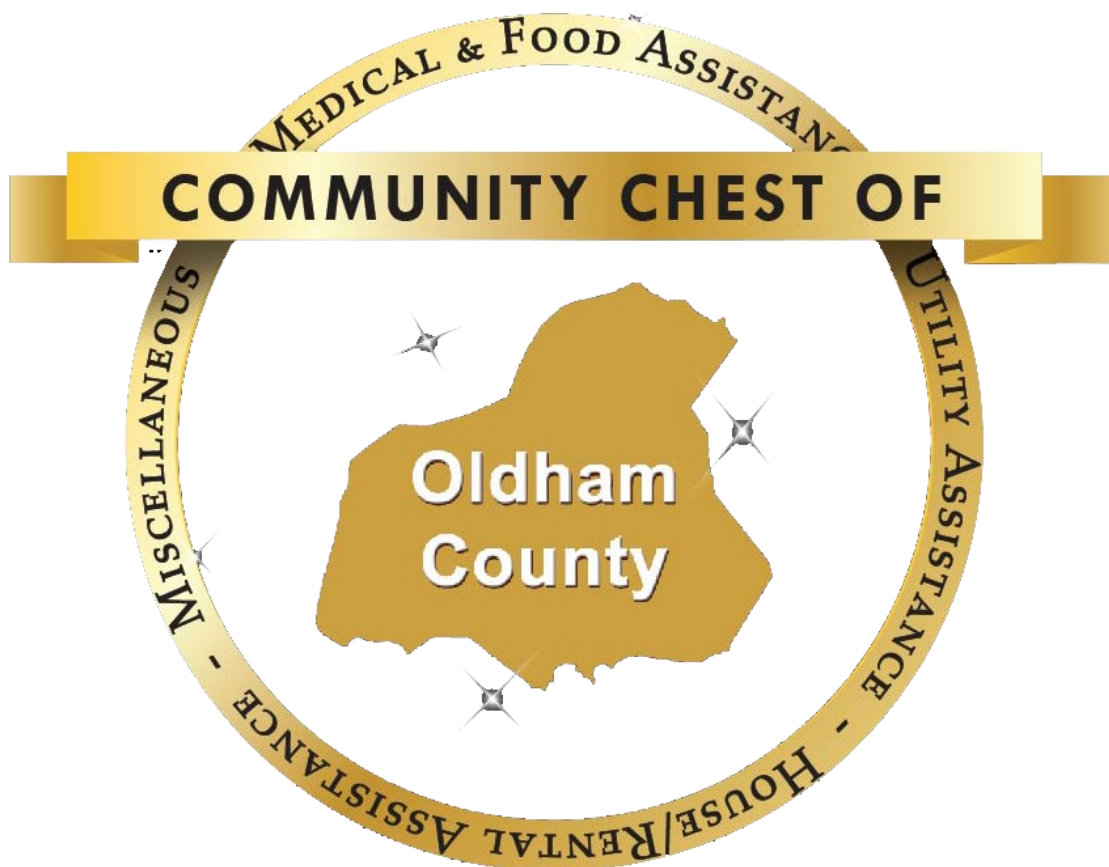


Community Chest provides emergency assistance for families and individuals in need of assistance.



CCOC

2024 Annual Report

"A Year of Change"

*In 1945, Community Chest began a legacy of helping those in need.
2024 was our 79th year of helping Oldham County residents.*



1945.....1955.....1965.....1975.....1985.....1995.....2005.....**2024**

2024 Annual Report

Community Involvement

The organization provides for those in need of assistance for rent, utilities, house payments, medical needs, food, funeral expenses, and clothing.

The agency's clients are Oldham County residents who are living paycheck to paycheck and have an extraordinary event happen which they cannot afford. They are residents who are working but do not have medical benefits and need medicine or doctor/dental assistance. They are people who are recently unemployed or newly separated from their spouse and do not have income or unemployment benefits to cover their expenses. They are grandparents taking care of grandchildren on their fixed incomes. They are handicapped individuals needing assistance not covered under other government programs or are waiting for approval for government programs that will help later.

This agency helps cover the needs of family living but does not stop there. Our Executive Director counsels all clients to help better themselves for the extended future and not just an immediate fix of funds. Counseling involves job placement recommendations, right sizing their living arrangements, and direction assistance to government programs for health and welfare programs.

Established July 20, 1945

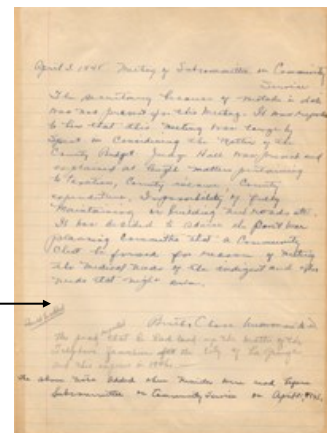
During the closing months of World War II a group of concerned citizens within Oldham County, members of the "Post War Planning Committee", focused on the needs of the county. They discussed improving telephone service, improving medical services, and studying rural electrification.. One important topic was the establishment of an organization called Community Chest of Oldham County.

INITIAL PURPOSE: *"It was decided to advise the post war planning committee that a Community Chest be formed for reasons of meeting the medical needs of the indigent and other needs that might arise."*

Minutes of meeting of Subcommittee on Community Service of the Post War Planning Committee.

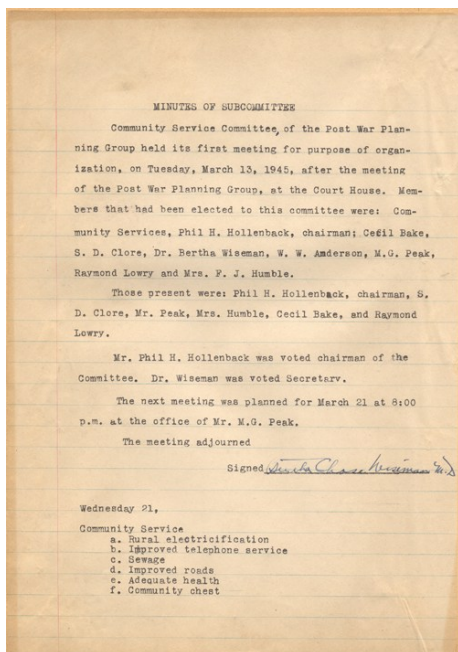


Image at Right
Original minutes of
Sub-committee on Community Service



2024 Annual Report

Community Involvement



Post War
Planning

Community
Service

Community
Chest of

From the inception, Community Chest of Oldham County was the product of community involvement. In the early spring of 1945 a group of concerned citizens, members of the Post War Planning Committee, created the Community Service Committee.

This sub-committee's purpose was to focus on six challenges: **rural electrification, improved telephone service, sewage, improved roads, adequate health, and community chest.** This sub-committee quickly formed the Community Chest of Oldham Co. Articles of incorporation were signed, directors elected, and 21 individuals in the community were asked to serve as members of the Community Chest. The members began the campaign process to collect money from the community through various fund drives.

Established
7/20/1945

1940's: On July 20, 1945, decade the agency was created and nurtured by members of the community. Public fund raising drives were started by the agency and funds were distributed.

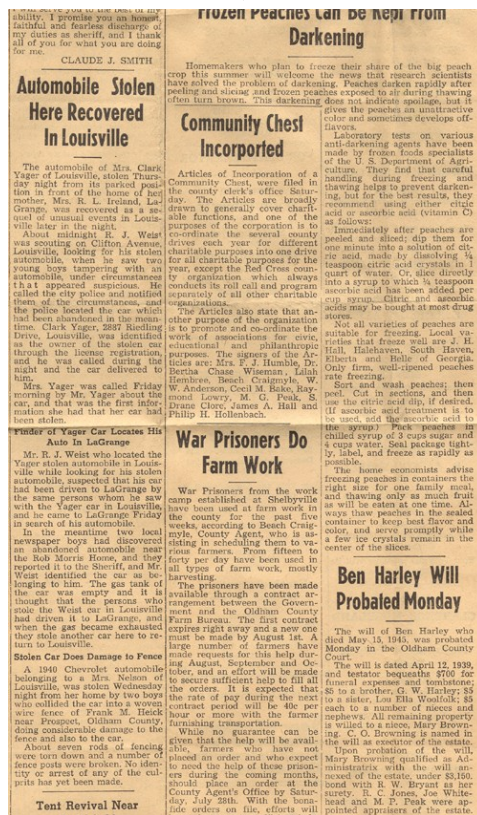
1950's: During this decade the agency continued the public fund raising activities so they could promote and co-ordinate the work of associations for civic, educational and philanthropic purposes.

1960's: During this decade the agency decreased public fund raising activities. The organization activities became more closely associated with the requests of the County Judge's office.

1970's & 1980's: The agency was ran from the County Judge's office. The agency evolved more into the sole purpose of emergency assistance.

1990's & 2000's: The agency continued to focus on emergency assistance. It was removed from County Judge/Executive's office in the early 1990's. The agency began working with funding sources like Metro United Way, The Mahan Foundation, Mallory Taylor Foundation, Peyton Samuel Head Family Trust and others. This funding helps provide the daily assistance given.

Oldham
County



2024 Annual Report

Helping Local Residents



Elizabeth "Maria"
Moore

Community Chest of Oldham County has existed for almost eight decades to do primarily one thing: Provide emergency assistance to individuals and families in the county.

For three decades (right at 30 years), Elizabeth "Maria" Moore was the Executive Director, providing the day-to-day leadership of the agency. In 2024, she retired from this position due to health reasons.

Her husband, Timothy Moore, was very involved behind the scenes for those same years and was approved by the board to replace Elizabeth at their March 2024 meeting.

Elizabeth became an Emeritus board member and her ongoing guidance to our agency is needed and appreciated. We appreciate the many years of leadership she gave to our agency.



Timothy "Tim"
Moore

A Sense of History

Understanding how Community Chest of Oldham county began and the mission the agency has carried on through the decades. CCOC was built upon the shoulders of those which came before us to help residents in the county with emergency needs. Many times, helping those in need requires a listening ear and leaning on relationships with other agencies in the county.

Compassion

Active involvement with Community Chest requires compassion and empathy for those in need. Having an understanding that others might not have all the benefits of growing up in and experiencing a "normal life" (whatever this term may mean to you) which places them in situations you would not ever find yourself... again requires compassion on the part of CCOC associates and board members.

Financial Management

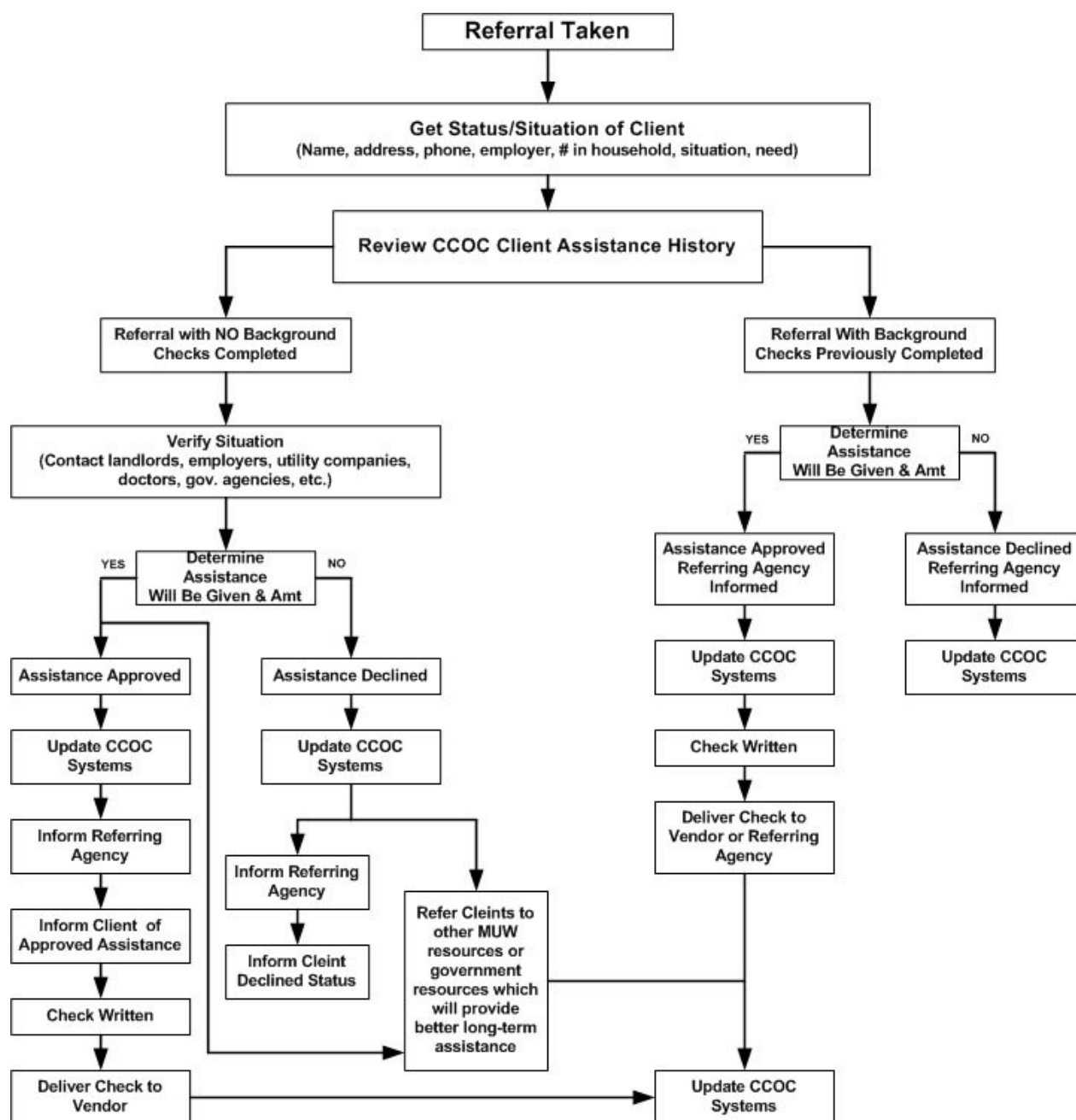
Community Chest is an agency which distributes close to \$90,000 each year in funds donated by others. Keeping orderly books, safeguarding checks and gift cards, and reconciling book balances to outside entities is a must skill to possess for those charged with the safekeeping of agency assets and reports.

More than "Yes or No"

Community Chest interacts with many individuals and families over the course of each year. Most every time the request for help cannot be answered with a simple yes or no. The story leading up to the request should be heard. Questions diving deeper into the situation must be asked. Time needs to be spent with each client request because many times, the help we provide goes way beyond a simple check being written to a landlord or utility company.

2024 Annual Report

Client Processing

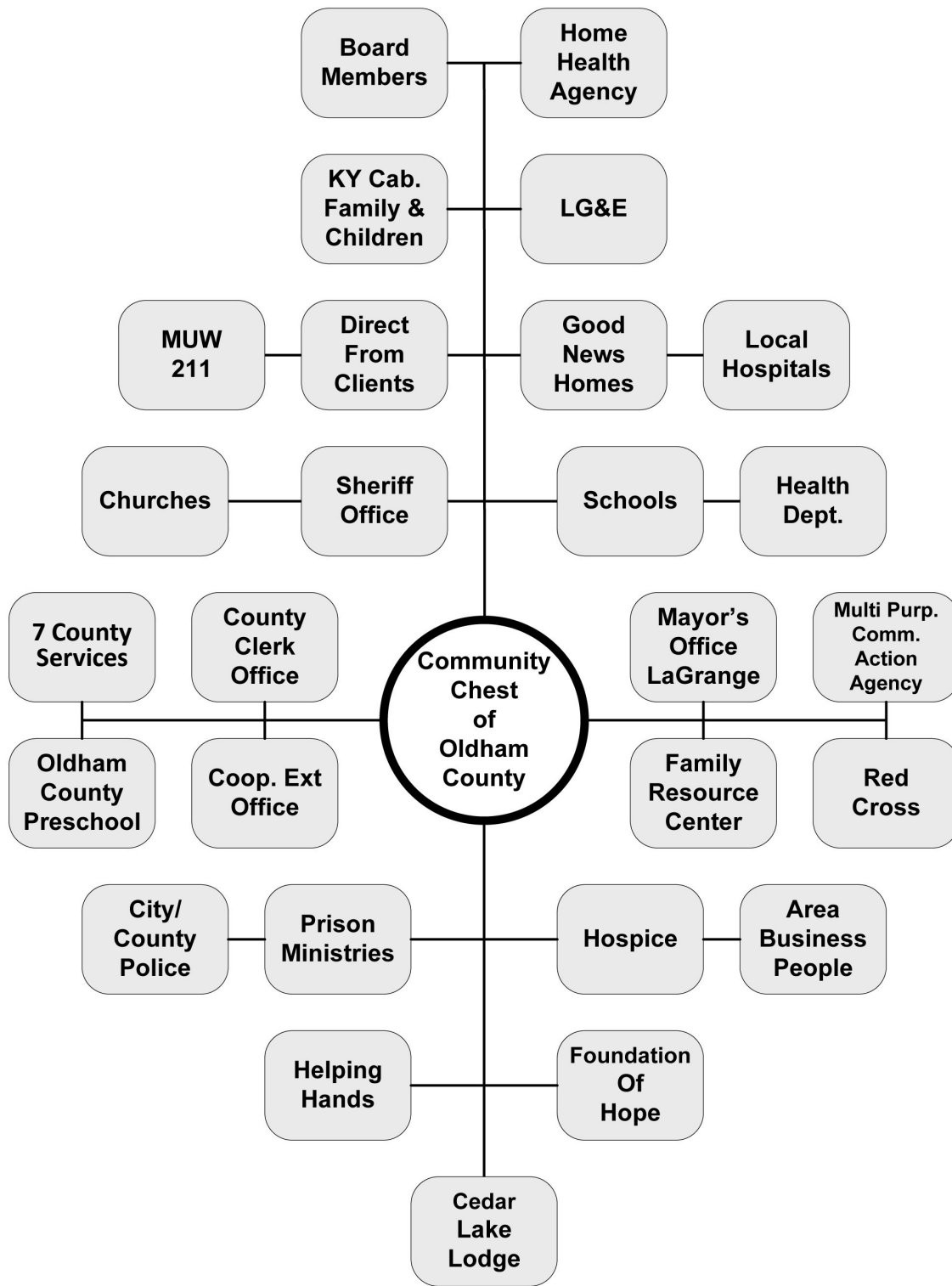


Whether clients receive a payment to landlords or vendors, they also receive counseling to find a primary job or additional part-time or second jobs to help place them on a better long-term financial footing. The Executive Director is always on the look out for job openings around the community. The agency also makes recommendations for less expensive rental locations/apartments.

We also recommend they take budgeting/finance classes when the cases warrant this advice.

2024 Annual Report

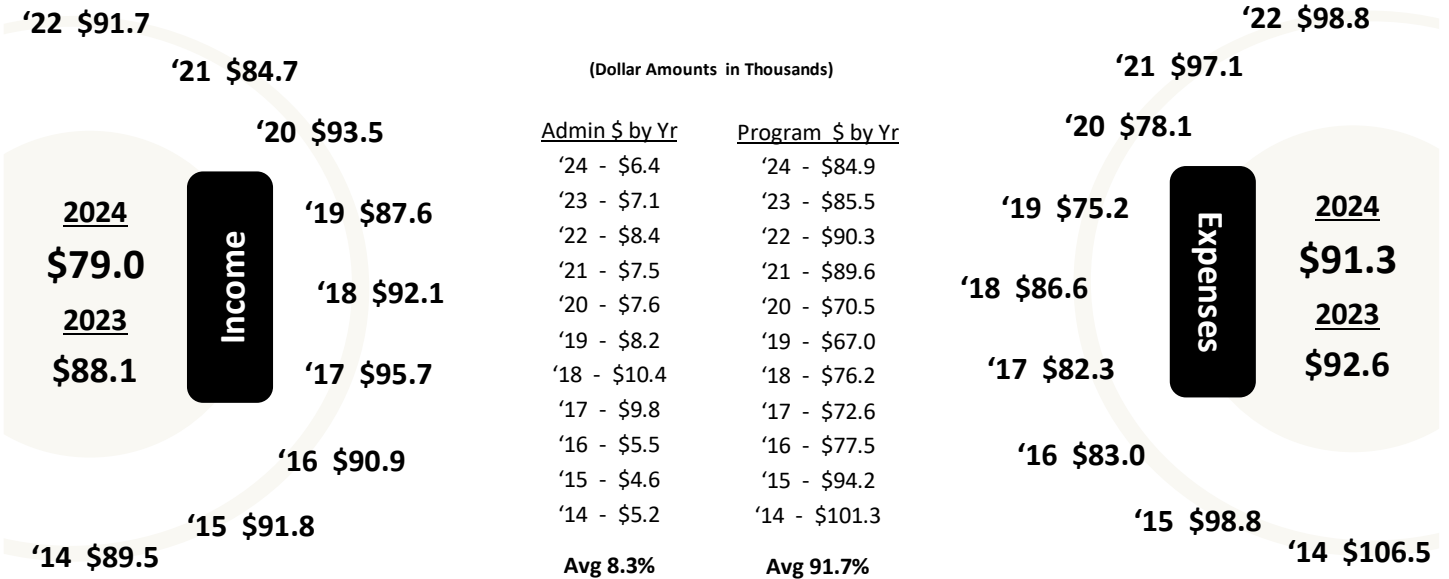
Referral Sources of Clients



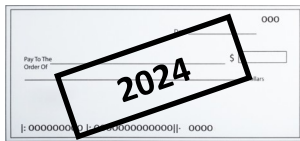
2024 Annual Report

Summary: Income, Expenses, Clients #'s

10-Year Comparisons and 2024 Averages



'14	'15	'16	'17	'18	'19	'20	'21	'22	'23	'24
Community Chest Expenditure Per Client Assisted by Calendar Year NOT in thousands										
\$147	\$139	\$134	\$162	\$146	\$157	\$222	\$196	\$215	\$223	\$212
Clients Assisted Per Calendar Year										
721	712	621	508	594	480	352	496	459	415	430



	All Types	Rental	Utility
Average Amount of Check	\$355	\$471	\$251
Median Amount of Check	\$312	\$400	\$220

2024 Demographics Summary



Gender Breakdown

Female - 57.8% Male - 42.2%



Age Breakdown

0-5 - 16.2% | 6-17 - 24.9%
 18-54 - 40.9% | 55-64 - 11.8%
 65-79 - 7.2% | 80+ - 0.3%



Race Breakdown

African American 4.6% | White 87.9%
 Multi-Racial 4.6% | Other 2.9%

Hispanic Breakdown - 22 clients for 5.6%



Income Breakdown

Over 200% of Poverty - 4.9%
 Poverty to 200% - 36.0%
 Below Poverty - 59.1%

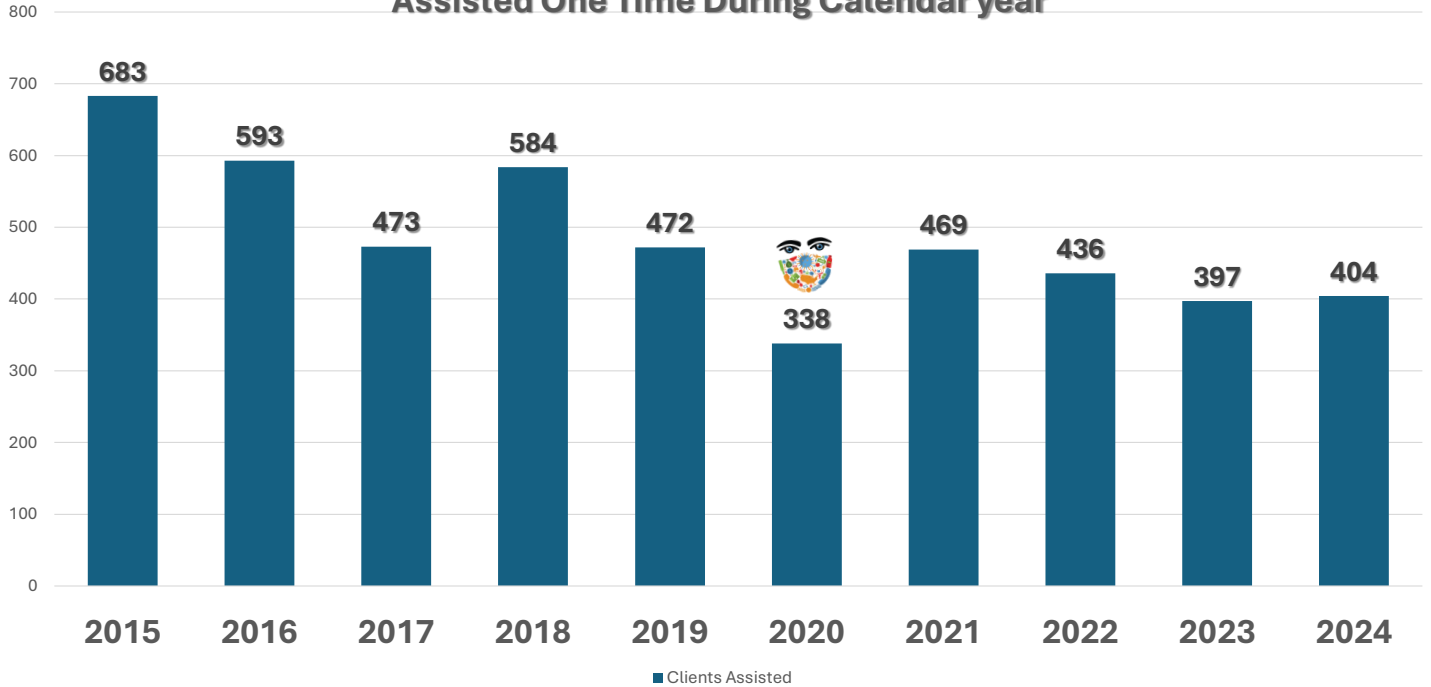
Community Chest Key Highlights

Established: March 1945 | Have \$0 Loans/Liabilities | Nine person Board of Directors | Staff is an Executive Director
 Assets: Checking Balance, \$6,800 CD, laptop, phone, and office supplies | Operates from a home office since early 1990's
 Client Interaction: Phone Conversations | Client vetted by Exec. Director | Payments made direct to vendors, not clients
 IRS approved 501c3 | Majority of clients between 18-54 years old and hovering below or slightly above poverty levels

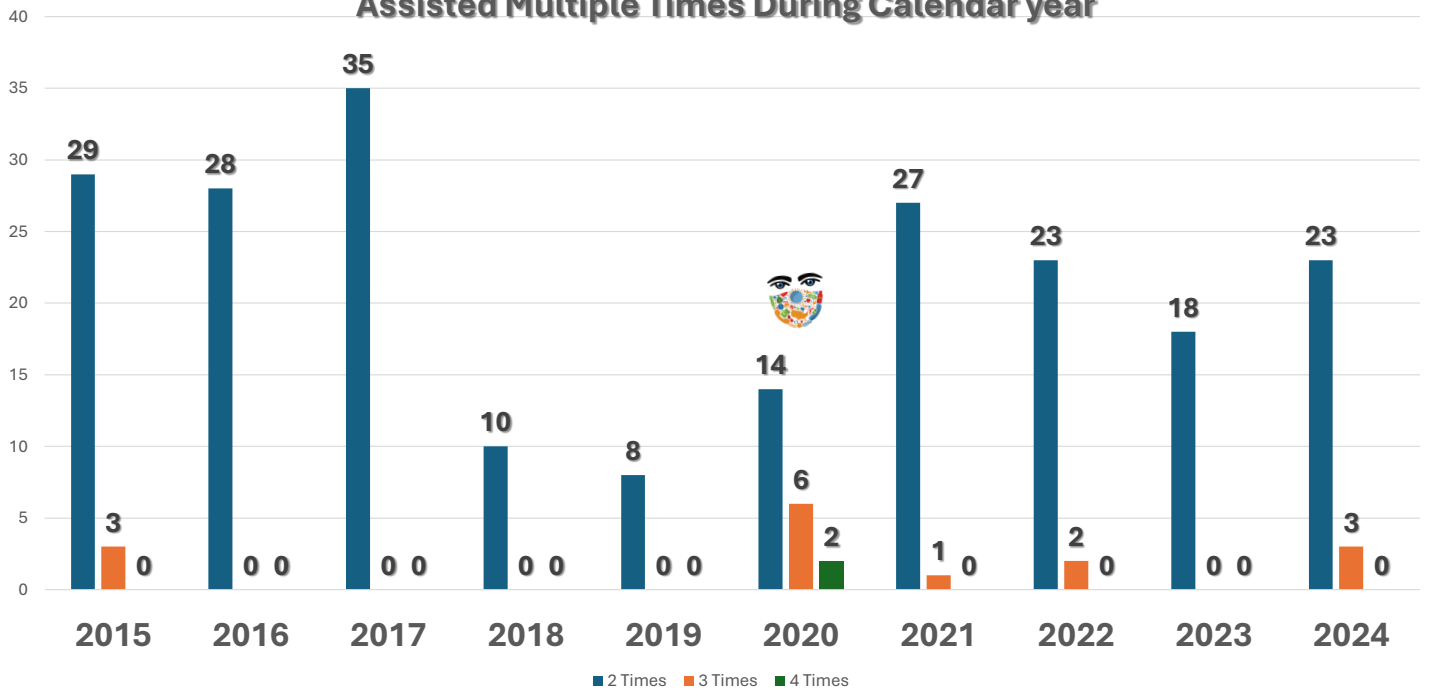
2024 Annual Report

Trailing Ten Years Client Assistance

Community Chest of Oldham County Clients
Assisted One Time During Calendar year

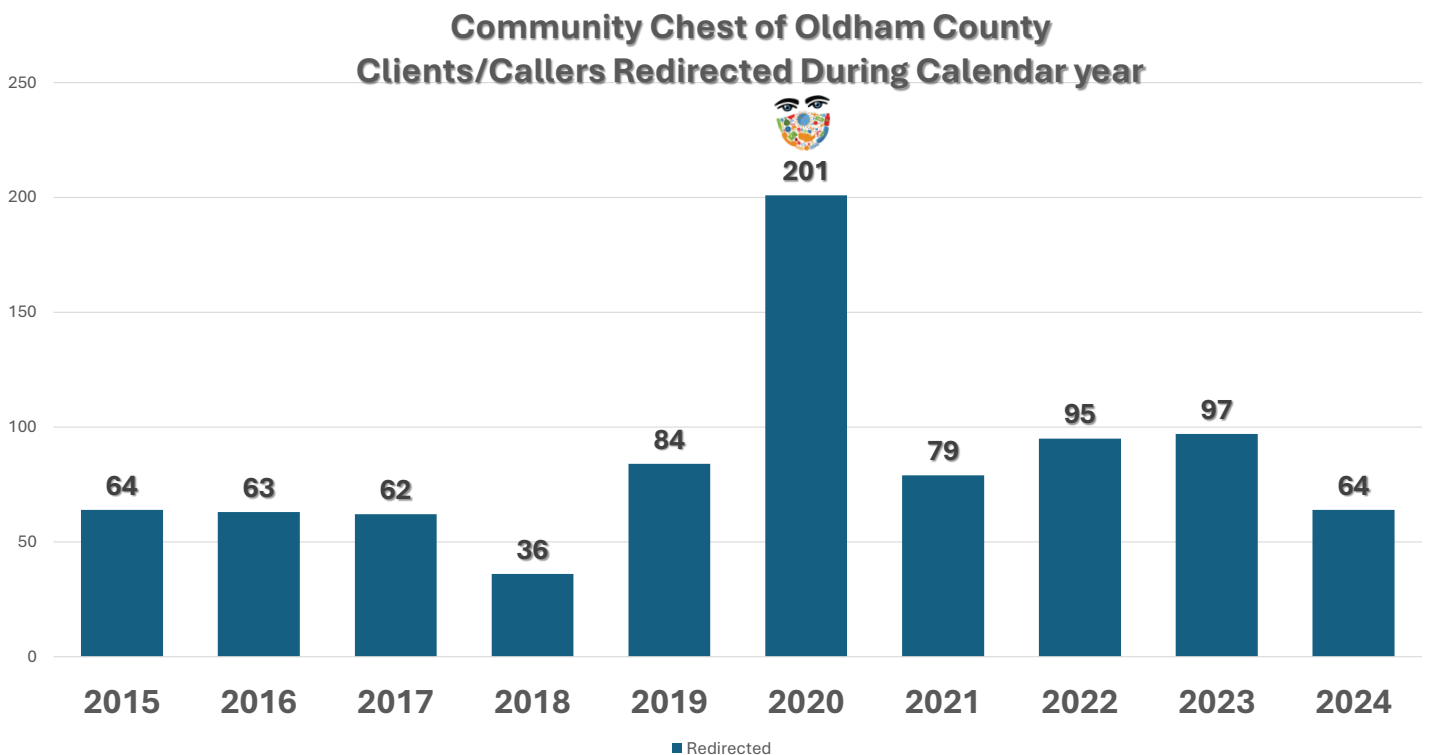
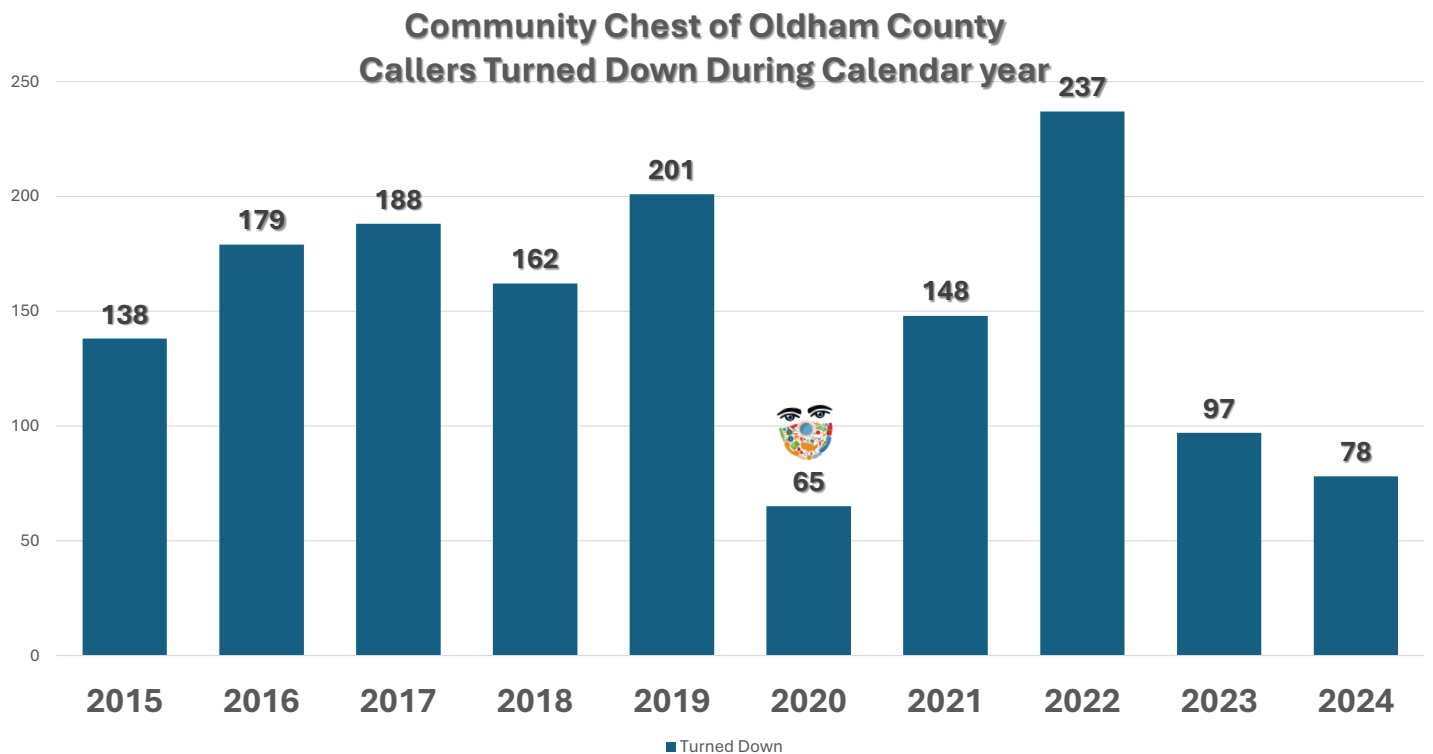


Community Chest of Oldham County Clients
Assisted Multiple Times During Calendar year



2024 Annual Report

Trailing Ten Years Redirects & Turndowns



2024 Annual Report

Revenue Sources

Source of Funds	Amount \$	% of Total	Notes
Mahan Foundation	\$50,000	63.2%	Funds received due to long term relationship with foundation
Metro United Way	20,853	26.4%	Funds received through an application process with MUW
Investments/Miscellaneous	8,200	10.4%	Interest, dividends, misc. donations, local churches, and others
Total Revenue	\$79,053	100.0%	



A Special Thanks to our Donors

The board of directors appreciates the time and dedication of all the donating organizations and individuals contributing to our agency during the past several years.

Without the ongoing support of donors like Metro United Way, the Mahan Foundation, and individual donors, our ability to help residents of Oldham County would be impossible.

Community Chest
Board of Directors

2024 Annual Report

Expenditure Recap

Please note the Director Expense line item is split between program services and administrative time. Based upon personal study, 90% of time is spent on program services and 10% is spent on administrative duties.

	2020	2021	2022	2023	2024
<u>% of Admin Exp to</u>					
<u>Total Expense</u>	9.7%	7.7%	8.6%	7.7%	7.5%

Direct Assistance - 92.5%		
Client Exp. Category	\$ Amount	% of Client Exp.
Rental/home Payments	\$32,426	44.3%
Utilities (Ele/Water)	\$20,304	17.0%
Director (Interviews)	\$27,000	31.6%
Food	\$4,000	3.5%
Medical/Dental	\$682	3.6%
TOTAL	\$84,412	100.0%

Administrative - 7.5%		
Admin Exp. Category	\$ Amount	% of Admin Exp.
Director (Admin)	\$3,000	43.7%
Phone/Internet	\$2,246	32.7%
Fees/Print/Supplies	\$1,097	16.0%
Board Meetings	\$525	7.6%
TOTAL	\$6,868	100.0%

Total Expenses for 2024 \$91,280

Total Ending Assets 12/31/2024
Checking/CD - \$32,150

2024 Annual Report

Board of Directors/Meetings

Board Meeting Agenda Topics

- Detailed review of the emergency assistance given year to date by the agency
- Review of every revenue receipt
- Review of all expenditures processed by the agency
- Review of all tax return information
- Review of all Metro United Way filings
- Review of all funding requests to other agencies
- Review of Community Chest's interaction with other county agencies and Metro United Way agencies
- Review of agency rules for providing emergency assistance
- Review new cases and new business
- Annual review of organizational effectiveness

Chairperson

Ann Brown
Since 1996
Term Expires
11/2025

Vice-Chair

Glenn Yost
Since 2010
Term Expires
11/2025

Treasurer

Jim Zimmerman
Since 2010
Term Expires
11/2025

Judge Jerry Crosby
Since 1994
Term Expires
04/2025

Wendell Moore
Since 1994
Term Expires
11/2025

Connie Byers
Since 2014
Term Expires
07/2027

Bobbie Stoess
Since 2016
Term Expires
07/2027

Toni Frierson
Since 2022
Term Expires
02/2026

Bill Baker
Since 2022
Term Expires
02/2026

Executive Director/ Secretary

Timothy Moore
Since 2024

Board Meetings

March 12, 2024 - Hometown Pizza—LaGrange (Time: Noon - 1:30)

May 14, 2024 - Hometown Pizza—LaGrange (Time: Noon - 1:30)

August 13, 2024 - Hometown Pizza—LaGrange (Time: Noon - 1:30)

November 12, 2024 - Hometown Pizza—LaGrange (Time: Noon -1:30)



It is with great appreciation in 2024 that we bid farewell to Elizabeth "Maria" Moore as our Executive Director. She started with Community Chest in the mid 1990's and helped guide our day-to-day operations for 30 years, which is over a third of the agency's existence in the community.

She was a steady hand with fund raising, meeting often with Metro United Way and other local boards when needed. She counseled thousands of people over the years, offering sound advice and a comforting voice to hear what next steps might be possible. She is our only Emeritus Board member and we know she is a phone call away.

We wish Maria continued health and Godspeed as she enjoys her flexible life away from phone calls and writing CCOC checks.

A special thanks to our wonderful board members for always being a resource for the executive director as well as clients. They give of themselves in many ways and Community Chest of Oldham County is fortunate to have such "community concerned" individuals.