



2011

**Pennies for Poverty: 2 Cents 4
Change, Inc.
Board of Directors
Orientation**

Making Change with Change!

Pennies for Poverty: 2 Cents 4 Change, Inc.

Pennies for Poverty: 2 Cents 4 Change, Inc. is a nonprofit whose mission is fundraising, promoting volunteerism, and raising awareness about poverty in Newburyport, MA. The core reason the Pennies for Poverty Program exists is to lessen the current effects of poverty and crisis, while working simultaneously to eliminate the root causes of poverty and crisis in the future.

What we ask everyone to do: Donate 2 cents a day or \$7.30 a year; donate 2 items to the local food pantries monthly; volunteer 2 hours a month in any capacity; attend any free event; and donate \$10 to our operating budget. Small, doable individual contributions create combined significant resources that used efficiently and with purpose can make significant differences. The combined potential value of 2 cents, 2 cans, 2 hours is over 3 million dollars annually *IF* everyone contributes.

Defining Success: Many would look at our organization and deem us to be a failure based solely on the bottom line which is the standard for evaluating success in America. However, we look at our accomplishments and what we have accomplished on an extremely limited operating budget. Our goal is to be broke at the end of the year!

Why Newburyport: We were the city studied by W. Lloyd Warner, a social anthropologist, who wrote the Yankee City Series. Out of this study, came the definitions of upper, lower and middle class that we still use today. Also, Newburyport is historically a city of firsts so why not work to have Newburyport be the first city to be the forefront in eliminating poverty?

PROGRAMS

2 Cents per day: “Have you given your 2 Cents today?”

2 Cent Individual Donations: We ask that everyone donate 2 Cents a day or \$7.30 a year to the 2 Cent Grant Fund. Individuals save their change and bring their donations directly to one of either the Institutions for Savings, 5 Cent Bank, Provident or Eastern Bank and tell the teller that the money is for the 2 Cent Grant. They can also write a check. The total if everyone in Newburyport donated 2 cents a day would be over \$150,000.

2 Cent Stores: Place a 2 cent jar (any container with the 2 Cent logo on it [we don't provide containers other than large Poland Spring jars]) on their counter; can select an item to be the 2 cent item in the store and donate 2 cents for every purchase of the item; donate a service or item that Pennies needs.

2 Cent Grants: 100% of the 2 Cent Grant fund is given out in grants to either a). Service Agency urgent needs which are under funded or b). Service Agencies or individuals with new ideas to lift people out of poverty. The grants may not be used to fund salaries or overhead expenses. Two grant applications are available online.

2 Cans: “Yes, we CAN can!” A program to increase food pantry and soup kitchen needs and to increase donations. We ask that everyone donate 2 cans per month to any food pantry or soup kitchen. In addition, Pennies runs a semi-annual food drive which is equally split between the Salvation Army, Our Neighbor's Table, Pettengill House, Community Service and Community Action. Any monetary donations are split between the 2 Cent Grant Fund and Community Needs Grant.

Common CENTS Garden: Pennies role is promoting the idea of the Common Cents Garden as self-run, separate gardens that donate produce to the local soup kitchens or food pantries and to help locate volunteers for the gardens.

2 Hours per Month: A program to increase volunteerism by asking everyone to volunteer 2 hours a month in any capacity. A data base of volunteer needs is maintained and quarterly newsletter of volunteer opportunities is done.

Together Free Events: The Together Program's purpose is to bring people from all walks together regardless of economic status in order to strengthen community and cultural heritage. A stronger community and strong sense of cultural heritage increases the “happiness” factor in a community. People from all walks of life coming together will offer opportunities to meet people, make connections with potential opportunities for friendship and mentoring. Free events give added opportunities to socialize to segments of society that may not be able to afford to otherwise.

Other Programs:

Pennies-Type Program: We have set up our program so that it can be done anywhere in the world, with our How To do a Pennies-Type program. A booklet on how this works is being developed.

Spotlight on Port Media: “Nonprofit Spotlights” on Port Media increases public awareness of available services and programs as well as providing added visibility for local non-profits that may be looking for people/organizations for extra help to bridge the gap during budget short-falls..

“When the story of these times gets written, we want it to say that we did all we could, and it was more than anyone could have imagined.” ~ Bono ~

100% run by volunteers: We believe in the power of volunteers and that reducing the costs of overhead and salaries, provides more funds that directly help those in need. The program is set up to be run by a volunteer Board of Directors that puts in 4-10 hours per month with additional time for food drives or events. It is the combined effort of the Board and the volunteers that makes it possible not to have a full time staff.

Collaborative effort: The power of collaborative effort is the driving force behind our program. The individual, small donations of just 2 Cents, 2 Hours, 2 Cans combined with the power of volunteerism done together as a community that has the potential of funding and creating significant change.

Structured so as not to interfere with donations or volunteering for other NPOs. We do not want to interfere in any way with the donations or volunteer needs of the agencies that provide direct service to those in need. Therefore, we only ask for 2 cents a day (60 cents a month or \$7.30 a year); we do not do any fundraising during the months of November and December; we do not schedule food drives that conflict with other organizations; we have minimal volunteer needs primarily for the food drives and events which are sporadic during the year.

Limited Board meetings: The program is set up to need minimal Board meetings so that our Board of Directors is spending time creating and getting the program done rather than in meetings. The Board of Directors keeps in contact via email with email voting for most Board decisions and through monthly reporting of what they have accomplished and what they will be doing in the upcoming months.

Innovation: We seek innovative and creative solutions to problems and encourage new ideas and programs. We are set up to embrace and act upon new initiatives from the Board or from the community.

Founders Syndrome: Founders are encouraged to leave within a relatively short period of time so as to avoid founders syndrome and to encourage new ideas and innovation. We also work hard not to have the program about any one individual. It is not about us or gaining personal glory but about getting the job done and helping to end poverty.

Low annual expenses: Our annual operating budget is \$2,000 and which is funded separately from the 2 Cent Grant Fund. This forces us not only to be frugal but to challenge ourselves to seek creative and innovative solutions to our operating needs.

Stockpiling Funds: Most NPOs have a significant "safety" net of funds stashed for a rainy day. Pennies is not allowed to have more than 2 years worth of operating funds at any time. Our policy is that any excess operating funds above one and half years expenses (\$3,000) will be transferred to the 2 Cent Grant Fund. The Grant funds, unless grant applications are not received or not approved by the Board, should be given out within the year. The goal is to be close to broke at the end of each year.

2 Cent Grant Fund: 100% of donations to this fund is either given out to: a). service agencies to fund urgent needs or b). individuals or agencies to fund new, innovative ideas to lift people out of poverty. The grant monies also can not be used to cover salaries or overhead so more money goes directly to help those in need. We also hold the grant recipients accountable by requiring 6 and 12 month reports on how the money was spent.

Donors bring money directly to the bank: We set up the 2 Cent Grant Fund so that people can donate the money anonymously. Their 2 Cents are brought directly to the 2 Cent Banks and simply ask that the money be deposited in the 2 Cent Grant Fund - sort of a secret Santa approach to giving. Of course, if individuals want to be recognized for their donation, they can ask the teller to make note of their name on the receipt or send a check.

No thank you notes for donations: By bringing the money directly to the bank, the donor doesn't receive a thank you note unless requested. People normally expect to be thanked and recognized for donations and this teaches people to give freely without being recognized - a true gift without kudos or thanks to the donor.

Service Agencies and Pennies: We are a support system for all the service agencies that help Newburyporters in need. We offer links and listings on our website; promote their services through our Service Directory; promote their volunteer needs; help brain storm for low-cost solutions to problems; raise awareness of poverty issues and needs for solutions within the community; and we are available to all the agencies equally, without preference.

Individual Aide: Pennies does not provide any direct services to individuals in need - we leave that to the experts.

Logo: Many assume that the "N" in our logo stands for Newburyport but it stands for "Need".

"The difference between what we do and what we are capable of doing would suffice to solve most of the world's problems." ~ Mahatma Gandhi ~

UN Definition of Poverty: The UN defines poverty as “a human condition characterized by sustained or chronic deprivation of the resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights.”

Based on our research we propose that poverty in Newburyport is defined as:

- Single Individual: under \$25,000
- 2 Adults: under \$35,000
- Family with children: under \$50,000

With 3 categories of poverty:

- Severe poverty (under \$15,000): 711 households in Newburyport
- Moderate poverty (under \$35,000): 1424 households in Newburyport
- Risk of poverty (between \$35,000-\$50,000): 1,345 households in Newburyport

The total of all 3 categories means that we have 3,480 households in Newburyport in poverty or at risk of poverty. If you multiply the number of households by the average family size of 3.09, we have up to 10,753 individuals in or at risk of poverty or 44% of the population in Newburyport. And of those numbers, potentially 3,480 are children who are at special risk for malnutrition, failing at school, etc. Because poverty is hereditary, they have the added risk of continuing the cycle of poverty into the next generation.

We are at a point in history where we have the resources and abilities to lift people out of poverty and create an equitable society for all.

Please note that these numbers are not based on 2008 earnings but on 2006 information, a time before the economy collapsed. With the economy worse in 2008-9, and unemployment expected to hit 9% nationally in 2009, I would expect poverty locally to continue to rise.

For more information about Newburyport poverty, please see the Poverty Survey results on our website under downloads.

2011 Board of Directors

Eleanor Turke, Founding Board Member, President and Board Chair, Fundraising Chair and Publicity Chair, 2008-, moved to Newburyport in 2008. Eleanor was a real estate agent in Andover for over 12 years. She is the owner of The Party Cake. She has served on the Board of Directors of the Northeast Association of Realtors. In addition to serving on the Pennies for Poverty Board of Directors she is also a board member of Delamano, Inc. a non-profit organization in Lawrence which operates a Spanish/English help-line for victims of domestic violence. Eleanor has three grown children and one dog.

Glenn Myers, Board Member and ED Marketing and Communications 2010[GM1]-2012. Glenn is a Senior Director of Community Relations at Fidelity Investments. He is also a published writer, having written for a number of publications including *The Boston Globe*. He is a 2010 graduate of LeadBoston, a program that trains the next generation of social justice leaders. Glenn has served on the Board of Directors of the Pioneer Baseball League and is currently on the Advisory Board of the Boston Center for Community and Justice. Glenn has a BS in Management Information Systems from Syracuse University. He lives in Newburyport with his spouse and three children.

Fran Larkin, Board Member and Awareness Chair 2009-, Fran retired from IBM after a 35 year career in Business Administration. In 2008, Fran and his wife Kathy moved from Danbury, CT to Newburyport. Fran, www.franlarkin.com, is an inspirational speaker, author of "5 Words and Then Some", an Alzheimer's Advocate and retirement coach. In his spare time he likes to read, walk on Plum Island, kayak, cook and spend time with family and friends.

Julia Collins-Lindner, Board Member and 2 Cents Chair, 2010- Julia is a dynamic business leader, author and experienced non-profit organizer with over 20 years experience working for the NFL and is currently a specialist working on HR projects. She has also organized many charity events where she raised over \$300,000 for numerous important causes. Julia resides in Amesbury and Pennies for Poverty is excited to have her energy and experience as the Chairperson of our 2 Cents program

Laurie Ingersoll, Founding Board Member, Clerk and 2 Can Chair.2008- . Moved to Newburyport in 2007, single mother of three grown daughters. She has been a teacher, mentor, special needs advocate and community activist. She is a jewelry designer and painter with her work shown in galleries and stores in Chicago, Houston, New York and Boston.

Julie Parker Amery, Board Member and 2 Hour Chair 2010-, has been the director of religious education at the First Religious Society (Unitarian Universalist) in Newburyport since 2000. Prior to that, she worked as a freelance

editor/writer and in public relations. She has a BA from Smith College and an MEd from Salem State University. Julie lives in Amesbury with her spouse, two children, dog, and two cats..

Seeking members to fill the following Board positions: Treasurer, Clerk, Publicity, Fundraising, Together

Advisory Board

Catherine Yesair Gould, Founder and President 2008-2010, is a native of Byfield. She is the Founder of the Poverty Program, as well as Pennies for Poverty: 2 Cents 4 Change. She attends Belleville Congregational Church, founding member of the Belleville Women's Discussion Group. She has lived in England and France, is an avid reader, and enjoys genealogy research, writing, cooking, traveling, discussions, various crafts, long walks and spending treasured time with her three grown daughters and two grandchildren and friends both old and new.

Bob Gould, Founding Board Member and Treasurer 2008-2010, is a native Newburyporter, who is principal of his own architectural firm. He is also President of the Newburyport Howard Benevolent Society, a local charity and President of BioMolecular Products. He has served on several public boards, including the Public Library Board of Directors, City Cultural Council, Local Growth Policy Committee, and the Library Building Committee. In the past, he worked as a newspaper reporter and photographer, and he traveled extensively, including several long-distance hikes in Europe.

Gail Gandolfi, Founding Board Member and Two Cent Chair 2008-2009 is the owner of Flukes & Finds & Friends, 70 State Street, Newburyport, 978-463-6968, an eclectic hodgepodge of new and antique and gently used décor, on 70 State Street in Newburyport. Gail founded Witch's Night Out, a reverse trick or treat for Pennies, in 2008 and in 2009 Witch's Night Out became a downtown Chamber event, She has been self employed for almost 30 years. Her two adult children live in the area. She is an active member of Belleville Congregational Church in Newburyport where she has worn many hats over the last 26 years. Once a year she goes to Mexico and teaches English to middle school children with a Presbyterian church group from KY. Her dreams include traveling, joining the Peace Corp, working in an orphanage, having grandchildren, and writing. She loves hot sunny days on any beach with her husband, gardening, and a good book.

Dudley Glover, Board Member and Volunteer Project 2008-2010. Dudley was attracted to the project through the vision of its founders, Catherine Gould and Laurie Ingersoll, to attack poverty on the local level through individual commitment within the community framework. Now retired and working as a tax preparer for H&R Block, Dudley owned and operated a graphics, design, and writing business for 25 years. Dudley is an avid long distance walker and has walked the Camino de Santiago numerous times. He walks and does presentations to raise awareness about diabetes. For more information, please visit his website.

Robin Graves, 2 Cent Stores and Businesses, brings to the Pennies for Poverty organization her vast experience as a battered women's crisis counselor, a public speaker, a mentor to inner city kids in Boston, and active in after school city programs for children at risk. She worked for several years at the Epiphany School in Dorchester. She has worked in Bosnia and Croatia with refugee children. Ms. Graves lives by the motto "Be the change you want to see in the world" and "to those to whom much has been given, much is expected".

Webmistress

Tatiana Hamboyan Harrison, Webmistress 2008-, is a freelance web designer who has generously donated her time to create both the Poverty Program website and the Pennies for Poverty: 2 Cents 4 Change site. For more information about her web design, please visit her website at funnelsWebDesign.com. She graduated from St. John's College in Annapolis, Maryland, in 2004. In her free-time, she enjoys writing, reading, and belly dancing. Though disabled with Juvenile Rheumatoid Arthritis, she sees life as an opportunity for learning and growth.

Policies and Procedures

For Pennies by-laws and all policies and procedures, please refer to the 2011 Board of Director's Handbook.

You make a living by what you get, but you make a life by what you give. ~ Winston Churchill ~