

Circles® Orange County

Thriving Families, Thriving Communities

2017 Annual Report



Circles® engages entire communities in owning the solution to poverty by inspiring and equipping families and neighborhoods to thrive. We believe that everyone should have the opportunity to become economically stable. To accomplish this, we build intentional relationships between people from all walks of life to help individuals build resources to achieve their unique goals and dreams leading to economic improvement.

A Message from the Coordinator: “The Long-Lasting Impact of Circles”



Why do Circles members keep coming back week after week, month after month, year after year?

There's something about being a trailblazer...being part of something new, different, exciting and meaningful! Our founding Circles group has been dubbed, "The class that just won't quit."

Beginning in January 2014, this group of economically and culturally diverse individuals have worked together to make an impact in the community and in their own lives. Fifteen of our original nineteen members continue to contribute to the incredible growth and strengthening of our program, well beyond their initial eighteen month commitment. Individuals who first joined Circles to gain support on their journey toward economic stability are now serving as volunteers and have attracted another 62 Circles members and 42 children into our Circles community.

However, the long-lasting impact doesn't end here. We are seeing the same trend with our second and third classes. Many of our Circles members want to sign up for another six months in their supportive Matched Circles or begin new friendships with incoming classes. They want to serve on support teams and help with the planning and implementation of our weekly meetings.

Why? Well, I think it is because Circles creates a sense of "we." "We", who may be very different from each other individually, are working together toward a common goal. "We" want to see our community become a place where everyone has the chance to become economically stable. "We" care about each other. And, "we" know that everyone has something valuable and worthy to contribute.

What about me? I began as a Circle Ally in the first class. Now I am on staff as the Circles Coordinator and I plan to be part of that "we" for a very long time!

-Beth Witten

Chuck, Melissa, and Oscar are a Class 3 Matched Circle. Chuck was one of Oscar's Allies in Class 1. They now serve as Allies together.

“Circles is a community that welcomes everyone with open arms.”

Circle Ally



Lynne, Ezga, Sophie, Cindy, and Kurl often work together as kitchen clean-up crew. Ezga, Cindy, and Kurl are all Class 1 participants.

The Circles® Concept

Circles is a national model that addresses poverty in a holistic way recognizing that change happens at the individual, community, and systemic levels. Circles creates the framework for people to build intentional relationships across economic and class lines with the goal of ending poverty in their community. Circles is a high impact strategy that:

- Changes the mindset of the community so that members want to work together to create a place where all of its residents are able to thrive.
- Advocates for changing systemic policies and approaches that prevent people from becoming economically stable.
- Empowers people living at or near the federal poverty line to help solve community problems while transitioning into economic stability themselves.

Circles as a National Movement

Circles Orange County is a chapter of Circles® USA, a national organization leading the movement to end poverty in our communities. Many organizations across the country are re-thinking the past generation of programs that have been merely managing poverty through temporary relief and individual betterment. They are now creating and implementing collaborative solutions that help families reach economic stability and break the cycle of poverty.

Circles USA is:

- Establishing Circles programs that help people to earn at least 200% of the federal poverty guidelines (FPG)!
- Pursuing a 10% reduction in the poverty rate in each community, causing a tipping point that will accelerate an end to poverty!
- Providing leadership and urgency to eliminate the "cliff effects" that result when assistance programs, such as childcare and Medicaid, remove benefits faster than income levels increase. This structure is a disincentive to the pursuit of higher paying jobs.

Circles chapters are primarily launched through existing social service organizations, faith-based organizations, and churches. Since 2007, 41% of the nation's Circles groups were started and/or have been hosted by United Methodist Churches. Today, more than 70 communities in 19 states and parts of Canada have joined the Circles network.

Circles in a Neighborhood Context

St. Luke's United Methodist Church, the Lead Organization for Circles Orange County, has partnered with the East Winter Garden neighborhood in a Community Transformation Initiative. We are seeing the success of Circles amplified when implemented in this context. By complimenting the Circles program with an asset-based community development model, families begin to work alongside other volunteers and community leaders to improve education, housing, health, well-being and many other aspects of their community. Approximately 60% of our Circle Leader families live in the impact area and are benefiting from the results of these improvements as well as strengthening the initiatives by their involvement and leadership. As these families improve their own quality of life, their community experiences revitalization as well.

CIRCLES USA
Building Community to End Poverty





CLASS 1 (since August 2014)

Post 18 Months

5 out of 6
Reached
Economic
Stability Goals

119%
Increase
in Cash
and Savings

6 out of 6
Giving Back
to Circles

3 out of 6
Serve as Allies
to New Classes

79% DECREASE IN DEBT

Average Household Debt
(for 10 Individuals Completing 18 Months)



CLASS 2 (since February 2015)

Post 18 Months

3 out of 5
Earned Post
Secondary
Certifications

4 out of 5
Decreased Debt
OR Maintained
\$0 Debt

One Successful
Launch of an
Online Business

350
Education
Hours



CLASS 3 (since November 2015)

Achievements at 12 months

9 out of 10
Increased
Income

42% Average
Income Increase
for 9 Individuals

8 out of 10
Employed
(up from 4
initially)

6 out of 10
Decreased or
Maintained \$0
Debt

CLASS 4 (since February 2017)

6 Circle Leaders

Goals:
Employment
Education
Business
Development
Savings
Affordable
Housing

15 Circle Allies

Average Monthly Income
(for 11 Individuals Completing 18 Months)



51% INCREASE IN INCOME



2016 BY THE NUMBERS

Anticipated Expenses	\$156,800
Actual Expenses	\$125,900
Reinvested for 2017	\$30,900
Donation of Meeting Space Value	5,000



Who We Are

In the past year, Circles Orange County participants included:

- 11 Circle Leaders (completed 18 months)
- 16 Circle Leaders (participating less than 18 months)
- 47 Circle Allies
- 46 Children
- 9 Volunteers

Members in the community range in age from 1 to 87



Weekly Meetings

2 hours every Tuesday evening, comprised of:

- Dinner & Fellowship
- Youth programming for children (includes tutoring, fun, and personal development)
- Weekly content for adults (includes building relationships, working on goals, and/or learning)



Training

To prepare participants for their Circles journey, we provide 24 hours of training for Circle Leaders and 17 hours of training for Circle Allies. Our 2016 class of 6 Leaders and 15 Allies have completed approximately 295 hours of training in support of their participation in Circles.



How it Works

Each Circle consists of an individual experiencing economic instability (Circle Leader) who is matched with two or three middle or upper middle income individuals (Circle Allies). This "Matched Circle" meets twice a month to work on the stability plan developed by the Circle Leader. The other two to three weeks in the month are focused on understanding community resources, learning life skills, identifying obstacles that are barriers to overcoming poverty, and building relationships.



Tools Beyond Curriculum

This year, Circles Orange County has developed and introduced financial tools to assist our Circle Leaders in reaching their goals. Low credit scores and minimal savings open the door for predatory lending practices. Often, budgeting classes and financial literacy training alone are not sufficient to improve an individual's economic condition.

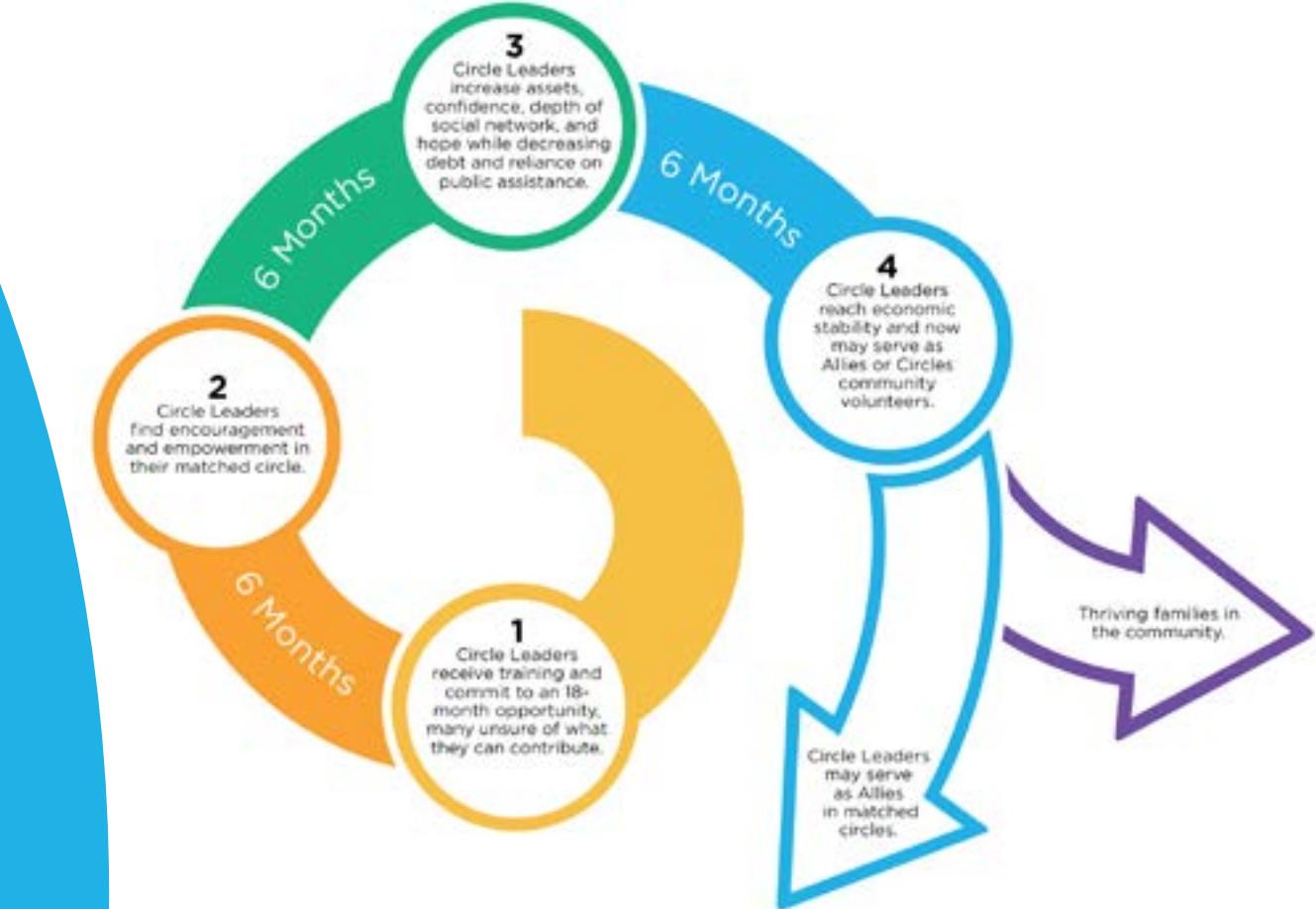
The Credit Restoration Loan, Matched Savings Program, Education Grant, and Short Term Emergency Loan offered by our Circles chapter provide the necessary springboards to place our Leaders on the path to financial stability.

For example, our first Credit Restoration Loan recipient increased her credit score by 72 points in six months! At a low 4.5% interest rate, the loan enabled her to add another trade line to her credit portfolio and to pay off accounts that had gone to collections. Coupled with the effort to make on-time payments and to keep her credit usage under 35% of her limits, this tool allowed her to qualify for a car loan at a lower interest rate than she would have imagined!

Community Partners

We would like to thank the following organizations for the various ways they support Circles Orange County.

- Boys & Girls Club
- Kids Cafe
- East Winter Garden Community Development Corporation
- West Orange Church of Christ
- West Orange Habitat for Humanity
- City of Winter Garden
- Seacoast Bank



"I have been reminded that love and acceptance are so important- maybe the most important gifts of all."

Circle Ally



STAFF SUPPORTING CIRCLES



Lynette Fields
Liaison for Lead Organization
Executive Director of Community Transformation
407.876.4991 ext. 230
lfields@st.lukes.org



Adam Hartnett
Director of
Neighborhood Ministries
407.876.4991 ext. 346
ahartnett@st.lukes.org



Beth Witten
Circles Coordinator
407.876.4991 ext. 400
bwitten@st.lukes.org



Tiffany Kelly
Circles Coach
407.876.4991 ext. 402
tkelly@st.lukes.org



Sophia Scott
Circles Administrator
407.876.4991 ext. 401
sscott@st.lukes.org

**Join Circles as an Ally, Leader, or Community Partner.
For more information please contact Beth Witten or visit st.lukes.org/circles.**



Lead Organization

ST LUKE'S
UNITED METHODIST CHURCH

4851 S. Apopka-Vineland Road
Orlando, FL 32819
407.876.4991
www.st.lukes.org/circles