

Sharing & Caring

WORKING HARD FOR THE WORKING POOR

Understanding and knowing our clients

Let's put a face with every donation, volunteer hour

For 37 years at The Cooperative Ministry, donors, volunteers, and staff have come together to serve 12- to 13,000 people each year.

One of those thousands is Alyssa, who works an hourly job, where she makes the minimum wage. It's not enough.

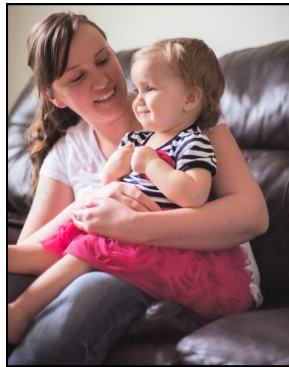
If all goes well, Alyssa must work 76 hours per week - at multiple jobs - at minimum wage (\$7.25 / hour) to afford a modest one-bedroom rental home at Fair Market Value. (National Low Income Housing Coalition - Out of Reach 2018: South Carolina).

If all goes well, indeed.

Chances are great that Alyssa won't be able to work all those hours. Like every family, hers is going to face crisis. Sickness - like a stomach bug, seasonal allergies, or worse - can derail Alyssa's ability to work. Crisis can also come through unreliable transportation or the need to be on hand for housing repairs.

Unable to get her hours, she's financially upside down and her margins begin growing. Utility bills don't get paid. Rent payments get pushed back. She qualifies for eviction. (According to Princeton University's Eviction Lab Report, Columbia, SC ranks 8th nationally in court-ordered eviction rates - four times the national average.) If she gets evicted, she'll need a deposit for new housing - or become homeless.

Through a scheduled appointment or a referral



from a church partner, Alyssa turns to The Cooperative Ministry.

The Cooperative Ministry stands in the gap for the Midlands working poor and those in crisis, providing short-term assistance toward a goal of long-term sustainability.

Because many client families face a household budget shortfall, services like financial assistance, budget counseling, food vouchers, and free clothing are designed to help with the crisis shortfall. In

2019, professional Christian counseling assessments became available to clients.

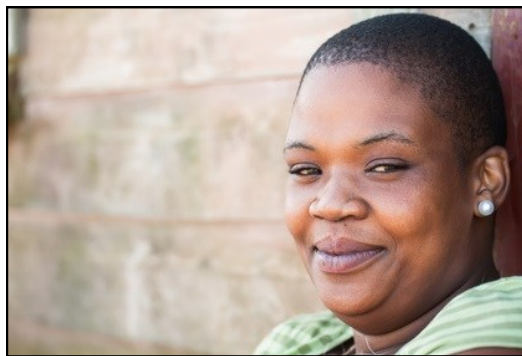
Long-term services like car donations, insurance counseling, financial education classes, job referrals, and free tax preparation are designed to help clients avoid the budget shortfalls - especially when crisis comes.

Understanding the working poor in our community helps put a face with every donation, where all funds stay in the community and 89 cents of every Dollar received goes to client services. Understanding the working poor and those in crisis helps provide a face for each of the 497 volunteers who worked 11,720 volunteer

hours during 2018 in our clothing bank, client interviews, and front-end reception.

Want to help?

Visit our website at www.coopmin.org. Learn more about The Cooperative Ministry's unique mission, download our brochure and annual report, and look for ways you can donate, help raise awareness, and volunteer. Call us direct at (803) 799-2428.



Caring Corner by Beth Irick, Executive Director

SC Prayer Breakfast was a great opportunity



In almost 25 years of serving non-profit organizations, one of the highlights of my career was serving as the honorary chair and emcee for the 2019 South Carolina State Prayer Breakfast on Wednesday, March 20 in Columbia. I was both honored and humbled to be invited, but also very appreciative that The Cooperative Ministry means so much to the community that I was asked to serve in this way.

About 350 local and state elected leaders joined with leaders from churches, businesses, and non-profits for this annual event with a purpose to lift up local, state, and national leaders. BB&T State President Mike Brennan brought a wonderful message of hope and faith.

At The Cooperative Ministry, we value our place in the community, drawing together the faith community with the business community, and joined by thousands of individuals all working to serve through short-term crisis assistance leading to long-term sustainability.

The Cooperative Ministry was started 37 years ago by five downtown Columbia churches. Today, we are supported by 57 congregations. We value our community role and we take seriously our role to work hard for the "least of these" in the Midlands of South Carolina.



PRAYER BREAKFAST - From left, State Rep. Rita Allison; SC Governor Henry McMaster; State Sen. Katrina Shealy; Mike Brennan, SC Regional President, BB&T; Beth Irick, Executive Director, The Cooperative Ministry; SC Lt. Gov. Pamela Evette; Bill Edmonds, past board chairman, The Cooperative Ministry; and Col. Milton Johnson, Mission Command Chaplain, Fort Jackson.

Our 2018 Impact

12,380

PEOPLE received help

531

HOUSEHOLDS received rent or utility assistance

6,025

PEOPLE received food assistance

6,259

PEOPLE received free clothing for school and work

807

PEOPLE received help to pay health insurance premiums

6

PEOPLE received a car for transportation to work

Towing is free; all cars are accepted

Each donated vehicle serves others

Like many non-profits, The Cooperative Ministry relies on the revenue generated from its cars-for-cash program. The Cooperative Ministry accepts donated cars in any condition and most are sold at auction, generating funds from which 89 cents of every Dollar goes to serve clients, directly.

Towing is free from a 50-mile radius of Columbia. All funds remain in the local community, serving the working poor and those in crisis. Our staff can help answer questions about the title transfer.

Occasionally, someone will donate a car that is suitable for driving. Those cars - an average of 10 per year - are donated to qualifying clients needing transportation to a job. Clients must be working, prove they can afford a car, and attend financial education classes. There are 20 qualifying clients waiting on a car right now.

To donate a vehicle, please call (803) 799-2428 or complete the donation form online at coopmin.org/donate-your-car.



Tax season volunteers prepare 8,107 free returns

Through its annual Volunteer Income Tax Assistance (VITA) program, The Cooperative Ministry volunteers completed 8,107 free tax returns during Tax Season 2019.

During the 2019 tax season, 174 IRS-trained volunteers, many of them retirees, served from Monday, Feb. 4 through Monday, April 15 at 18 different tax sites throughout the Midlands.

The top four tax preparation sites were The Cooperative Ministry facility (2,005 returns), The Hub Community Learning Center (529), Camden (468), and NorthStar Christian Center (312).

The success of this year's program is especially celebrated considering the obstacles it faced. The early 2019 federal government shutdown delayed tax

preparation software needed in certifying VITA volunteers. Locally, the closing of the Allen Benedict Court Apartments increased activity at the Cecil Tillis Center, which could not be used as a normal, popular tax preparation site.

Founded in 1971, VITA is an initiative sponsored by the Internal Revenue Service. Locally, The Cooperative Ministry manages the VITA program each year with support from the IRS and United Way of



TAX HELP - Tax volunteer Anne Runge, assists client Kenneth Parker, of Columbia.

the Midlands.

Ed Palekas, director of Financial Sustainability Programs for The Cooperative Ministry, is the administrator of the Midlands VITA program. Tax volunteers will continue to provide preparation services (2018 Amended Returns and prior year returns – 2015-2017), Tuesdays, May 7 to Oct. 15, 10 am to 1 pm. at The Cooperative Ministry.

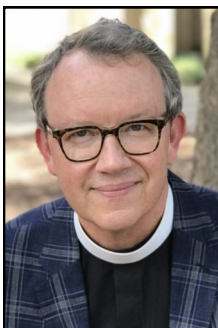
A partner's testimony

by The Very Rev. Timothy Jones
Dean, Trinity Episcopal Cathedral

For more than 200 years, Trinity Episcopal Cathedral has wanted to avoid being ingrown or insulated from the needs of the wider community. From early on, we have known that Jesus himself would gravitate to the neediest and forgotten. If Jesus did, we told ourselves, then so should we.

The year 1982 represented a time of great stress for the poor because of a faltering economy, escalating unemployment, and huge Medicaid cuts. Trinity again felt called to walk with Jesus into the lives of the needy. We joined with four other downtown churches to collaborate and coordinate the help needed, and The Cooperative Ministry was born. Our clergy and lay leaders have provided key guidance and determination as the organization has flourished.

We continue to support The Cooperative Ministry



through funds, through volunteer leaders on the board, and through making known to parishioners newer programs such as the car donation program. It's an exercise in imagination to think how many were kept from homelessness and despair.

The needs are no less acute now as when this great work began. Too many in our community cannot pay their rent, afford utilities, purchase prescriptions or groceries, and find affordable housing next to impossible to face on their own.

It is also the reality that any congregation by itself cannot begin to make a dent. A collaborative agency such as The Cooperative Ministry is essential in vetting, in pooling resources, and in giving counsel and guidance to those threatened by shelter and food insecurity.

If the needs now are just as compelling as they were 37 years ago, then so are the urgencies. And so also are the opportunities, as the poor find the help that makes all the difference in their futures.

The Cooperative Ministry

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Working Hard for the Working Poor

**THE
COOPERATIVE
MINISTRY**

Please Support
THE COOPERATIVE MINISTRY

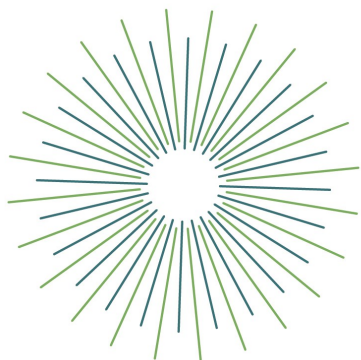
On Tuesday, May 7, 2019

6 a.m. to 11:59 p.m.

With An Online Donation at
www.midlandsgives.org/TheCooperativeMinistry

Our 2019 Goal: \$20,000

All Gifts Tax Deductible



**MIDLANDS
GIVES**

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