

SECTION I: Strategic/Preventive Action Area

Which Community Investment Strategic Action Area do the proposed services primarily address? (Please see **Appendix A UWLC 2010 Strategic/Preventive Goals and Funding Strategies for EDUCATION, INCOME and HEALTH.**)

1. Action Area: (select one)

- Education:** Preparing children to succeed in school and life.
- Income:** Moving families from poverty to financial stability.
- Health:** Ensuring people have basic access to healthcare.

2. Strategies: Based on your selection above, list the specific strategy or strategies the proposed services are designed to address. (*Note: Strategy or strategies listed must come from Appendix A referred to above.*)

One-stop "prosperity center" to assist the adult target population (Spanish-speaking immigrants with a household income that is at or below 200% FPL) with combined tax preparation assistance and employment assistance, financial literacy, human service referrals and educational activities as needed in one convenient location.

3. Provide a *brief* (no more than one paragraph) executive summary of how you will address the strategies you listed in Question 2, above. Details will be expanded in Section II, questions 1-3.

Our volunteers will assist Spanish-speaking adult immigrants to fill out their taxes on site during tax season. Each client will receive a printout of his/her tax forms and a CD with personal tax information on e-files. Once Latino taxpayers and their families establish contact with our tax site, they also have the opportunity to benefit throughout the year from the multiple services offered by our community-based organization. Centro LatinoAmericano bilingual and bicultural caseworkers provide financial literacy education, employment assistance, and human service referrals to each client as needed. The clients are also referred to English classes, computer literacy classes, and citizenship classes that are taught by volunteers on an on-going basis.

SECTION II: SERVICE IMPACT

1. Need, Target Population and Program Description

A. Need/Target Population

Identify the community problem/need the strategies described in Section I address, including the number of Lane County residents affected. Clearly link the need to the Community Investment Strategic Action Area goals and strategies selected in 1 and 2 above. *Also, include local trend information over the last five years as available/appropriate.* Describe how the proposed service(s) reach the intended target population for your Action Area (see Appendix A) and is appropriate to the need.

In 2005-2007, Lane County was home to about 20,000 Latinos. Some 15,000 of them resided in Eugene-Springfield metropolitan area; however, economic hardship, civic disengagement and₁

social and linguistic isolation make many families invisible and hard to reach. Latino families who are recent immigrants are disproportionately represented among the poor in Lane County. The American Community Survey, U.S. Bureau of the Census (Table S 1702) estimated that 4,026 Latino families resided in Lane County in 2005-2007. Of these Latino families 1,131 (28.1 percent) had an income below 100 percent poverty level. In comparison, 74,936 non-Hispanic white families resided in the county in the same period, and 8.5 percent (6,369) of them lived in poverty. These numbers are proportionally higher at the state level (see Table 1: People in Poverty in Oregon). Moreover, these Latino families fill the ranks of the working poor. Latino workers are among the hardest hit by the current jobless economic recession that affects the construction, manufacturing, and hospitality industries in Lane County and across the state (see Table 2: Oregon Unemployment Rates Seasonally Adjusted).

Table 1: People in Poverty in Oregon: Poverty Rate by Race/Ethnicity in Oregon (2007-2008), U.S. (2008)*

Race/Ethnicity	OR#	OR%	U.S.#	U.S.%
White	415,500	13.6	24,157,800	12.3
Hispanic	146,000	37.1	14,526,300	30.6

*Adapted from Kaiser Family Foundation State Health Facts.org
<http://www.statehealthfacts.org/profileind.jsp?cat=1&sub=2&rgn=39>

Table 2: Unemployment Rates Seasonally Adjusted*
 Nov-Dec 2009 and Dec 2008, Eugene-Springfield Metro Area, Oregon

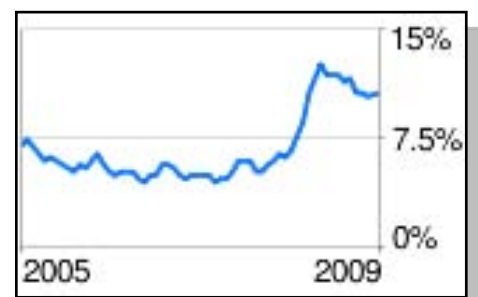
	Dec 2009	Nov 2009	Dec 2008
Oregon	11.0%	10.7%	8.3%
Eugene-Springfield Metro Area	10.9%	11.0%	9.5%

* Source: Oregon Employment Department Work Source
<http://www.qualityinfo.org/olmisj/Regions?area=000005&page=2>

Graph 1: Unemployment Rate in Oregon

11.0% of the labor force - seasonally adjusted - Dec 2009

Source: U.S. Bureau of Labor Statistics



We are requesting strategic investment funds to assist the working poor who are Latino, so they can move from poverty to financial stability. We are committed to enabling all workers to comply with their tax filing obligations. For many years, Centro LatinoAmericano has been a site for AARP volunteers who assisted Latino workers with their tax returns, with support from bilingual interpreters. However, this service has been discontinued. Hundreds of low-income Latino workers have already called our agency since early January 2010 to request an appointment but our receptionist has to direct those callers to free tax preparation sites in Eugene-Springfield. Unquestionably, these workers would prefer to be served by bilingual volunteers at Centro LatinoAmericano. We will provide assistance to adult Latinos so they pay taxes, and also

receive financial literacy support, such as learning to balance their personal budget, managing debt, repaying credit, preventing foreclosure, and generally will help them connect with the financial mainstream, while they access other human services, and participate in educational opportunities at our agency.

Immigrant adults who live in poverty are counted among the working poor (individuals who were in the labor force for at least 27 weeks during the year, but still had an income below the official poverty level¹). Centro LatinoAmericano serves recent Spanish-speaking immigrants who are among the working poor. In the last year (July 1, 2008 to June 30, 2009) our organization served 3,254 unduplicated residents. Although we do not formally limit income eligibility for our services, in fact **all our clients have a household income at or below 200 percent FPL** (Federal Poverty Level). That is \$51,580 for a household with five members. Moreover, one thousand of our clients have an income below 100 percent FPL. This count does not include the average 285 clients per month participating in our day labor advocacy initiative during the same period. Centro clients have distinctive socio-economic and demographic characteristics. The adults are mostly working age (25 to 45 years old) foreign-born immigrants who speak Spanish at home and have less than 9th grade education. They are employed in low-wage occupations with low prestige or status that offer little job security and no health insurance. Their most common occupations are frequently described as “3D jobs”—that is “dirty, dangerous, and difficult.” The average income for Centro’s male clients is \$1200 per month, while the female clients earn about \$800 per month. They have formed young families and are raising American-born children.

Advocates report that first generation immigrants are more inclined to seek services from organizations that are familiar with their culture, language and background; and that there is no “one size fits all” approach to adequately addressing their financial, educational and human service needs. Culturally specific community-based organizations such as Centro LatinoAmericano are more likely to understand the complex multi-layered challenges and obstacles that immigrant families face when attempting to access services, fulfilling their tax-paying contribution, or accessing tax credits that exist for low-income and working families. Culturally specific community-based organizations are also better equipped to form essential relationships and engage their communities in the implementation and provision of services relevant to the unique needs of recent immigrants.

With the support of strategic investment from United Way, our community-based organization will contribute to increase the number of Latino households over 200 percent FPL. Our approach to this goal is tri-pronged: (1) **income strategies**: we will assist Spanish-speaking adult immigrants to fill out their taxes on site, and will provide financial literacy services, and employment assistance for the unemployed or underemployed; (2) **human service strategies**: we will provide crisis intervention and active human service referrals to each client as needed; and (3) **education strategies**: we will refer clients to English classes, computer literacy classes, and citizenship classes that are taught regularly at Centro LatinoAmericano throughout the year. In sum, our agency will perform as a culturally appropriate “prosperity center” for Latino families, providing them with tools to integrate our society.

B. Service Description

Describe the proposed services for which you are requesting funds. Be very specific. The description should be a clear and logical response to needs outlined in Section 2, question 1A. Describe how your proposed services are designed to effectively meet the Community Investment Strategic Action Area goals and strategies selected in Section 1. Describe the research or evidence based methods which justify the proposed approach.

We are requesting funds for the following services:

¹ Nelson, Jessica. 2009. Who Are the Working Poor? *Oregon Business Report*. Available at <http://oregonbusinessreport.com/2009/11/who-are-the-working-poor/>

Training for agency staff and volunteers: From early July to late December, 2010, Centro LatinoAmericano will recruit a knowledgeable bilingual trainer, and will train and prepare six to eight bilingual volunteers to assist clients with tax preparation. The volunteers will learn how to request Taxpayer Identification Number, and fill out Form 1040, 1040A, Form 1040NR (Federal Nonresident Alien Income Tax Return), Schedule EIC (Federal Earned Income Credit), Schedule WFC (Oregon Working Family Child Care Credit), Oregon Earned Income Credit, and IRS Form 8812 (Federal Child Tax Credit). Forms and requests will be e-filled, except Form 1040NR that will be filled out on paper.

The Internal Revenue Service has entered into partnership agreements to foster safe electronic filing. Both the U.S. IRS website (<http://apps.irs.gov/app/freeFile/jsp/index.jsp>) and the Oregon Revenue Service (<http://egov.oregon.gov/DOR/ESERV/free-online.shtml>) provide a number of links to free tax processing systems managed by industry partners that are available to taxpayers with a maximum adjusted gross income (AGI) of \$57,000. Both websites have information translated into Spanish. Some IRS authorized providers have information in Spanish as well. However, various providers have different specifications regarding maximum income or age. We will locate the free authorized providers that better suit the needs of our clients. For example, in 2009, Online Tax Pros allows free filling in Oregon between \$3,500 and \$57,000 AGI without age restriction. Other providers offer the same for federal tax filling.

Whether individuals choose to file a tax return electronically or on paper, the IRS is fully committed to protecting people's information on authorized tax processing systems by working with reputable industry partners. Centro LatinoAmericano volunteers will direct taxpayers to those sites.

The trainer will coach the volunteers on how to use the authorized free software. Because most Centro LatinoAmericano clients are foreign-born immigrants who have a household income at or below 200 FPT, we anticipate that they will most likely use the tax forms mentioned above. Centro caseworkers will also receive training, although in an abbreviated form. They will learn the basics of tax preparation to be able to offer appropriate case management to their clients.

Tax site preparation: We have a computer lab with twelve computers currently used for computer literacy classes and to do job searches online. We will provide a secure Internet connection for this lab (firewall, virus and spyware removal software, regular security checks, and other filters and measures of control). The computers will be connected to our copier machine, so clients can have a hard copy of their tax return or TIN request. We will also provide CDs and envelopes to the taxpayers with copies of individual tax information. We will have an experienced technician on site from early December 2009 to late April 2010 for maintenance of computers, software and the Internet connection during tax season, and particularly during the time when the volunteers are assisting taxpayers.

Tax site: From early January to mid-April, 2011, Centro LatinoAmericano volunteers will assist Latino workers to comply with their tax filing obligations. Six to eight volunteers will assist 8 to 10 individuals each, twice a month; that is seven times during tax season. They will serve an estimated total of 300 people.

Financial literacy, employment assistance, active human service referrals, and continuing education: Our bilingual and bicultural caseworkers provide financial literacy education (debt management, credit repair, foreclosure prevention). For example, they inform the clients that the West Eugene branch of Wells Fargo has recently started a program with *Instituto de los Mexicanos en el Exterior* that allows Mexican citizens to open a bank account, request a credit card, and access mortgage loans with a Mexican-issued identification. This particular initiative offers banking service to the foreign-born. Centro caseworkers also offer employment assistance (assistance filling out job applications, preparing resumes, and initiating job searches), and active human service referrals (to affordable housing, food supplement, health insurance for children, and so forth) to each client as needed. The clients are also referred to English classes, computer literacy classes, and citizenship classes that are taught regularly at Centro LatinoAmericano by committed volunteers

Researchers justify the proposed approach:

For every basic need – food, shelter, medical care, education, and retirement – financial literacy has become not just a convenience but an essential knowledge. Conservative estimates put the number of "unbanked" households at 10 percent of the U.S. population. The poor, young people, seniors, immigrants and minorities are disproportionately represented in the ranks of the unbanked who have limited knowledge about financial matters. Immigrants usually pay more for basic financial services, are less prepared to manage debt, and have trouble building a credit history that would enable them to rent an apartment, get a job, or buy a car.

Financial illiteracy can compound these problems. Without an appreciation of money concepts and an understanding of financial options, people are likely to pay more than they have to for financial services, fall into debt, damage their credit records, or declare bankruptcy. Poor financial choices harm both individuals and communities. Families become more vulnerable to sudden economic shocks such as health emergencies or job loss. Decreased family stability, increased foreclosure risks, and disinvestment in homes and local businesses challenge already disadvantaged lower-income communities². Financial literacy is needed by all residents, and it is essential for the working poor³. Building up financial knowledge, like political citizenship, depend upon education, inspired in the values upheld by prior generations of immigrants which have worked their way out of poverty.

2. 2010/2011 Service Objectives and Outcomes

A. Service Objectives (# people to be served and/or services provided):

You may choose the 12-month reporting period that best matches your data collection system as long as the period begins in calendar year 2010.

12-Month Service Objectives:	July/1/ 2010	through	June/ 30/2011
	(Month/Day/Year)		(Month/Day/Year)

Proposed Service Objectives:

- *Recruitment and training for volunteers and agency staff (July through December 2010):* Recruit one experienced bilingual trainer for tax preparation. Recruit and train six to eight volunteers and train three case workers on assisting individuals to fill tax returns. Review and become familiar with IRS and Oregon Revenue Service authorized free tax preparation websites.
- *Tax site preparation (December 2010 to April 2011):* Secure reliable/safe Internet connection, get computers ready and connected to copier machine, buy 300 CDs and envelopes.
- *Tax site (early January to mid-April 2011):* Assist immigrant clients to fill out their taxes, request tax credits, request taxpayers' identification number.
- *Financial literacy, employment assistance (mid-April to June 30, 2011):* Refer clients to caseworkers who will provide financial literacy education (debt management, credit repair, foreclosure prevention), and will assist clients with writing resumes, filling out job applications, and conducting job searches.
- *Human service referrals (mid-April to June 30, 2011):* The caseworkers refer clients to other social service agencies for their human and social service needs, offer crisis intervention to qualifying clients (rental assistance, food boxes, clothing, transitional housing), interpret to make appointments, and translate documents for clients.
- *Continuing education (mid-April to June 30, 2011):* The caseworkers refer clients to Centro's English classes, computer literacy classes, citizenship classes, and other educational opportunities.

² Jacob, Katy. 2000. Learning the Ropes. *Shelterforce Online* 12 July/August. Available at <http://www.nhi.org/online/issues/112/jacob.html>

³ Smith, Joseph A. Jr. 2005. *Financial Literacy and Asset Building*. Available at <http://www.nccob.org/NR/rdonlyres/03A29CF6-85AE-4C15-9DAE-1BA1B7BDC4B0/0/FinancialLiteracySept05.pdf>

B. Proposed Services Outcomes (measurable statement of intended effect on target population.)

Dates should match the service objective dates you specified in question 2 A.

12-Month Outcomes: July /1/ 2010 through June/30/2011
 (Month/Day/Year) (Month/Day/Year)

Proposed Outcomes and Performance Measures for each proposed service (provide in table format, correlating measures to proposed outcomes):

<i>Outcomes</i>	<i>Measures</i>
One knowledgeable bilingual trainer recruited. Six to eight bilingual volunteers trained on Taxpayer Identification Number requests, and preparation of Form 1040, 1040A, Form 1040NR, Schedule EIC, Schedule WFC, Oregon Earned Income Credit, IRS Form 8812. The trainees are able to fill out mock forms, understand the concepts, and interpret/translate the concepts in Spanish.	100 % of the trainees are familiar with software, understand the concepts, can fill out mock forms, and can interpret/translate their knowledge from English to Spanish.
Three bilingual caseworkers trained on understanding Taxpayer Identification Number requests, and preparation of Form 1040, 1040A, Form 1040NR, Schedule EIC, Schedule WFC, Oregon Earned Income Credit, IRS Form 8812. The caseworkers are able to understand the forms, and interpret/translate the concepts in Spanish	100% of the caseworkers can understand the concepts, and are able to interpret/translate their knowledge from English to Spanish.
Twelve computers ready with secure Internet connection, CDs and envelopes.	100 % of equipment functioning, security software installed, materials available.
300 Latino immigrant taxpayers at or below 200 FPL apply for taxpayer identification number, and/or fill out their tax return and apply for tax credits.	90% of all the individuals interested in the service apply for taxpayer identification number; fill tax forms, and/or request tax credit, and federal earned income credit.
150 Latino immigrants receive financial education and employment assistance	50% of those individual taxpayers also receive financial education and/or employment assistance.
75 Latino immigrants receive active human service referrals (the clients actually receive services)	50% of all the taxpayers who received financial education and/or employment assistance receive active human services referrals as well.
40 Latino immigrants placed in English classes, computer literacy classes, citizenship classes	55% of clients received active human service referrals also benefit from educational opportunities.

Note: Please include a copy of your Logic Model if one was developed. It is excluded from the 15 page limit.

Strategic/Preventive Investment Proposal Logic Model

One-stop “prosperity center” to support immigrant working families with combined tax preparation assistance and employment assistance, financial literacy, human service referrals and educational activities as needed in one convenient location.

Impact

Immigrant families counted among the working poor (at or below 200% FPL) will pay their taxes, learn more about how to achieve financial stability, improve their English proficiency, be better prepared to search for job openings, receive direct assistance and active referrals as needed.

Outcome

90% of participants (low-income Latino immigrants) demonstrate confidence and skills necessary to manage their finances, apply for more skilled positions, and are firmly set on the road to economic self-sufficiency.

Milestone

Short-term goal: Within 12 months of this strategic investment:

Six to eight bilingual volunteers are trained to assist low-income immigrants to fill tax returns.

Three bilingual caseworkers are trained to understand the concepts to assist low-income immigrant taxpayers.

Twelve computers are ready and available to be used by individual taxpayers.

300 low-income Latino immigrants pay their taxes

150 low-income Latino immigrants receive financial education and employment assistance

75 low-income Latino immigrants receive active human service referrals and direct assistance

40 low-income Latino immigrants improve their English proficiency, learn skills marketable on the job market, and/or receive coaching to pass the naturalization test to obtain citizenship.

Long-term goal: Increase the number of Latino families at or above 200% FPL who are achieve self-sufficiency.

Evaluation

Client intake form (OPUS software) and self-administered client feedback form:

The client intake form determines current financial situation (when further verification is needed to offer direct assistance, the caseworkers request the last two paystubs or records of unemployment benefits).

The self-administered feedback form documents the client's growth in personal ability to reach financial goals.

The self-administered feedback form documents the client's progress toward economic self-sufficiency.

Metric

1. 100% of the trainees are familiar with software, understand the concepts, can fill out mock forms, and can interpret/translate their knowledge from English to Spanish.
2. 100% of the caseworkers can understand the concepts, and are able to interpret/translate their knowledge from English to Spanish.
3. 100% of equipment functioning, security software installed (firewall, virus and spyware removal software, regular security check, and more), materials available.
4. 90% of all the individuals interested in the service apply for taxpayer identification number; fill tax forms, and/or request tax credit, and federal earned income credit.
5. 50% of all those individual taxpayers also receive financial education and/or employment assistance.
6. 50% of those individual taxpayers who received financial education and/or employment assistance receive active human services referrals as well.
7. 55% of clients who received active human service referrals also benefit from educational opportunities.

Output

300 unduplicated immigrants in low-income households in 2011 and 330 unduplicated immigrants in low-income households in 2012 fill out their tax returns; 50% or more of those individual taxpayers also receive financial education, employment assistance, active human service referral, and benefit from educational opportunities.

Activity

Outreach to recruit bilingual trainer and 6-8 bilingual volunteers, 12 hours (3 h/per week, 4 weeks)

Six to eight volunteers receive at least 44 hours of training (2 h/per week, 22 weeks)

Three bilingual caseworkers receive at least 20 hours of training (2 h/per week, 10 weeks)

Computer Lab Technician prepares computer lab, and remains on-call on site from December, 2010 to April 2011 (50 hours).

Free bilingual tax assistance services are advertised in the community.
Free tax assistance, from January to April, on every other week schedule (5 h/per week, 7 weeks = 35 hours)
Case management administered, referral assistance provided as needed, from mid-April to late June 2010 (3 caseworkers, 5 h/per week each, 11 weeks = 165 hours)

Input

Existing:

- FTE Caseworker, Project Coordinator
- FTE Caseworker, Volunteer Coordinator
- FTE Caseworker
- FTE Executive Director Project Supervisor
- Administrative personnel (Operation Manager) and receptionist
- Computer Lab Technician Consultant
- Computer lab
- Copier machine
- Office space
- Classroom space

Needed:

- Volunteer trainer
- Volunteer tax payer assistants
- Secure Internet connection
- CDs and envelopes
- Printing materials
- Advertisement materials
- Administrative support

Strategy

Assist the adult target population (Spanish-speaking immigrants with a household income at or below 200% FPL) with combined tax preparation and financial literacy, employment assistance, human service referrals and educational opportunities as needed. Research demonstrates that the poor, immigrants, and minorities are disproportionately represented in the ranks of the unbanked who have limited knowledge about financial matters (Jacob, 2000). Culturally specific community-based organizations such as Centro LatinoAmericano are more likely to understand the complex multi-layered challenges and obstacles that immigrant families face when attempting to access services or fulfill their tax-paying contributions. Culturally specific organizations are also better equipped to form essential relationships and engage their communities in the implementation and provision of services relevant to the unique needs of recent immigrants. Our strategic approach includes (1) income strategies, (2) human service strategies, and (3) education strategies.

Indicator

1. In 2005-2007, 28.1% of the Latino families in Lane County had an income below 100% poverty level (American Community Survey, U.S. Bureau of the Census). Statewide, 37.6% of Latinos live in poverty in 2008 (American Community Survey, U.S. Bureau of the Census, tabulated by StateHealthFacts.org).
2. In December 2009, the unemployment rate in Eugene-Springfield Metropolitan was 10.9%. Construction, manufacturing, and hospitality industries—the sectors that employ the most immigrant workers—are the hardest hit by this jobless economic recession.
3. Hundreds of Latino workers called Centro LatinoAmericano office to inquire about free tax assistance in January and February 2010.

Condition

1. From 1990 to 2000, the Latino population in the Eugene-Springfield Metropolitan Statistical Area experienced more than 100% increase (Eugene-Springfield Consolidated Plan 2005).
2. About one third of the Latino households in Lane County live in poverty.
3. Latino workers have been hit harder by unemployment and underemployment in our county and across the state.

4. Centro LatinoAmericano is better equipped to understand the complex multi-layered challenges and obstacles that immigrant families face when attempting to access services, and is better equipped to engage Latino clients so they achieve economic self-sufficiency and move towards financial stability.

3. **Tracking Systems**

What systems will be used to track the impacts and outcomes of the services provided and support continuous improvement? (e.g., telephone logs, client files, client satisfaction survey, pre-test/post-test, software systems, etc.) Please note if a tracking system is already in use, or if it will be developed to support the program.

We will keep a *client log* to track the number of individuals who actually fill out their taxes at our tax site. Individual taxpayers will be identified by gender, estimated age range, and nationality in the case of non-citizens (omitting name and other more private information).

Centro LatinoAmericano caseworkers routinely report client information on OPUS, the Lane County *software* for human service providers; and also keep *client files*. To track the performance of this strategic expansion of tax site and one-stop prosperity center, we will add new boxes on the client's intake form to record the following: (a) which clients have used the services of our tax site, and then received financial literacy education; (b) which clients in this particular set of clients have received human service referrals or crisis intervention; and (c) which clients further participate in educational activities. This information will be kept in the client files.

Centro LatinoAmericano caseworkers routinely implement a client *feedback form*. We will add boxes to the feedback forms to identify the following: (a) which ones have been answered by clients who received financial literacy education; (b) which ones in this set were answered by clients who received human service referrals; and (c) which ones in this set were answered by clients who participated in educational activities.

SECTION III: SERVICE MANAGEMENT

1. **Client Involvement**

Describe your client involvement systems and how they lead to more efficient and effective services. For example: How are clients involved in service planning, offering feedback or making suggestions about your services? How do you measure client satisfaction? How do your feedback systems lead to more effective services? Please provide examples.

Centro LatinoAmericano is a community-based client-centered agency. Community members learn about Centro's services by word of mouth. We only provide services that our fellow immigrants need and ask for. Our more immediate measure of client satisfaction is the number of community members who come to Centro LatinoAmericano for services, and the number of individuals who participate in our educational activities. When individuals feel dissatisfied, we immediately know it. Someone would let us know, and we have the opportunity to produce adjustments and/or changes in the manner in which we offer services—for example, when clients call requesting information that is not locally available, we call consulates, embassies, and also make long-distance calls to Latin American countries to find out about the right answer. Similarly, when community members feel that we have been helpful to them, we are rewarded with further community referrals. We have client feedback forms, and also use participant's feedback forms for our educational activities. We track the effectiveness of our Substance Abuse Treatment Service by frequency of recidivism among clients.

2. **Coordination/Collaboration**

Describe specifically how you work with others in the community to maximize service to the people you serve. List any formal relationships, the nature of the partnership and the type of agreement (i.e.

Memorandum of Understanding, Service Agreement, Contract or other documentation.)

Centro LatinoAmericano is a partner with Saint Vincent de Paul to provide bilingual and bicultural case management for SVdP transitional housing program (contract). We have also a partnership with Womenspace to assist Spanish-speaking victims of domestic violence (service agreement). We have a work relationship with Lane Workforce Partnership, sharing information about weekly job openings and referring clients to their Job Seekers' services. Additionally, our case workers are well connected to other human service providers in Lane County, and refer clients to them. Centro has a contract with DHS to enroll children in the Healthy Kids Program. Our clients receive food boxes thanks to the support of Food for Lane County (Service Agreement). We also have an agreement with the UO Linguistics Department, Language Teaching Specialization in the Master of Arts (M.A.) program. Students in this program teach English as second language for adults on an on-going basis, and also offer tutoring to adults. This type of instruction and tutoring improves immigrant worker's communication skills and job readiness. We have agreements with instructors and volunteers who teach Spanish, Portuguese, Computer Literacy, guitar lessons, and other educational classes at Centro. We supervise numerous unpaid interns from the University of Oregon, LCC, and students from local high schools. Our interns help out with numerous tasks, from office aid to filling job applications for clients.

3. Diversity / Accessibility

“United Way of Lane County believes that respect for and understanding of all cultures, peoples, and lifestyles are central to our mission of helping people care for one another. To that end, United Way will demonstrate that it values diversity in its funding of programs in Lane County. We will attempt to promote and recognize programs and organizations which provide culturally appropriate services, ensure access for people needing those services, and show a valuing of diversity in volunteer, staff, and service systems.” --United Way of Lane County's Diversity Statement

Describe how diverse segments of the community have access to the proposed services. Describe your efforts to continuously improve services to underserved populations. Diversity can include but is not limited to: race, gender, ethnicity, physical ability, sexual orientation, age, familial status, economic status, rural/urban location.

Centro LatinoAmericano is a community-based organization with the mission of empowering the Latino community in Lane County. All the members of our staff are first-, second-, or third- generation immigrants. Our clients self-identify as Latinos. In particular, we serve those Latinos who have a household income at or below 200 FPL.

4. Use of Volunteer and Partnership Resources

Describe how you use volunteers. Include type of positions they hold, number of volunteers, and total volunteer hours per year. Describe your capacity to mobilize additional community partners and/or in-kind resources in conjunction with the proposed services.

We use volunteers to help out with the following activities: (a) to collect food from Food for Lane County and arrange food boxes (once a week); (b) to assist during the children's play group, serving snack, reading books, and also making special presentations to the parents (once a week); (c) to assist staff with filing, faxing, copying, and shredding documents; (d) to fill out job applications for clients; (e) to distribute flyers and brochures in the community; (f) to teach English as second language and tutor adult students (two or three times per week); (g) to teach citizenship workshops (once a week); (h) to sort out clothing and other donated goods; (i) to help out with building improvements; (j) to help out in community events; and so forth. During the last fiscal year, 160 volunteers contributed 1544 hours of work. Most likely, one volunteer is on task in any given day at the agency. We feel confident that we will be able to recruit a knowledgeable bilingual trainer, and six to eight bilingual volunteers to assist immigrants with tax returns. We also feel certain that when Latino immigrants seek our services, Centro caseworkers are able to assist them not only with direct assistance and financial education, but they are also refer clients to educational activities that improve their ability to communicate in English, and to perform better on the job. In sum, with the support of United Way Strategic Investment we will assist

clients to attain financial stability, while also achieving civic and social integration.

5. **Budget**

- A.** The budget form (Appendix B) is included separately.

Personnel included in the budget:

Marcela Mendoza is Centro's Executive Director. She will provide oversight to the project coordinator and will help with outreach for this project. Marcela is an anthropologist with more than 25 years of experience in academic research and teaching. She earned her doctorate at the University of Iowa.

Liora Sponko is Centro's Program Development Manager with case management responsibilities. She will oversee the services as outlined in this proposal and coordinate the linkage among volunteers, staff, and clients. Liora has a Bachelor of Arts in Sociology and Spanish and a Master's degree in International Peace and Development Studies. Liora has spent a majority of her career supervising programs, including working for three years in Costa Rican nonprofit organizations.

Roxanne Franco is Centro's Case Worker and Volunteer Coordinator. She will work on volunteer recruitment, and also provide financial literacy support and human service referrals to clients. She is a third-generation Mexican-American, originally from Southern California. She graduated from Claremont McKenna College in California with a Bachelor of Arts degree in Chicano/a Studies and Spanish. She is uniquely positioned to understand the formation of Latino identity among settled immigrants.

Bibiana Rodriguez is Centro's Case Worker. She will provide financial literacy support and human service referrals to clients. She was born in Mexicali, Baja California, Mexico and has an experiential knowledge of the challenges and barriers experienced by first generation immigrants who seek to integrate. Bibiana has more than two years of experience doing case management for Centro and was previously a client at our agency.

Personnel included in our administrative cost:

Andrew Nordio is Centro's Operation Manager and will oversee the timely expenditure and reimbursement of funds for this proposal. He is a first generation Italian immigrant, born in Venice. Andrew uses his business management experience acquired in his native country to contribute to the empowering of the Latino community.

Adriana Monge is Centro's Receptionist. She will provide scheduling for clients' appointments and will handle the schedules of the volunteers and the case workers as well. She was born in Bogota, Colombia and previously worked as an office assistant. She has a unique ability to relate to Centro's clients and empathize with their immigration experience.

- B.** Describe the return on the UWLC investment. Include such factors as demonstrated cost effectiveness and efficiency of service delivery, how you will leverage other financial investments to support the work and the sources of other financial investment for this work. Describe how the work improves the effectiveness of the human services network in Lane County.

Our community-based agency has a long record on being able to offer culturally appropriate bilingual services to immigrants. Centro LatinoAmericano's staff is efficient and effective in serving the needs of foreign-born Latinos who wouldn't seek assistance from other agencies due to linguistic and cultural barriers. We understand the complex multi-layered challenges and obstacles that immigrant families face when attempting to access services. Our agency will leverage funding, equipment, and programming that is already in place to assist immigrant workers with a household income at or below 200 FPT. We are committed to enabling all workers to comply with their tax filing obligations. By providing further financial literacy assistance to Latino taxpayers (to balance personal budgets, manage debt, repay credit, prevent foreclosure, and generally connect with the financial mainstream),¹ and also offering other human services, and educational opportunities, we are actually improving the

efficiency of the human services network in Lane County. We are reaching out to residents who are otherwise difficult to reach. By helping this particular sector of the local working poor to move from poverty to financial stability, we are producing a genuine cost-effective return for a strategic investment.

C. If you are requesting funding for Capital investment, including funding for physical space or renovation, you must include the full cost of the capital project and how you will fund the balance outside the UWLC amount.

6. **Follow-Up**

If you received a United Way Allocation in 2009, the United Way volunteer-led review panel will receive copies of your most recent panel summary report. Were there any concerns or conditions for continued funding identified by the United Way review panel during the last review?

Yes No

If yes, how have these been addressed by your agency?

7. **Governance, Management & Organizational Capacity**

Briefly describe how this program fits into your organizational structure, how it will be managed, and how oversight will be provided. ***Complete Appendix C, Required Compliance Documentation, Exhibit A – Best Organizational Practices and Management.***

Describe the ability of the organization to carry out the proposed services successfully and efficiently based on current resources, i.e. expertise of staff, diversity of funding sources, board composition and involvement, fiscal and governance systems and facilities.

Centro LatinoAmericano staff is bilingual and bicultural. Our caseworkers routinely provide culturally appropriate case management to the working poor who are Latino. Thanks to connections to other local human service agencies, Centro is able to offer wrap-around services to the clients who seek our assistance. Our current funding allows us to operate at less than full capacity. Our fiscal and governance systems are in place (Exhibit A is attached to our United Way Basic Needs application). Generous donors (University of Oregon and Lane County) have enabled us to install a computer lab. Volunteers teach computer literacy, and other educational evening classes to help our clients improve their English proficiency, while increasing their marketability on the job market.

Some Board members are men and women of Latino descent intrinsically committed to the advance of our community, and other members are equally committed to Centro's mission of empowering the Latino community in Lane County. With the support of a strategic investment, we are confident that will be able to assist at least 300 Latino workers to fulfill their taxpaying obligations while assisting at least 150 them in many other ways as needed, all in one convenient location.

8. **Policy Adherence**

UWLC requires all service partner organizations to follow and adhere to the following UWLC Policies and Certification Documents (Exhibit B is attached to our United Way Basic Needs application):

- **Non-Discrimination Certification**
- **USA Patriot Act Anti-Terrorism Compliance Measures**
- **Agency Direct Fundraising Policy**
- **Donor Designation Policy**

**APPENDIX B
BUDGET**

Centro LatinoAmericano Prosperity Center
12 month program

PERSONNEL EXPENSES	Time(hours/wk)	Salary(\$/hour)	Weeks	
Executive Dir., Project Supervisor	1	\$22.50	52	\$1,170.00
Fringe	25%			\$292.50
Caseworker, Project Coordinator	5	\$14.00	52	\$3,640.00
Fringe	25%			\$910.00
Caseworker, Volunteer Coordinator	5	\$11.50	52	\$2,990.00
Fringe	25%			\$747.50
Caseworker	5	\$11.50	52	\$2,990.00
Fringe	25%			\$747.50
				\$13,487.50
	Hours/year			
Computer Lab Technician	50	\$18.00		\$900.00
TOTAL PERSONNEL				<hr/> \$27,875.00
Non-Personnel Expenses				
CDs (x100)		\$ 35.00	3	\$105.00
Envelopes for CDs (x 100)		\$20.00	3	\$60.00
Paper + Printing (20 per client)	300	\$0.12	20	\$720.00
Advertising		\$100.00		\$100.00
Securing Internet Connection		\$500		\$500.00
Total Direct Program Expenses				<hr/> \$1,485.00
TOTAL DIRECT EXPENSES				
ADMIN EXPENSES	20%			\$5,872.00
TOTAL PROGRAM EXPENSES				<hr/> \$35,232.00

Attachment A

United Way of Lane County Best Organizational Practices and Management

Agency Name: Centro LatinoAmericano

The following questions represent generally accepted best practices for the management and governance of non-profit organizations. Please respond with **Yes** or **No**. If **No**, provide a brief explanation. (Note: These are not required and some policies and activities may not be appropriate for your agency.)

ORGANIZATIONAL MISSION AND DIVERSITY	Yes	No	Other/Explain
A. Mission			
1. Our agency has a written mission statement that reflects our purposes and values.	✓		
2. The board regularly reviews our agency's mission statement.		✓	Our agency's mission statement has not been reviewed in more than three years
3. Our agency engages in annual planning that helps define organizational and divisional goals.	✓		
B. Diversity			
1. Our agency's governance and operations strive to be inclusive of all parts of our community.	✓		
2. Our agency strives to reflect the diversity of the community we serve.	✓		
3. Our agency has a written policy and practice of non-discrimination in the following areas:			
a. Employment (recruitment, hiring, assignment, promotion, discipline, termination)	✓		
b. Board and committee participation	✓		
c. Volunteer selection	✓		
d. Service delivery	✓		

FINANCIAL MANAGEMENT	Yes	No	Other/Explain
A. Audit			
1. Our agency has an annual audit or review done by an independent certified public accounting firm.	✓		
2. If yes, the reports and management letter (if provided) are reviewed by a finance committee or the board.	✓		
B. Financial Transactions and Controls	Yes	No	Other/Explain
1. Our board has approved a policy specifying that dual signatures are required on checks over a certain amount.	✓		
2. Our board has approved a delegation of authority to specified levels of management that shows types and limits of spending or approval authority.	✓		

C. Money & Investments	Yes	No	Other/Explain
1. Bank deposits are FDIC insured and account balances are at or below the \$250K limit.	<input checked="" type="checkbox"/>		
2. The board has adopted an investment policy that is regularly reviewed.	<input checked="" type="checkbox"/>		
3. Securities, mortgages, insurance policies and similar instruments are under the control of the executive director, chief financial officer, or board member.	<input checked="" type="checkbox"/>		
D. Capital Equipment	Yes	No	Other/Explain
1. The board approves all equipment purchases, leases, and related renewals over a certain dollar amount.	<input checked="" type="checkbox"/>		
2. Periodic physical inventories are taken and compared with the capital equipment ledgers.		<input checked="" type="checkbox"/>	N/A
E. Accounts Payable	Yes	No	Other/Explain
1. The board has approved a written purchasing policy.	<input checked="" type="checkbox"/>		
2. All deposits for payroll taxes, employee retirement contributions, etc. are made in a timely manner.	<input checked="" type="checkbox"/>		
3. Purchases for or on behalf of employees are made pursuant to a board-established policy.			Not permitted
4. Credit cards are issued in the agency's name but assigned to specific employees and in line with board policy.		<input checked="" type="checkbox"/>	No credit cards
5. Credit card usage by employees is limited to use specified by board policy and is periodically reviewed by supervisors or, in the case of the executive director, the budget or finance committee.		<input checked="" type="checkbox"/>	N/A
F. Employees Expense/Reimbursement	Yes	No	Other/Explain
1. We have a board-approved policy governing if and when salary advances (draw), travel advances, and per diems are provided to staff.	<input checked="" type="checkbox"/>		
2. There is a travel and employee expense reimbursement policy approved by our board.	<input checked="" type="checkbox"/>		
3. Employees are required to submit expense reports for all reimbursements within 60 days of expenditures.		<input checked="" type="checkbox"/>	Policy not in writing
4. The board assures that the executive director's travel and expense reimbursement are reviewed and approved.		<input checked="" type="checkbox"/>	Receipts are required
G. Budgeting and periodic financial reports	Yes	No	Other/Explain
1. Our agency forecasts financial requirements for proposed program activity and optimum use of funds.		<input checked="" type="checkbox"/>	
2. The executive director prepares an annual comprehensive operating budget and capital budget, presents the budget to the board for approval, and establishes controls to assure that budgetary objectives are achieved.	<input checked="" type="checkbox"/>		
3. Substantial changes in the budget are presented to the board for approval.	<input checked="" type="checkbox"/>		
4. Our board, or the financial committee: <ul style="list-style-type: none"> a. Reviews the financial statements (statement of activities, statement of position) on a quarterly 		<input checked="" type="checkbox"/>	

basis			
b. Receives explanations of major variances.	✓		
c. Receives a comparison of actual to budgeted expenditures for the reporting period and year-to-date by program.		✓	
d. Reviews source and amounts of funding by function.	✓		
GOVERNANCE	Yes	No	Other/Explain
A. Board of Directors			
1. Our agency has a governing board of citizen leaders.	✓		
2. Our board is a volunteer group serving without compensation.	✓		
3. Each board member has received training, as well as guidance materials on board governance and our agency operation.	✓		Training sessions are scheduled on a yearly basis
4. Our board ensures the creation of and approves agency policies and procedures.	✓		
5. Our board hires, terminates, evaluates, and sets compensation for the executive director.	✓		
6. Our board delegates responsibility for day-to-day agency operations to the executive director.	✓		
7. Our board meets at least quarterly. Indicate how often: monthly	✓		
8. Our agency creates and maintains permanent board minutes.	✓		
9. Our agency ensures continuity by having overlapping board member terms.		✓	
10. Our board's nominating process ensures that the board remains appropriately diverse with respect to gender, ethnicity, culture, economic status, disabilities, and skills and/or expertise.	✓		Policy not written
11. Our board has a process for handling urgent matters between meetings.	✓		
12. Each board member has contact information for the entire board.	✓		Emails but not full addresses
13. Our board evaluates the executive director on an annual basis.	✓		
14. Over the last year, at what percent of your board meetings did you have a quorum in attendance? Indicate percentage 85 %			
B. Bylaws and Policies	Yes	No	Other/Explain
1. Our agency has written bylaws.	✓		
2. Our agency provides each board member a copy of the bylaws.	✓		
3. Our bylaws state the requirements for a board quorum.	✓		
4. Our board regularly reviews the bylaws.		✓	

5. Our agency has written operational policies and procedures.	<input checked="" type="checkbox"/>		
6. Our board has approved a code of ethics for both staff and volunteers, which includes provisions for ethical management, client confidentiality, publicity and fundraising practices.	<input checked="" type="checkbox"/>		
7. Our agency has a written conflict of interest policy and a mechanism for resolving conflicts should they occur.	<input checked="" type="checkbox"/>		The mechanism for resolving conflicts of interest is not written
8. Our board ensures that the agency has personnel policies and written job descriptions.	<input checked="" type="checkbox"/>		
C. Board Committees	Yes	No	Other/Explain
1. Our agency has standing and special committees that have been established to achieve efficiency of operations and share responsibility for decision-making.	<input checked="" type="checkbox"/>		
2. Our agency's board members serve on at least one board committee.		<input checked="" type="checkbox"/>	
3. Our agency committees meet on a regular basis (monthly or quarterly).	<input checked="" type="checkbox"/>		
4. Our agency committees' activities and recommendations are reported to the board (verbally or in writing) for approval/action.		<input checked="" type="checkbox"/>	Not all the activities are reported to the board for approval/action
D. Compliance with legal requirements	Yes	No	Other/Explain
1. Our agency complies with all applicable legal, local, state, and federal operating and reporting requirements, including non-discrimination and non-profit requirements.	<input checked="" type="checkbox"/>		
2. We have been the subject of a governmental investigation in the last 24 months.		<input checked="" type="checkbox"/>	
E. Insurance	Yes	No	Other/Explain
1. We have liability insurance covering volunteers, staff and board of directors.	<input checked="" type="checkbox"/>		
2. We have general liability coverage.	<input checked="" type="checkbox"/>		

Agency Name: Centro LatinoAmericano

Prepared By (Name): Marcela Mendoza

Title: Interim Executive Director

Date: January 7, 2010

Attachment B

United Way of Lane County UWLC Policies and Certification Documents

“I hereby certify that

Centro LatinoAmericano
(print agency name)

agrees to follow and adhere to the following UWLC Policies and Certification Documents:”

- **Non-Discrimination Certification**
- **USA Patriot Act Anti-Terrorism Compliance Measures**
- **Agency Direct Fundraising Policy**
- **Donor Designation Policy**

Signature, Agency Director: 

Print name: Marcela Mendoza

Date: January 7, 2010

United Way of Lane County

NON-DISCRIMINATION CERTIFICATION OF COMPLIANCE

“I hereby certify that our agency/organization is in compliance with all applicable Federal, State, and local laws that may apply to our agency regarding discrimination on the basis of: race, religion, color, sex, national origin, marital status, familial status, age, source of income, disability, sexual orientation, and any other category protected by such laws.”

ANTI-TERRORISM COMPLIANCE MEASURES

“I hereby certify that our agency/organization is in compliance with the USA Patriot Act and other counterterrorism laws, United Way of Lane County requires that each agency certify that all United Way funds and donations will be used in compliance with all applicable anti-terrorist financing and asset control laws, statutes and executive orders.”

AGENCY DIRECT FUNDRAISING POLICY

Intent

The intent of this agreement is to adapt current fundraising agreements to the new community impact model and foster a spirit of cooperation within our current system. United Way does not wish to regulate fund raising that has little impact on workplace giving. It is the position of this agreement that, in good faith, agencies will not engage in any development activities that would interfere with United Way’s workplace efforts.

Agreement

- Member agencies will dedicate as much staff and volunteer effort as possible, in support of each other, to increase community giving from September to November.
- Agencies agree to grant United Way exclusive rights and leadership of the workplace campaigns.
- Member agencies agree to co-market with all fundraising activities as noted in the agency agreement and clearly identify themselves as a United Way agency.

DONOR DESIGNATION POLICY

United Way of Lane County conducts an annual, community-wide campaign for the purpose of raising funds and recruiting volunteers. The objective is to increase good will and public involvement and commitment to community goals by addressing high priority health and human care issues in Lane County, Oregon. Donor designations are offered within that context as a service to our donors.

Accepting Donor Designated Gifts

United Way of Lane County will accept donor designated gifts within the framework of the following choices:

- a designation to the Live United Fund
- a designation to a specific action area (Education, Income, Health)
- a designation to a specific eligible organization or another United Way
- a designation to exclude a specific United Way participating agency from receiving any portion of a donor's gift

A donor may designate all or part of their gift.

Eligibility Criteria

Organizations must meet the following criteria to be eligible for receiving designations through the United Way campaign:

- Contributions to the organization must be fully tax deductible to the donor. Specifically excluded in accord with this policy are political campaigns, political action groups, tuition, dues, or other payment for services.
- The organization must be in compliance with all necessary registration and filing requirements for charitable organizations.

United Way reserves the right to review the status of any organization at any time as it relates to eligibility for designations.

Promotion of the Donor Designation Program

Organizations—both United Way participating, as well as non-United Way—are expected to promote the United Way concept when engaged in activities surrounding the campaign. United Way of Lane County reserves the right to deny eligibility for designated funds to any organization that engages in or encourages activities designed to result in direct designations to their own organization through the annual United Way campaign.

Service Fees

United Way will forward designated gifts to specific agencies on a quarterly basis. Payouts will be based on the actual cash collected from donors less a service fee to help cover the

fundraising and administrative costs. The amount of the fee is dependent on the amount of the donor's total gift or their employer.