



ANNUAL REPORT 2023-2024

Hope 101 Ministry LLC

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TO OUR COMMUNITY

It's Personal with Us.

Data is important. Quantifying our impact is important. But programs to assist the homeless can't be understood with statistics alone and big numbers don't always translate into big outcomes. At Hope 101 Ministry, we only accept participants who exhibit the drive it takes to carve out a new path forward. Our program becomes a very personal and intentional experience for a smaller number of participants. Our ministry is designed to help the whole person and not just their un-homed condition. Just like you, the people we are assisting have names, life stories, hopes and aspirations for their future. Their human condition doesn't end when their housing does. They remain just like you, except for a moment in time when they find themselves homeless, which is a very personal condition indeed.

Homelessness isn't someone else's issue; it personally touches the entire community in one way or another. Whether you see it or not, it exists in your neighborhood. It brings with it a ripple effect that flows through our neighborhoods. It leaves its prints on the footpaths we built for our future generations to travel. It impacts our schools, healthcare resources, social services, workforce, and tax dollars. As Hope 101 Ministry continues to advocate for systemic solutions to a community problem, there is an enduring and wide-reaching victory every time we help a single member of our community. Our program provides transitional housing, meals, faith, financial education and an individualized support program designed around the person we are partnering with.

Who you choose to support is clearly a very personal choice. With us, your support stays personal by allowing us to champion one person, one family at a time. Consider supporting us with a gift of money or time as a program committee member, high impact mentor, general volunteer or in our community kitchen at The Cookery.

Changing our community, one household at a time.

Julie Vitale
Executive Director
www.hope101ministry.com

OUR MISSION

Their outcomes.

“The Mission of Hope 101 Ministry, with the help of God, is to provide home-based and community programs which offer Christian support, friendship, and direction to empower participants to reach beyond their circumstances to a place of stability and self-sufficiency”.

Our Mission reflects our commitment to support the whole person in a way that is unique to the individual’s needs. Our Housing Programs have intense requirements that include weekly case management support to facilitate consistent progress on a participant’s personal **SMART** goal plan (**S**pecific, **M**easurable, **A**chievable, **R**elevant and **T**ime-bound). Our program also includes participating in a weekly financial money management and budgeting curriculum with each participant, including reviewing bank statements, expenditure receipts every week and working with a credit counselor at Gerber Financial Credit Union. We reward goal achievement, navigate wrap-around services and offer mentor support for those who need it. We have a personalized support structure in place, but ultimately the participant is responsible for changing their own path.

Those accepted into our housing program may stay in one of six units we own or manage. We own two properties within the city of Newaygo. Our Anchor home has three apartments, and our Mercer home is a single-family property. In April of 2024, we entered into a case management and housing agreement with Welch Properties that expanded our footprint into the city of Grant by adding two studio apartments to our Housing Program. The desired outcome of our Housing Programs is simple, to give the participants the time, tools and support they need to move into a stable housing environment by helping them work a plan that’s personal to them. We were fortunate to have been able to assist 14 participants this year, within our six units. Here’s the result:

2024 Participant Housing Outcomes	Unique #	% of Total Participants	Stayed in County
Moved to a Non-Subsidized Apartment or Rental Home	4	29%	Yes
Moved to an HCV Section 8 Apartment	1	7%	Yes
Moved to a Shelter	1	7%	No
Moved into a Safe & Supportive Family Housing Option	2	14%	No
Purchased a Home	2	14%	Yes
Involuntary Exit with No Housing Option	1	7%	Yes
Currently a Hope 101 Housing Program Participant	3	21%	Yes

*Forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the upward call of God in Christ Jesus. - **Philippians 3:13b-14***

WHAT WE'RE ALL ABOUT

Hope 101 Ministry and What We Do at our Core.

Since 2017, the primary goal of Hope 101 Ministry is to assist those in our community who are burdened by homelessness and food insecurity. We do this through our Core programs that make our community more livable for those experiencing either, or both. We offer homes to live in, programs to help them thrive, and food to lift some of the burden. Our homes are open to Newaygo County applicants who have income, are housing insecure, and fall within the ALICE (Asset Limited, Income Constrained, Employed) or below segments of our communities. Our Core programs include:

Housing Programs- We offer both Transitional and Stable Housing programs with terms ranging from 6 months to 2 years. Participants pay an affordable fee that includes an actual home, utilities, internet, food assistance, financial education, mentors, and weekly in-home case management. The desired outcome of this circumstance is to navigate them into long-term housing alternatives including low-income housing, private landlord housing or even home ownership.

Financial Literacy Training- In-home training created by the Consumer Financial Protection Bureau is offered to strengthen household's financial picture. We work their budgets from kitchen tables and local churches to teach them how to keep their financial house in order.

High Impact Mentors- We effectively match Mentors with specialized skills or resources to provide targeted and individualized assistance to participants with specific barriers.

SMART Goal Management- Skilled Case managers provide support to assist in SMART goal achievement. Goals are identified based on core competency matrix assessment results. Case managers also facilitate critical "wrap around" or coordinated third party services designed to provide a more holistic and comprehensive plan of support.

The Cookery- Is a Hope 101 collaborative enterprise providing baked goods and meals to those experiencing food insecurity. It also provides culinary skills training and gives access to flexible part-time jobs that have become necessary for many people living on a fixed income or within the ALICE segment of our community. The food produced and distributed by The Cookery will be available to members of the Newaygo County community and is not limited to our Hope 101 participants. For those who can afford to, a donation for their meal is appreciated. For those who cannot, we invite them to volunteer as a way of giving back or simply pay what they can. Regardless of their financial circumstance, they won't leave our doors hungry.

FINANCIAL SUMMARY

How are we funded?

On June 30, 2024, we ended our fiscal year below budget in expenditures and ahead of budget in net cash assets. Net assets ended up about 24% ahead of last year and exceeding the budget by 20.4%. Total expenses were down about 3.5% from last year and -22% to budget. The mix of this year's income was well balanced from three primary sources: Community Support (39%), Grants (31%) and Program income (23%), with the remainder being miscellaneous income, primarily from interest.

We experienced a 7.6% decline in community support income which includes our donor, sponsor, and fundraising income categories which ended the year at 39% of total income or \$48,000. We attribute this to both a decline in the number of small gift supporters as well as to the impact inflation is having on our fixed income donors. Grant income ended the year at 31% of the total due primarily to the generosity of the Fremont Area Community Foundation's support for both our Housing and The Cookery program support. Housing Program income increased to 23% of total income reflecting a full year's impact of our 2023 program fee increase, as well as to case management fees received through our Grant Studios agreement with Welch Properties. Program fees are now set at about 80% of Section 8 fair market rental rates, which still offers affordable housing but also requires participants to remain financially productive throughout the program.

	2020-2021	2021-2022	2022-2023	2023-2024
Revenues	61,495	95,441	102,132	124,526
Expenses	46,554	86,515	86,836	83,633
Net Income	14,941	9,290	15,296	40,892

- We ended the year with net cash assets of about \$135,000, which reflects a 25% year-over-year increase. About \$40,000 of this asset balance represents restricted donations to be used either for capital improvement projects or to fund the purchase of additional housing units. We keep about 6 months or \$42,000 of operating expenses in a CD account and reserve \$5,000 to fund anticipated housing maintenance costs. This leaves a balance of about \$48,000 to fund current operations for the fiscal year if need be, otherwise, earmarked for future housing acquisitions.
- Restricted funds and reserve cash assets are kept in certificate of deposit accounts which yielded about \$2,500 in interest for the year.
- Included in our total Grant and Community support income is \$4,300 for our newest community program, The Cookery, \$29,130 generously provided by the Fremont Area Community Foundation for our Housing and Financial Education Programs, and a \$10,000 unrestricted grant provided by the Michigan Non-Profit Association as part of the CARES act funding.

FINANCIAL SUMMARY

Where is our money spent?

We understand that the community that supports us also trusts us to continue our practice of solid fiscal management. Our fiscal policies ensure that we can meet our obligations of today, provide for unplanned capital expenses, and fund new opportunities for the future. We expect no less of ourselves than we do of our participants. Key expense notes are as follows:



The living room from one of our apartments in Anchor Home

- The direct costs to deliver our Financial Education and Case Management services came in just under \$17,000, 35% above last year, which includes wages, payroll taxes and supplies needed to provide essential services to our Housing Program participants.
- The direct costs to provide housing to our participants were flat to last year at \$22,900 which included utilities, internet, general household maintenance, property taxes and insurance.
- The costs to administer all our programs were about \$29,000 primarily due to Executive Director wages and payroll taxes. This was down about 35% to LY due to a budgeted reduction in hours, allowing us to spend more on the people we are entrusted to help.
- We have no debt; our homes are mortgage free.

We are blessed with the support of the Family of God Community Church and its family, who offer both financial and spiritual support, as well as share their church with us to provide office space and a licensed kitchen for The Cookery. The beginnings of Hope 101 Ministry came from the foresight, hard work, sacrifice and passion of the Family of God leadership and its congregation. Their efforts have resulted in the legacy, which is Hope 101 Ministry.



LOOKING AHEAD

Financial Education, More Houses, Meaningful Collaboration

Behold how good and pleasant it is for brothers to dwell together in unity. Psalms 133:1

Meaningful Collaborations

The goal behind our collaborations is to dedicate our collective efforts towards something more significant, sharing ideas and resources while working together on programs that benefit our community. Our collaborators include Family of God Community Church, Newaygo United Methodist Church, Love INC., TrueNorth Community Services, Gerber Financial Credit Union and other organizations and valued community members.

We appreciate the support they've offered to us and those we serve.



The Cookery

A Christian Culinary Collaboration offering freshly baked bread, celebration cakes and family entrees to households experiencing food insecurity. Collaboration partners include St. Mark's Episcopal, Vera's House, Newaygo United Methodist Church, Love INC. and Family of God Community Church. We are looking for volunteers to work in our community kitchens!

More Houses!

Perhaps this is the moment for which you have been created, Esther 4:14

In addition to the houses we own, we are actively seeking Newaygo County landlords who are willing to partner with us. Our participant fees can be at HUD's fair market rent rate and include participant screening, onboarding and case management services. We'll be at your property frequently offering a personal set of eyes, hands and hearts.

Case Management & Financial Education

We've allocated more resources to case management this year and brought on a second experienced professional to join our team.

Our Hope 101 case managers are there to help participants think realistically about their housing goals and identify steps to achieve goals. We agree on supportive services needed and use our personalized program as an opportunity to assist them with budgeting, assess issues related to credit and debt, and establish plans for them to be able to manage/save money.

"Home is not where you live, but where they understand you."
Christian Morganstern

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<https://www.hope101ministry.com/donate/>

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Newaygo United Methodist Church

The Gerber Foundation

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In Memory of Ray Hoag

In Memory of Richard Mrotek

In Memory of Louise Shinew

Bonnie Deur Trust

COLLABORATING LANDLORDS

Welch Properties

We are looking for more landlord partners! Contact us for information at: Executivedirector@hope101ministry.com