VISION
A community where everyone thrives.

MISSION
CCL partners with those held back by a lack of resource and economic opportunity in order to uncover possibilities, overcome barriers, and realize their potential.

VALUES
Innovation, Poder, Economic Justice, Solidarity, Accountability.

CCL 2020
We value Innovation.

CCL believes in continuously learning, improving, and evolving to find more principled and effective solutions. In 2015 CCL launched:
- Resource Up!, a way for CCL stakeholders to exchange resources, skills, and knowledge,
- Lending Circles, a new, credit building social loan opportunity,
- Divvy for Everyone, partnering to make bike sharing memberships affordable, &
- Information Technology Career Training, preparing clients for next gen jobs.

We value Poder.

Meaning power and to be able to, CCL believes in each persons’ inherent worth and innate ability to overcome their own challenges. In 2015 CCL:
- Provided coaching, which regards clients as the experts and capable of solving their own problems,
- Facilitated coaching training with nonprofit peers in Houston, Chicago, Detroit, Los Angeles and Providence,
- Launched Just Financials, bringing coaching to donors and communities of shared values.

We value Economic Justice.

CCL believes everyone has the right to lead a full and abundant life. In 2015, CCL:
- Participated in the mass mobilization for a $15 minimum wage,
- Advocated to expand access to college savings accounts for low-income households,
- Supported wage and asset protections for individuals in the debt collection process, &
- Advocated and participated in actions to end the Illinois budget crisis.

We value Solidarity.

CCL believes in celebrating and fostering mutual understanding of the beliefs, aspirations, and values represented in our diverse community. In 2015, CCL:
- Hosted the United Methodist Bishop’s Youth Bus Tour to engage youth on the issue of income insecurity,
- Hosted an On the Table with nearly 60 participants to have a cross-community dialogue on radical acts of sharing, &
- Hosted a learning exchange on “The Real Deal on Low Wage Work.”

We value Accountability.

CCL believes that we are all responsible for living out our promise and potential. In 2015, we held ourselves responsible for the stewardship, learning, change, and outcomes necessary to fulfill our aspirations and obligations. CCL publishes an annual report to ensure accountability to its community of stakeholders.

CCL 2020: A 5-Year Strategy

STRATEGIC AREA 1

Economic Opportunity Services
In order for all to realize their full potential, CCL will grow its highly effective economic opportunity services to build client capacity to uncover possibilities and overcome barriers.

Key Outcomes:
Increase client access to resources and financial opportunities.

STRATEGIC AREA 2

Resource Development
In order to build, expand and sustain its innovative economic opportunity work, CCL will build a highly engaged base of diverse stakeholders and leaders.

Key Outcomes:
Increase stakeholder engagement and investment.

STRATEGIC AREA 3

Innovation and Learning
In order to have the deepest impact on the community and ensure CCL’s future sustainability, CCL will develop a process to test and scale innovations and train and support the field in adopting these innovative practices.

Key Outcomes:
Increase CCL’s risk-taking activities to maximize innovation and learning and, by sharing learning, noticeably change the fields in which CCL operates.
UNCOVERING POSSIBILITIES
OVERCOMING BARRIERS
REALIZING POTENTIAL

Center for Changing Lives (CCL) works to ensure households have the means to achieve economic advancement. CCL coaches, trains, and advocates around core financial building blocks: resource, income, and credit and assets. Households mobilize capital, access career pathways, and build credit and assets so they have the tools, resources, and opportunity to realize their promise and potential.

78 people CONNECTED to $56k in BENEFITS

+$3,144 the median increase in NET WORTH for 167 clients

people who DOUBLED their income 77

leaders trained in JUST FINANCIALS 36

improvements in CREDIT 165

54 Jobseekers PLACED in EMPLOYMENT

people TRAINED 560 times on DIGITAL LITERACY

397 households INVESTED in CHANGING LIVES

new programs LAUNCHED
- Resource Up!
- Lending Circles
- IT Bridge Initiative

CCL begins offering Divvy for Everyone

CCL begins offering Lending Circles and is featured on Comcast NewsMakers

CCL hosts a first Just Financials Small Group

CCL attends the Fight for $15 Rally

CCL cuts the ribbon at its new location

CCL begins offering Lending Circles and is featured on Comcast NewsMakers

CCL launches its pilot Information Technology Bridge initiative to prepare clients for CompTIA A+ certification

CCL hosts is Annual Gala and unveils its new Strategic Plan

All Chicago honors CCL as the 2015 Service Excellence Awardee

CCL launches Meeting Halfway to partner with banks to improve community financial capability

LISC informs CCL it has been selected to receive a second Social Innovation Fund award for its IT Bridges to Careers program

112

284 FINANCIAL IMPROVEMENTS BUILD ECONOMIC CAPACITY

In 2015, CCL served 160 clients. Of these, 370 were provided resource, income, and credit and asset services. 65% of those achieved a financial improvement. An additional 45 follow-up clients also achieved an improvement.

Percentage at Program Entry

household face a set of COMPLEX barriers

Employment
Income/wealth
Debt
Financial assets
Employment opportunities, in address
Financial opportunities and resources, in address
Financial opportunities and resources, out of address
Debt
Income/wealth

CCL responds with a complex set of SOLUTIONS

CCL begins offering Divvy for Everyone

CCL begins offering Lending Circles and is featured on Comcast NewsMakers

CCL hosts a first Just Financials Small Group

CCL attends the Fight for $15 Rally

CCL cuts the ribbon at its new location
2015 Corporation, Foundation and Business
All Chicago
Amazon Smile Foundation
Sydney Whitney
Anonymous (2)
Liz & Mike Wilcox
Marva Williams & David Leaman
Kaya Wills
James A. Wunderlich
Rhea Yap
Melissa Yen
Amy Yanke
Amanda Young
Sandra Zarikian
Jennie Zayas
Natalie Zayas
Alex Zilkind
2015 In-Kind Donors
ACM School of Music
Blue Jay Way
Boke Restaurant
Chicago Music Exchange
Callar Door Provisions
CH Distillery
Chicago Bears
Chicago Blackhawks
Chicago Crime Tours
Chicago Fair Trade
Chicago Sinfonietta
Chicago White Sox
Comcast
Cooper's Hawk
Fat Wally's Rib Shack
Field Museum
First Ascent
First Fruits
John G. Shedd Aquarium
Kay Shoes
Kennare Catering
Lifeline Theater
Lula Cafe
Massa Azul
Merz Apothecary
My Fair Lady Banquets
Nightlight Dasing International
Noon O'Kabb
Northside Chiropractic
Old Town School of Folk Music
Osteria Langhe
Panera Bread
Pastoral
Provenance Food and Wine
Quartino's Ristorante
Regal Cinema
Restaurant.com
Revolution Brewing
Sage Community Health Collective
Sakai
Scofflaw
Saffron
Shell
Stack & Van Til
Sunday Dinner
Sweat The Sound, Inc.
Tabbott Hotel
Target
The Logan Theater
The Trust for Public Land
The Whistler
Tiny Studios
Tony's Finer Foods
Toys "R" Us
Taco Catena
Vas Foremost Liquors
Viking Ski Shop
Vin Chicago
Viceroyal Dance Chicago
Webster's Wine Bar
Wines for Humanity
Wolfie & B-Girls
2015 Volunteers
Rocio Alvarez
Peter Arming
Heather Anderson
Carly Anger
Amy Clinton
Francisco Ayala
Floriana Baida
Zulmarie Bosques
Erin Brennan
Edith & Thomas Brown
Lucia Carret
Victoria Castro
Lizbeth Cruz
Jim Daley & Tanya Jagema
Sumit Dakota
Trisha & Thuan Dinh
Mike Dougherty
Sharon Ferguson
Will Forist
Tom Frakes
Ruby Full
Jesus Gonzalez
Carlos Hernandez
Lisa Hinkley
Diana Ivy
Elizabeth Jonca
Jason Kigel
Jake Leland
Sonja Lopez
Gerardo Lucena
Gopal Menon
Diane Miller
Megan Mitchell
Carlos Morales
Ty Mulroy
Edith Perez
Norma Perez
Julan Ramirez
Karin Ray & Rev. Bruce Ray
Elita Rivera
Gabriela Roman
Rev. Brian Roots
Gail Rosnow
Daniela Santisteban
Andrew Schumacher
Harynn Silver
James Stanley
Jennifer Stirling
Vincent Thompson
William Vanni
David Walther
Annie Warrick
Dante Williams
David White
2015 Public Entities
Chicago Department of Family and Support Services
Corporation for National & Community Service
US Department of Housing and Urban Development
2015 Faith Communities
Barrington Presbyterian Women
Barrington United Methodist Women
Central United Methodist Church (Skokie)
Christ United Methodist Church (Deerfield)
El Redentor del Calvario UMC
Emmanuel United Methodist Church (Evanson)
First United Methodist Church (Evanson)
First United Methodist Church (Park Ridge)
First United Methodist Church (Woodstock)
General Board of Global Ministries, United Methodist Church
Grace United Methodist Church (Chicago)
Humboldt Park United Methodist Church
Kimball Avenue Church
Kensington United Methodist Church
Lake View United Methodist Church
Lombard United Methodist Church
North Chicago United Methodist Church
Park Ridge United Methodist Church
Huron Village United Methodist Church
Ridgeway United Methodist Church
Edinburgh United Methodist Church
St Rita's United Methodist Church
St Thomas United Methodist Church
St. John's United Methodist Church
St. Thomas United Methodist Church
St. Thomas United Methodist Church
St. Thomas United Methodist Church
St. Thomas United Methodist Church
St. Thomas United Methodist Church
2015 Affiliations & Memberships
Bickerdike Redevelopment Corporation
Chicago Coalition for the Homeless
Chicago Continuum of Care
Credit Builders Alliance
Housing Action Illinois
Latin Policy Forum
Logan Square Chamber of Commerce
Logan Square Neighborhood Association
National Community Reinvestment Corporation
National Council of La Raza
Workforce Employer Resource Collaborative
radical acts of sharing build a community that thrives
At CCL, clients lead. Leadership is...

**Determination**

In 2014, Sean came to Center for Changing Lives determined. He wanted to find an apartment that he could really call his own. He wanted to build his credit so that he could grow his business. He wanted a job to put him on that path.

Sean worked with CCL coaches, who helped him find an apartment and apply for a small grant from the Emergency Fund to pay the security deposit. He signed up for the Twin Accounts, one of CCL’s credit building products. He found a job to help supplement his self-employment income.

Sean is completing his Twin Account summer of 2016 and this seed, which was planted many months ago, is now sprouting great results. Sean has already gone from being unscored to a credit score of 715!

Sean says, today, he feels a lot more aware of his finances and one hundred percent more secure: “It works. People walk through the doors with similar stories but each circumstance is different. The system evolves [for each person] and works.”

**Serving Others**

Elizabeth came to CCL seeking financial and employment coaching.

After just a month, Elizabeth began volunteering at CCL’s front desk, building her customer service skills and adding to her resume.

Elizabeth is an integral part of the front desk team, attending to clients’ needs and connecting them to the services they are seeking. “[Coaching] confirmed a lot of things I was already doing. I want to help other people who maybe feel stressed coming in. I want [clients] to feel comfortable and know that...we treat people with kindness and respect,” said Elizabeth.

**Persistence**

Gwen dreamt of working in a hospital and going back to school. To start, she wanted to find a position working with the public to pay her bills.

While working with CCL, Gwen faced an eviction. She had allowed her daughter to move in with her to prevent her from becoming homeless, in violation of her lease. With the help of CCL coaches, she was able to move without housing interruption.

Gwen practiced interviewing and applied to jobs every week. Four interviews later, Gwen obtained a position at Walgreens. The first thing she asked after sharing the news she was hired: “When can I meet with you next week to keep going?”

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**2015 Staff**

Alexandra Canalos  
Program Director

Lissette Castañeda  
Community Engagement Manager

Victoria Castro  
Operations and Finance Manager

Claudia Cordero  
Resource Development Coach  
(through May 2015)

LaVerne Davis  
Job Developer  
(through November 2015)

Peter Escobar  
Job Developer

Paul Kopp  
AmeriCorps  
Workforce Training Coach

Oliver Levy  
Resource Development Coach  
(as of July 2015)

Marlen Pérez  
Employment Coach

Ellen Ray  
Executive Director

Imelda Rodriguez  
Housing & Financial Coach

Donna Vermillion  
Resource Development Coach  
(through June 2015)

Kayla Villalobos  
Employment Coach

Natalie Zayas  
Housing & Financial Coach
CCL receives 61% of its revenue from non-governmental sources.

CCL spends $0.76 of every $1 on programs and services.

2015 Board of Directors

Nicole Amling
Principal, Amling Consulting

Nilda Bueno, Board Secretary
Auditor, Office of the Inspector General

Helen Jackson
Consumer Representative

Ruth Kauffmann, Board Vice President
Professor, University of Wisconsin Parkside

Iris Millan
Community Affairs Liaison, City Colleges of Chicago

Elise Naccarato-Grosspietsch
Instructor, College of Lake County Grayslake

Harry Nicol, Board Treasurer
Retired, President, UMC Foundation

Christy Prahl
Program Officer – Health & Human Services, Crown Family Philanthropies

John Prueitt, Board President
Director of Engineering, ComEd

Ivelisse Rodriguez
Vice President and Branch Manager, Wintrust Bank-Logan Square

Dennis Rossow
Director of Human Resources, Comcast

Amy Schumacher
Child Hunger Corps Coordinator, Feeding America