: 1) pray and 2) openly accept responsibility for his actions and then apologize. He agreed but asked what to pray. Staffing suggested he pray that God would open his heart and head to accept responsibility for his wrong doing and to bridle his tongue. Marcus came to Advance the following day and was so grateful to still have his job and the opportunity to go permanent full-time! He shared that he had been very humble and took full ownership for his actions. This valuable ongoing job coaching illustrates a key component in our Advance Staffing service and our investment in the lives of our South Memphis neighbors.

AMT provides a timely illustration of what meaningful work opportunities can do for Advance Memphis graduates. Partner businesses and collaborators strengthen the financial stability of our graduates, South Memphis and the entire Memphis community by providing dignifying jobs. Contact <u>Steve</u> to discuss warehouse work or hiring through Advance Staffing.

# Faith & Finances Ally volunteer Jeff Moreland comments, "My biggest takeaway was to see how others deal financially with what they have been given."

### **Financial Stability**

Financial Stability. Concerns about money top the stress chart making financial education a principal priority at Advance Memphis. Our Faith & Finances course empowers our South Memphis neighbors to manage their hard-earned money in ways that can honor God and build stability by addressing budget, debt avoidance and expense tracking, among other key financial literacy principles. We teach the life changing messages that Jesus is making all things new and that He wants to use our finances as a part of His kingdom work. In the past 3 years, our number of graduates has doubled to 41 students in 2017. In 2018, we offer a morning class in addition to our Thursday evening class.



A key to success is the continued connection our neighbors feel with Advance staff and volunteers. Faith & Finances Ally volunteer Jeff Moreland comments, "My biggest takeaway was to see how others deal financially with what they have been given." In fact, he agreed to be an Ally at the encouragement of a friend, thinking he would happily share his knowledge with the class. He soon realized he had more to learn than to give. Jeff enjoyed his experience and got to know people he wouldn't have otherwise. A highlight for Jeff is the relationships he has begun with men in the class as they formed new spending habits together.

Improving good financial habits increases financial stability which, in turn, brings hope, relieves stress and provides more options for the future. Advance Memphis invests in our neighbors by offering tools to move them toward financial stability. Upon graduating from Faith & Finances, neighbors can open an Individual Saving Account (IDA). IDA participants receive \$2 to match every \$1 saved from earned income, with the goal to increase net worth through the habit of saving and the purchase of assets. Savings are used for purchasing a car or house, starting a small business, or obtaining a degree. Building assets improves financial stability and builds security. One graduate states, "I feel more secure because I'm actually working and striving for my goal. I took more control. I'm pushing back a lot of spending and I'm working on my goal. I know if I don't save, I won't accomplish it. I'll actually still be dreaming." Faith & Finances often melds with our LAUNCH program for entrepreneurs, further strengthening our neighbors' capacity for financial stability and meaningful work. Often Faith & Finances graduates utilize their IDA accounts to begin a new business through our LAUNCH program. Please see our "LAUNCH Start-Ups" page to learn about business owners like LaTonya Taylor and her Epic Bouncing business.

Click <u>here</u> to volunteer to be a Faith & Finances Ally volunteer.

