

2011 ANNUAL REPORT



Emergency Fund

making homelessness history





Dear Friends,

Here at the Emergency Fund, we like to tell stories. We visit our partner agencies, talk with our Fund Managers, and interview clients. We sort through intake forms and databases to learn more about the people we help. Then we send out emails and newsletters to share those stories with you. We do all of this because we want you to understand just how vital your support is to our community. We want to help you feel a real, human connection to the people we help, and stories make that possible.

But as important as stories are, they aren't the only aspect of our work that matters. I appreciate, admire, and respect the Emergency Fund's supporters, which is why I believe that you deserve to know more. You deserve to know that, with your help, we assisted 3,989 people through our Flexible Financial Fund last year. You deserve to feel confident in your investment, which is why we include our financials for your review. You deserve to understand the difference your support makes, so we've included service statistics for all of 2011. You deserve to know everything that we accomplished last year, because without you, we couldn't have done it.

I hope that, as you read this report, you feel confident that you have made a strong investment in our community and know that we have used your contributions efficiently and effectively. I also hope that you take the time to really think about all of the information and statistics that we've provided, and what they mean for Chicago. Remember, when we say we gave \$891,086 to people in need through our Flexible Financial Fund, that every dollar made a difference. When we say we helped 3,989 people, that's 3,989 individual men and women, each of whom has their own story to tell.

In 2011, you invested in the Emergency Fund. Because of that investment, the Emergency Fund changed lives. Thank you.

Warm Regards,

Dr. Nonie Brennan
Chief Executive Officer

The Emergency Fund provides immediate financial assistance to help low income Chicago area individuals and families through a crisis or transition.


That's it. That's our mission statement. It summarizes the Emergency fund and what we do. It's clear, concise, and to the point. Unlike some organizations, we don't need long explanations or complicated language, because what we do is so simple – we help people. We help people when they need it, how they need it, no matter why they need it. We help men and women, individuals and families, people on the south side and people in the north suburbs. We help people no matter what their education level, their religion, or their race. We help people whether they need their car fixed, their gas bill paid, or help with a security deposit. We help people who need it.

The Emergency Fund's mission is simple, but that's what makes it so powerful. If you are in the Chicago area and you need help, you can turn to us. That's it.

CONSOLIDATION

The Emergency Fund's goal is simple – to help people in need. Since 1973, we've done that by offering immediate help without restrictions or red tape, and it's changed lives. We've helped thousands of men and women who needed just a little bit of help to keep going, we've become experts in homelessness prevention, and we're proud of that legacy. But as we grew, we realized that we can do more. That's why, in 2011, we consolidated with the Chicago Alliance to End Homelessness. With our expertise on prevention and the Alliance's work for men and women who are already homeless, we believe that we will end homelessness in Chicago.





“I LIKE THE IDEA OF BEING ABLE TO HELP SOMEONE SOLVE A PROBLEM BEFORE IT TURNS INTO A CRISIS, WHICH IS WHY I’M HAPPY TO SHARE SOME OF THE GOOD FORTUNE I’VE HAD WITH THE EMERGENCY FUND.”

“One of the first conversations I remember with my dad was when I was about five or six years old – he said that he would spend his last dime to take care of me,” says Emergency Fund supporter Mark Marquardt. “He was a grad student at the time,” Mark continues, “so we actually had last dimes. It wasn’t just a metaphor. I’ve always been able to count on family and friends for help and support, and I know how incredibly lucky I’ve been.”

Born in Kansas, Mark grew up in Mississippi and came to Chicago to attend Northwestern University. “I’ve loved Chicago since the day I got here. It’s always been an adventure for me. After thirty years it’s still an adventure.”

Mark is now teaching his twelve-year-old son to have the same love for his community, and the same sense of responsibility toward it. “I want him to see himself as a citizen in the full sense of the word, someone who has responsibilities in life and takes those responsibilities seriously. Those responsibilities are to your family and friends, but there is also a more general responsibility to do what you can to make things better.”

To Mark, that responsibility extends to helping people who haven’t been as fortunate as he’s been. “The thought that there are good, hardworking, honest people out there who, just because of the luck of the draw, don’t have anyone to turn to when they face a problem – I think that’s really unfortunate. I like the idea of being able to help someone solve a problem before it turns into a crisis, which is why I’m happy to share some of the good fortune I’ve had with the Emergency Fund.”

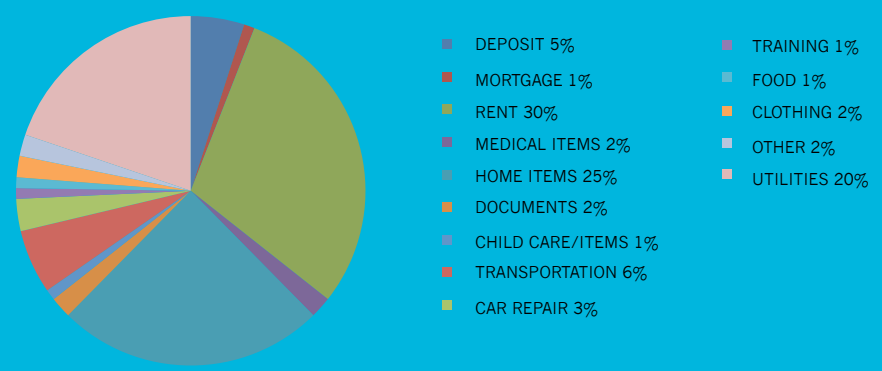
SERVICES IN 2011

FLEXIBLE FINANCIAL FUND

Program overview: The Flexible Financial Fund program is designed to fight poverty by preventing a sudden financial setback from becoming a long-term financial crisis. When people have nowhere else to turn, we are able to provide the simple solution that will put them back on their feet. Sometimes all a person needs is a uniform before he or she can start a job that will lead to financial security. Other times, a family needs help with a month's rent due to a temporary lapse in income. Everyone's situation is unique, which is why our program is so flexible. The Emergency Fund works with 51 partner agencies in the Chicago area to make Flexible Financial Fund assistance accessible throughout the city and many surrounding suburbs.

FLEXIBLE FINANCIAL FUND	
Total amount distributed	\$891,086.32
Total clients served	3989
Children in the household who benefitted from assistance	3233
Other adults in the household who benefitted from assistance	1213

FLEXIBLE FINANCIAL FUND DEMOGRAPHICS	
Women	62%
Men	38%
Average client age	42 y/o
Percentage of clients with disabilities	17%
Average household income	\$611/month

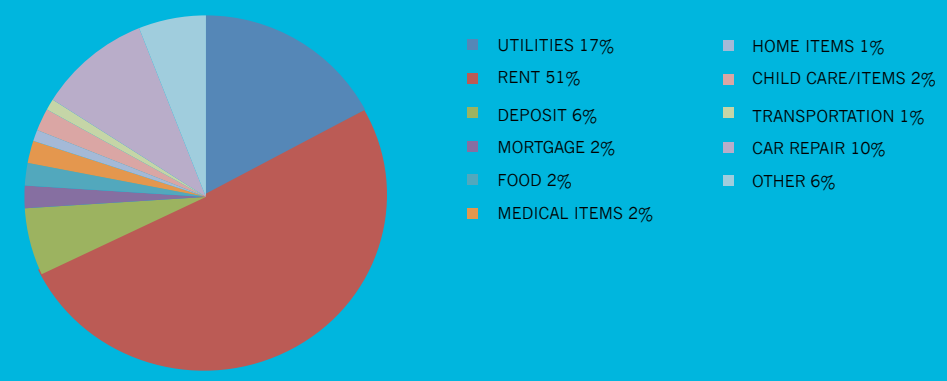


SPECIAL FUNDS

Program overview: The Emergency Fund administers specially designated funds that provide financial assistance for basic needs. These funds are distributed by staff within the Emergency Fund.

SPECIAL FUNDS	
Total amount distributed	\$73,993.58
Total clients served	61
Children in the household who benefitted from assistance	72
Other adults in the household who benefitted from assistance	43

SPECIAL FUND DEMOGRAPHICS	
Women	80%
Men	20%
Average client age	38 y/o
Percentage of clients with disabilities	11%
Average household income	\$1,917/month

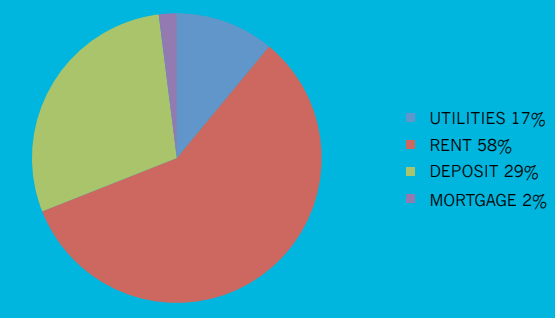


STATE HOMELESS PREVENTION FUND

Program overview: The Emergency Fund was selected to administer the state of Illinois' Homeless Prevention Funds for residents of Chicago. The goals of the program are to stabilize individuals and families in their current home, decrease the amount of time spent in shelters by families and individuals, and to help individuals and families secure and maintain affordable housing. These funds are distributed through four partner agencies and targeted towards security deposits, rent, mortgages, and utilities.

SHPF	
Total amount distributed	\$746,868.41
Total clients served	640
Children in the household who benefitted from assistance	693
Other adults in the household who benefitted from assistance	200

SHPF DEMOGRAPHICS	
Women	71%
Men	29%
Average client age	39 y/o
Percentage of clients with disabilities	14%
Average household income	\$1,380/month

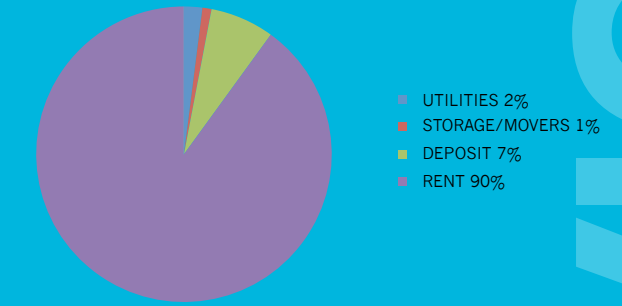


HOMELESSNESS PREVENTION AND RAPID RE-HOUSING PROGRAM (HPRP)

Program overview: The Emergency Fund was selected by the city of Chicago's Department of Family and Support Services to serve as the System Coordinator for \$23 million in federal homelessness prevention funding for Chicago, provided through the American Recovery and Reinvestment Act (ARRA). The funds support the City's Homelessness Prevention and Rapid Re-Housing Program (HPRP), and have been distributed over a three-year period. The Emergency Fund administers the funding through seven partner agencies designated by the Chicago Department of Family and Support Services for rent, security deposits, utility bills, and moving costs.

HPRP	
Total amount distributed	\$11,672,177.04
Total clients served	2723
Children in the household who benefitted from assistance	3297
Other adults in the household who benefitted from assistance	857

HPRP DEMOGRAPHICS	
Women	76%
Men	24%
Average client age	39 y/o
Percentage of clients with disabilities	18%
Average household income	\$705/month



REVENUES

- Contributions
- Illinois Department of Human Services
- Chicago Department of Family and Support Services
- Holiday Fund
- Special Events (net)
- Program Fees
- Miscellaneous Income
- Interest and Dividends
- Net Unrealized/Realized Gains
- TOTAL REVENUE

EXPENSES

- Financial Assistance
- Holiday Fund
- Management and General
- Fundraising
- TOTAL EXPENSES

REVENUE LESS EXPENSES

- Net Assets, beginning of year
- Net Assets, end of year

2011

- 2,135,045
- 823,453
- 12,040,248
- 76,931
- 205,954
- 1,512
- 591
- 3,617
- 3,903
- 15,283,448

2010

- 1,765,564
- 941,336
- 8,183,693
- 68,346
- 54,293
- 2,629
- 25
- 3,206
- 12,990
- 11,032,082

2011

- 14,164,520
- 74,439
- 326,302
- 362,621

2010

- 10,398,706
- 68,346
- 256,944
- 315,692

355,566

- 1,015,262
- 1,370,828

-7,606

- 1,022,868
- 1,015,262

NORMAN H. STONE SOCIETY

Anonymous
Harriet Burnstein
Jim and Kay Mabie
Tom and Mary Owens
Denis Pierce
Lisa and John Pritzker
Judi and Charles Stern
Alan and Joanie Stone
Ira and Sheila Stone
Frank Vigilante

\$100,000 AND ABOVE

Mrs. Harriet Burnstein
J.B. and M.K. Pritzker Family
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Peoples Gas
Denis B. Pierce
The Chicago Community Trust
Thomas M. Owens and Mary M.
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\$50,000 - \$99,999

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Pierce and Associates
The Stone Family-Alan and Joanie
Stone

\$25,000 - \$49,999

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Haberman Family Foundation
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Irvin Stern Foundation
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Fund
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\$10,000 - \$24,000

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Charter One Foundation
Citizens for Jesse White
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Henrietta Lange Burk Fund
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MB Financial Charitable Foundation
Pierce Family Charitable
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The Barbara and Barre Seid
Foundation
The Northern Trust Company
Secretary of State Jesse White

\$5,000 - \$9,999

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Watkins
Daniel F. and Ada L. Rice
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Charities
Greater Milwaukee Foundation-
Michael Hack Fund
Institute for Positive Living
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Jesse White Tumbling Team
Karkomi Family
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Margaret O'Leary
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The Seabury Foundation
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The Gary and Debbie Holzman
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Irving and Marilyn Naiditch Family
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JP Morgan Chase
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Thomas and Christina Grusecki
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United Center Joint Venture
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\$500 - \$749

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Mr. Larry Stone and Ms. Anne
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Tilden and Associates, LLC
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