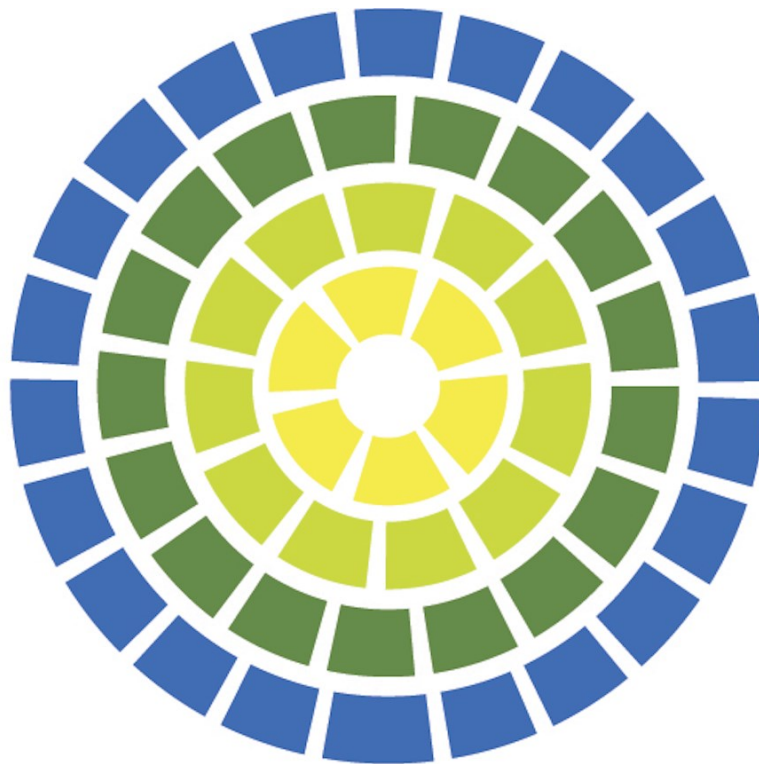


NEIGHBOR BY NEIGHBOR

2022 ANNUAL REPORT



PO Box 30, Union Pier, MI 49129

269-231-0648

www.neighborbyneighbor.org

Mission Statement: Neighbor by Neighbor connects the most vulnerable residents of SW Berrien County with resources and services to address immediate needs, while facilitating greater independence through targeted programs and services. Neighbor by Neighbor also mobilizes the community to build networks of mutual service and care through robust volunteer participation.

A Note from the Executive Director:

Dear Neighbor by Neighbor Friends,

I am excited and honored to be the new Executive Director of Neighbor by Neighbor, and work together with all of you to help our neighbors in need. I want to take the time to thank Peg Kohring Cichon and Linnea Berg for their many years of service to Neighbor by Neighbor and wish them both well in their retirement. It is an exciting time at Neighbor by Neighbor. Our organization is growing, and this would not have been possible without the support of our donors, grant supporters, volunteers, board of directors, staff members, and friends. Lastly, a very special thank you to The Pokagon Fund for their ongoing grant support and belief in Neighbor by Neighbor.

Keri Haskins, Executive Director

2022 Board of Directors:

Rev. Paula Durren, Chair

Janet Henderson, Vice Chair

Rev. Jay Fast, Secretary

Peggy Lefebvre, Treasurer

David Ball

Marcie Dust

Bruce Murphy

Bob Stine

Leslie Wood

Neighbor by Neighbor Staff:

Margaret “Peg” Kohring Cichon

Linnea Berg

Jessica Kidwell-Saboski

Meg Smyth

AmeriCorps Member Michael Howe

2022 Annual Report at a Glance

Organizational Achievements:

- ♦ 501c3 (nonprofit) status granted by IRS in January
- ♦ Full-time service coordinator hired
- ♦ Full-time AmeriCorps member hired
- ♦ GED support program expanded with 14 students and 1 graduate
- ♦ Met Alamar matching grant challenge (\$7,000 raised to match \$7,000)
- ♦ Major fundraiser held at The Acorn
- ♦ 830 volunteers hours donated at an estimated value of \$8,300
- ♦ United Way partner grantee for the first time
- ♦ Expanded donor base
- ♦ Monthly short eblast newsletters sent
- ♦ Monthly articles in school newsletters
- ♦ New board member added

Client Services Achievements:

- ♦ 289 households representing 574 individuals were assisted
- ♦ Volunteers delivered Mobile Food Pantry food to 33 households of homebound clients
- ♦ 1 wheelchair ramp built for client who is a veteran
- ♦ 2 Federal Home Loan Bank of Indianapolis grants replaced one roof and one furnace
- ♦ 29 clients completed at least 1 of Neighbor by Neighbor's Financial Literacy Workshops
- ♦ Sponsor a Neighbor program paid monthly electricity bill for 25 fixed-income households
- ♦ 28 households completed AEP's Virtual Energy Use Audit
- ♦ Sponsor a Student program provided monthly gas cards to 3 clients attending college
- ♦ 46 seniors received Senior Commodities delivered by NbyN volunteers
- ♦ 60 households received emergency food from NbyN's pantry
- ♦ 5 households receive weatherization services making homes more energy efficient

TWO OVERARCHING THEMES FOR 2022: WORSENING OF CLIENT STRUGGLES AND GREATER PROFESSIONALIZATION OF NEIGHBOR BY NEIGHBOR

2022 was a tough year economically not only in the US, but around the world. Negative impacts varied by region, and Harbor Country was not spared the worst of the challenges. Despite the constant stream of people needing help, Neighbor by Neighbor chalked up major accomplishments in its maturity and move to greater professionalism. First, what happened to clients.

2022 Brought Unexpected Client Troubles

2022 was the year we thought COVID would be over and lives would return to normal. Freighters queued off the west coast were being unloaded and goods distributed, a hopeful sign. The stock market continued to climb to new levels. Stimulus checks sent to many Americans provided relief. Neighbor by Neighbor hoped that clients were getting back on their feet after the pandemic and would not need as much help going forward. WRONG!

Then the bottom dropped out for our clients: inflation hit hard with the Consumer Price Index rising 7%. COVID with new variants continued to spread. Some businesses never reopened after the pandemic. Landlords jacked up rents by as much as 50% and refused to renew some leases. Utilities raised rates significantly. People moved away because they could not find an affordable place to live.

How does a 7% increase look to a client? “Linda” lives on \$825 a month in Social Security. She worked all her life in Harbor Country, serving year-rounders and tourists in low-wage jobs. She managed to purchase her own home and thought she would be in good shape. But on such a tight budget, the increase in gas for her car, food and utilities was more than her budget could take. She had to ask Neighbor by Neighbor for assistance.

“Sophie” is typical of many who lack a high school diploma. Dropouts are paid the lowest of the low wages and have the fewest opportunities for advancement. Sophie lives on only \$403 a month (\$4,836/year). Working low-wage, seasonal jobs over the years, she managed to buy a house and a truck. Rising costs put her over the cliff. She depends heavily on the Mobile Food Pantry program, but that still isn’t enough to guarantee food on her table. Her set monthly expenses are \$290, leaving \$113 for everything else. Could you get by in her circumstances?

People fell into official poverty for the first time ever

Countless times Neighbor by Neighbor heard the beginning of phone calls with, “I never thought I would have to ask for help. I’ve always been able to manage on my own.” “I can’t believe I am calling you, I’m so embarrassed.” “I’m someone who always helped others.”

United Way conducts an annual comprehensive survey of economic and social conditions called the “ALICE Report” (<https://www.unitedforalice.org/state-reports-mobile>). ALICE stands for Asset Limited, Income Constrained, Employed and describes a large proportion of the population that is just above the poverty line and one crisis away from poverty (like a major car repair or replacing a water heater).

Here are recent facts about Berrien County:

Single adults now need an annual salary of just over \$23,400 to cover the basics

A household of 4 needs to earn \$63,588 annually or \$31.79 per hour

14% of households have incomes below the poverty line

24% of households have incomes within the ALICE threshold

In Michigan:

Even in households with two working adults, 22% of children were living in households below the ALICE threshold. In single parent, working households, the number jumps to 72%



“Susan” works as a waitress from April to October. She is a single parent with four children ranging in age from 3 to 21. Although her annual salary of \$46,000 looks decent, it is hard to make it work for a family of five, especially between November to March.

Neighbor by Neighbor helped more people and paid more client bills in 2022 than last year:

	<u>2021</u>	<u>2022</u>
Number of new households helped	153	294
Amount of funds spent on client bills	\$148,507	\$242,408

Who Do We Serve?

- The average household annual income for all employed Neighbor by Neighbor clients is \$23,458.
- The average household annual income for full-time employed NbyN clients is \$27,510
- The average household annual Social Security Retirement income for NbyN clients is \$16,694
- The average household annual Social Security Disability income for NbyN clients is \$17,214

The majority of people approaching Neighbor by Neighbor for help are female. The age distribution of clients is fairly evenly divided among children, working age adults and seniors. While Caucasians make up the majority, there is a sprinkling of other racial groups.

Male	89	Native American	8
		Asian	10
Female	206	African American	35
		Hispanic	10
0-17	150	Pacific Islander	1
18-59	224	Caucasian	232
60+	160		

Reported Household Income:

<i>Income</i>	<i>Households</i>
Less than \$10,000	33
\$10,001-\$15,000	62
\$15,001-\$20,000	34
\$20,001-\$25,000	29
\$25,001-\$30,000	30
\$30,001-\$35,000	11
\$35,001-\$40,000	9
\$40,001-\$45,000	8
\$45,001+	11

New Buffalo has the highest number of people seeking NbyN help, followed by Three Oaks.

Breakdown of Clients Served by Zip Code:

<i>Location</i>	<i>Zip Code</i>	<i>House-holds</i>	<i>Individuals</i>
New Buffalo	49117	98	189
Sawyer	49125	27	57
Three Oaks	49128	81	160
Lakeside	49116	2	3
Galien	49113	22	49
Baroda	49101	5	14
Harbert	49115	5	8
New Troy	49119	4	12
Union Pier	49129	11	18
Bridgman	49106	34	64

Heads of Household Who are:

Unemployed	94
Retired	73
Part-time	29
Seasonal	13
Full-time	43

Homeownership Status:

Homeless	28
Rent	126
Own	87
Own a Trailer	28

Senior Commodities boxes of shelf-stable food were delivered each month to 46 households. Boxes typically include these items plus a box or two of cold cereal and a few cans of fruit. Seniors receiving these commodities are unable to pick them up for themselves at the River Valley Senior Center.



Volunteers from Harbert Community Church prepare ready-to-eat meals which are stored in Neighbor by Neighbor's freezer and distributed in emergency situations, often to people who are homeless.



It is often assumed that people who are eligible for government benefits are getting all they are entitled to. In our experience, many NbyN clients do not get them all. Out of a total of 294 households:

Heads of Household Receiving Government Benefits (some people receive more than one benefit):

SNAP (Food Stamps)	89
Medicaid	126
Medicare	78
SS Disability	25
SS Retirement	30
Veterans	1



Sunset Coast volunteers getting ready to deliver Senior Commodities to clients.

The social worker helps people sign up for benefits which must be done online. People who don't have internet at home or who do not have smart phones are at a real disadvantage in enrolling in programs. Add to that the lack of computer/technology understanding and it is no wonder that many depend on Neighbor by Neighbor for this assistance.

It is not just government benefits applications that are difficult for clients. The staff helps people complete lengthy, detailed applications for assistance from Southwest Michigan Community Action Agency, USDA Rural Development, Federal Home Loan Bank of Indianapolis, and other organizations that require them.

Step 1: Make a Plan

2022 was a year we made modest progress on moving people toward greater independence, in spite of having the floor fall out beneath us. Of course, NbyN helped people remain stably housed by helping with rent/mortgage payments, utility payments, emergency housing repairs, and property tax payments. If you remember Maslow's hierarchy, people in survival mode focus on covering their most basic needs first like shelter, water and food. It is difficult to contemplate going to college or pursuing a trade when you don't know if you can pay the rent.

In June, social worker Jessica met a client facing hard times paying a mortgage and utilities for his home. He was open to the idea of roommates helping to make ends meet financially. As summer moved forward, Jessica met two older men who were both homeless. One was just evicted from his motel and the other was from Indiana and had nowhere to go. Jessica introduced the three men, and they all



now live together. As a collective, they pay the utility bills and mortgage on the home and are social supports for each other. One of the renters has medical issues and receives caregiving assistance from the homeowner. The other renter assists the homeowner with home repairs and various home projects.



Social Worker, Jessica, and Service Coordinator, Meg, staff the back-to-school

GED Partnership with MI WORKS! and Galien

Kip Walker and Liz James, NbyN volunteers, established a beautiful partnership with Michigan Works! in Benton Harbor to help clients enroll in and complete GED (high school equivalency). When they approached the Village of Galien, Galien Township and the Galien Library about promoting a local program, the response was overwhelmingly enthusiastic. The library hosts weekly classes for our clients who can get there whether or not they have a car. Three participants shared their appreciation:

"I like it because it is so close. I tried several other locations and programs with little success. They were too difficult for me."

"It so so convenient and so close to my home. The people are so good to work with."

"It really makes coming and studying so much easier!"

The series of GED tests is challenging, especially for those who have been out of school for a while. Between Michigan Works staff and Kip and Liz, students receive practical and social support. To date, 1 NbyN client passed all GED tests and was soon thereafter promoted to assistant store manager at his job. Fourteen students remain in the program.

Financial Literacy Workshops

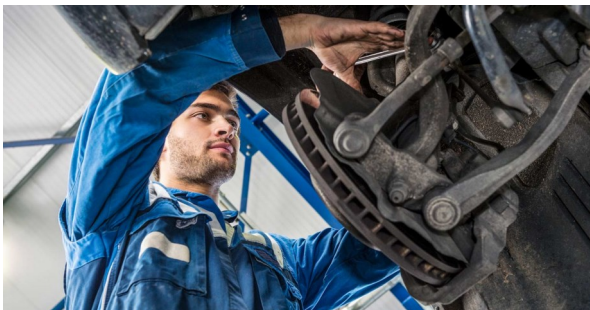
Another strategy to help clients move toward greater independence is to transmit knowledge and skills about how to manage money and time. Two workshops cover topics like wants vs. needs, budgeting, credit scores, negotiating debt, identity theft, payday loans and scams. 23 clients completed both workshops, and follow-up surveys indicated behavior change as a result. Some set new goals, others are more deliberate in seeking bargains when shopping, and all said they are asking themselves whether a potential purchase is a “want” or a “need.” In 2023, the plan is to require clients to complete the financial literacy workshops in order to continue to receive financial assistance from Neighbor by Neighbor. The Evangelical Covenant Church awarded a *Love Mercy Do Justice* grant of \$1,200 to underwrite the cost of the program.



Linnea Berg teaches basic financial literacy.

Quotes from Financial Literacy Workshop Participants:

“Now I plan my trips so I conserve gas.” “Stay away from stores and temptations.” “I turn the lights off more.” “I estimate the cost of gas before I go anywhere.” “I planted a garden and lived off my produce.” “I shopped around for a better deal on car and house insurance.”



Cars & Repairs

Providing a working, used car to someone is life changing. 2 cars were purchased through NbyN in partnership with local mechanics who checked them out and fixed any major problems. A working vehicle in Harbor Country, an area sorely lacking public transportation, is a must. 16 households had financial assistance repairing their cars. With the sharp rise in the cost of gas, NbyN experienced a surge in requests for gas cards so that people could get to and from work and appointments.

Car Insurance Payment	4
Car Loan Payment	1
Insurance, tags, plates	4
Car Repair	16
Gas for vehicle	94

Households needing transportation assistance

Sponsor a Student

Three clients are enrolled in college, and they receive \$50 gas gift cards each month as a way of supporting their efforts. On occasion, the students also need Hardings grocery store gift cards. Education is key to long-term success, and NbyN wants to encourage as many clients as possible to pursue education and training. An anonymous donor and the women's ministry of Harbert Community Church provided the funds for Sponsor a Student.

Old Housing Stock Causes Many Headaches

There is a dire need for affordable housing in Harbor Country. Since that is the case, Neighbor by Neighbor focuses on keeping people safe in their homes. Even before the pandemic and inflation, seniors and people with disabilities were in no position to do major repairs on their homes. Their incomes just did not permit them to do so. A broken furnace became a major disaster, and NbyN helped connect them with programs with funds to address the issue. Unfortunately, home repairs ignored for long become huge problems that end up more costly to fix.



One recipient of a new furnace sent a thank you note:

Thank you for helping me with my furnace. Your services are a Godsend to our community. With much appreciation, "Betty."

"Ellen" is a 67 year old women who owns a house and lives on \$1,087 a month from Social Security. Her mortgage payment is \$292/month; electricity is \$175/month; cell phone is \$97/month, twice-a-year propane tank fill up is \$700/fill. She barely has enough money for food, and when a ceiling started coming down, there was nothing she could do. Neighbor by Neighbor was able to have her ceiling repaired. NbyN also paid for a furnace repair for \$234, something else she could not cover.

For the second year in a row, 2 NbyN clients were awarded major home repair grants through the Federal Home Loan Bank of Indianapolis. One household replaced their ancient furnace, while another got a new roof.

A Viet Nam veteran received a wheelchair ramp. The ramp was a partnership between Neighbor by Neighbor, The Disability Network and Whirlpool employees. The Three Oaks American Legion also provided snacks, water and lunches.



23 homes received NbyN financial assistance to fix potentially life-threatening repairs such as holes in roofs, furnaces and plumbing repairs.



Before and after photos of furnace replaced through a Federal Home Loan Bank grant.

Weatherization

People in poverty have enormous bills because their homes are drafty, windows are broken, and doors have gaps. They don't have the funds to make repairs. NbyN works with clients to reduce expenses by implementing weatherization plans including programmable thermostats, energy efficient lightbulbs, low flow shower head and faucet and nightlights. Clients who complete AEP's virtual audit receive a kit with these supplies.

Throughout the year, NbyN clients were assisted in completing lengthy application forms for low-interest loans and grants through the USDA Rural Development Program and through Southwest Michigan Community Action Agency. Staff also helped clients sign up for AEP's Senior Discount and Low-Income Discount programs, as well as SEMCO's discount program.

Stabilizing Clients Makes Sense in Many Circumstances

While NbyN wants to see all clients taking steps toward greater economic and social independence, that is not a realistic goal for a segment of clients. Retirees, people with disabilities and clients suffering poor health but not receiving social security disability payments fall into this

category. Studies have shown that it costs far more to help people who are homeless than it does to keep people housed. This year 25 people on very low, fixed incomes participated in the *Sponsor a Neighbor* program where their monthly electricity bills were paid by NbyN and they could thus use their limited incomes for other necessities.

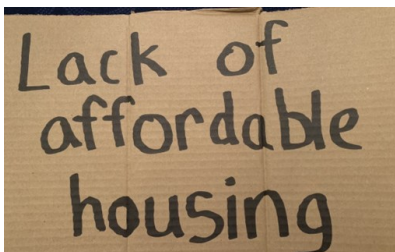
What Did Clients Need/Ask For?

Tallying how many people were served and how much money was secured on their behalf can be tricky. Neighbor by Neighbor tracks how its own dollars are expended, but does not track how much partner agencies spend on behalf of clients referred to them. For instance, Southwest Michigan Community Action Agency may spend up to \$5,000 on a Neighbor by Neighbor client that we referred to them to provide weatherization, but Neighbor by Neighbor is not given that information.



NbyN keeps a modest amount of food on hand for people who call and state that they have no food in the house, truly a crisis.

Clients often need household supplies for which SNAP (food stamps) cannot be used. The largest category is toiletries. LED energy efficient lightbulbs, cleaning supplies and diapers are also in great demand. If you lived on food stamps, how would you go about getting these necessities?

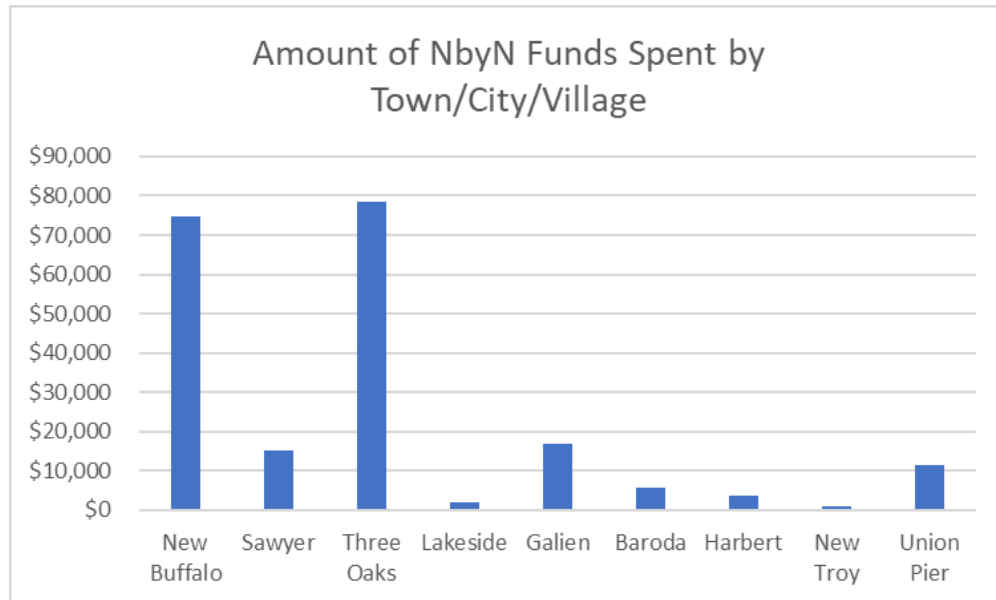
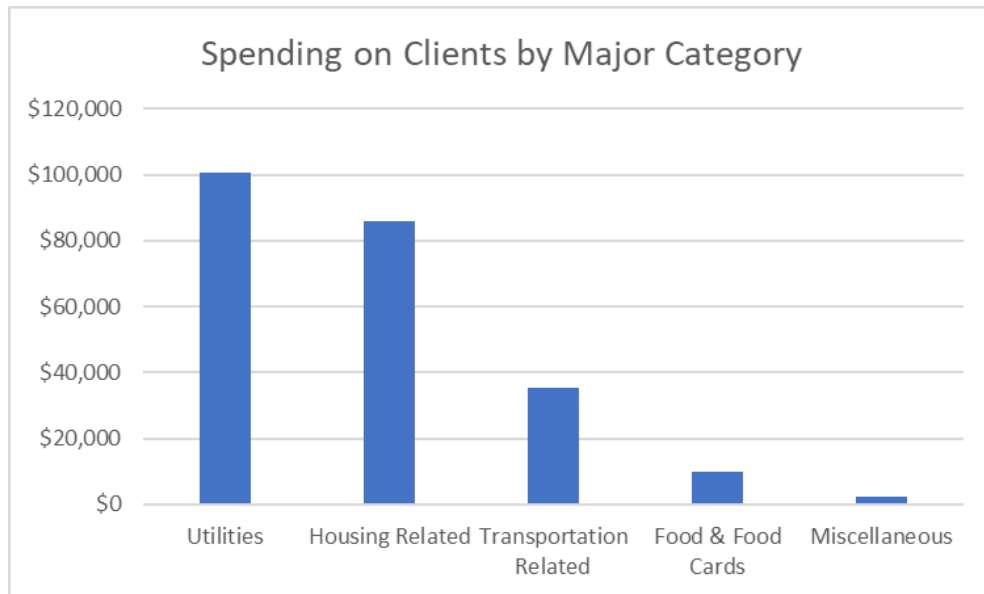


Michael Howe, NbyN's AmeriCorps member, called all of the landlords in Berrien County to determine whether they had openings. Only 4-5 places in the entire county had them. Landlords significantly increased rents, pricing many out of the market. The lack of affordable housing is at the crisis stage.

Where Funds were Spent on Clients' Needs

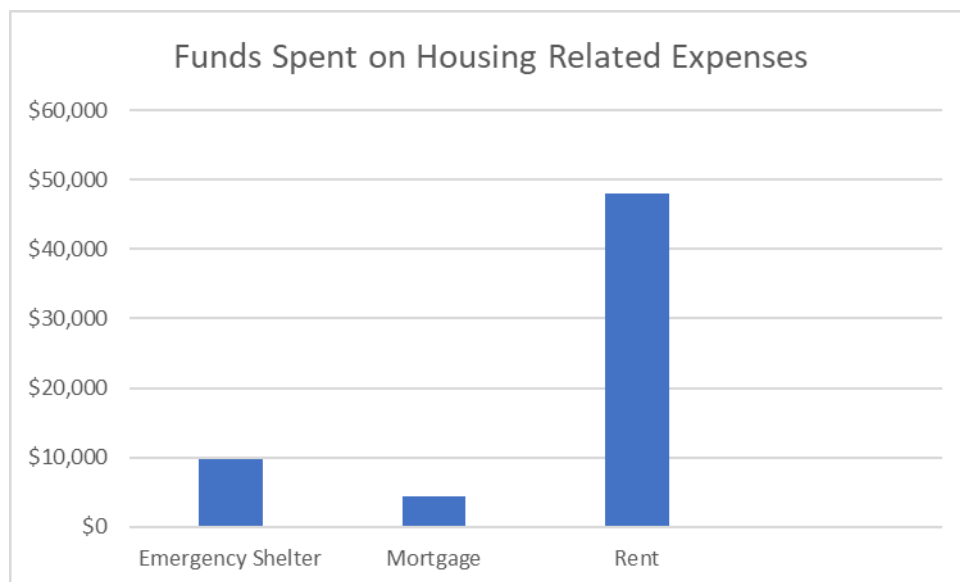
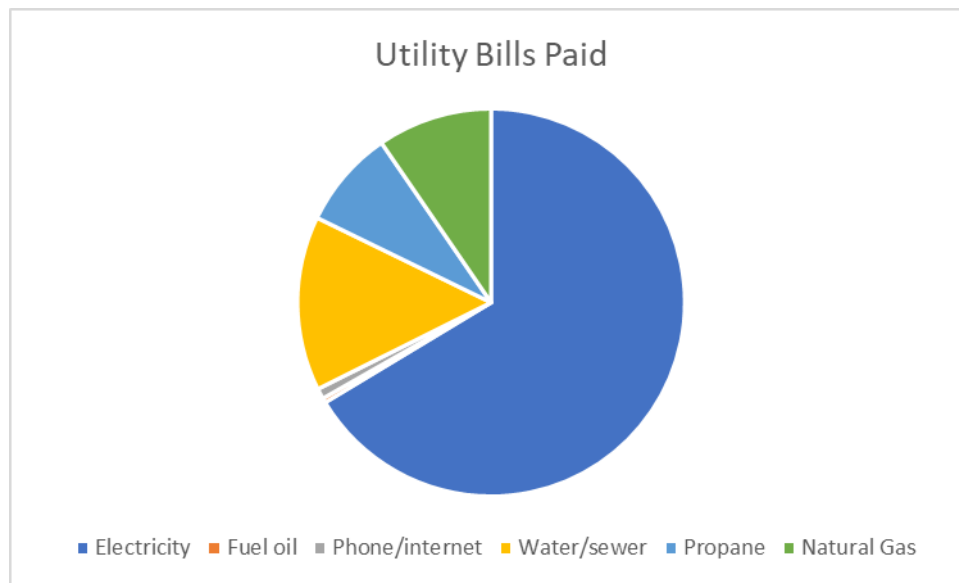
As telling as previous data are in describing the kinds of problems encountered by Neighbor by Neighbor clients, what is just as important is how much money was spent in various categories. Housing and Utility Assistance remain the top client needs.

Without (NbyN) paying my electric bill, I would not have had money to do laundry, get toilet paper or put gas in my car to go to get food. "Barbara"



Arlene is one of our faithful volunteers who picks up boxes of food each month from the Feeding America Mobile Food Pantry and delivers them to homebound clients. We couldn't do this without people like her!

Clearly the largest category of utility assistance is for electricity. When it comes to filling a propane tank, vendors require full payment upfront before delivery, and this can be problematic for clients who cannot write that large a check.



Transportation

Gas & Gas Cards	\$6,205
Car Repair	\$12,007
Car Insurance	\$559
Car Payment	\$3,103

What? Clients Were Able to Take Music Lessons?

A donor associated with the School of American Music wanted low-income children to have the opportunity to take music lessons, recognizing that parents struggling to pay rent cannot afford the luxury of music lessons. Two children of Neighbor by Neighbor clients were awarded scholarships to be able to take lessons and one will soon be added. Studies show that music lessons can have a positive spillover effect on learning.

TREND 2: PROFESSIONALIZATION OF NEIGHBOR BY NEIGHBOR

Now that we described the people we serve, it's time to talk about our organizational progress. The IRS granted 501(c)3 (nonprofit) status to Neighbor by Neighbor in January, and it was a game-changer. We are most grateful to the Church of the Mediator and Harbert Community Church for serving as fiduciary managers for our first four and a half years. Harbert gave its blessing at the end of 2021 and continues to support Neighbor by Neighbor now that it is an independent organization.



The transition to independence led to a number of steps including hiring Advantage Accounting to provide financial services, HR 360 to assist in developing a Personnel Manual, and linking with the Miller Canfield law firm for future pro bono legal consultation. With the growth in staff, NbyN has been able to post on Facebook at least weekly, issue a monthly short e-blast newsletter, and better track volunteer hours using the Keela donor database. Another marker of success is the ability for a nonprofit to pay market rate salaries and attractive benefits. By the end of 2022, NbyN employed three people at market rate and offered benefits.



Ruth Kremer of Temple B’Nai Shalom’s United for Motherhood program donated a significant number of diapers and wipes for NbyN clients.

Friend and Fundraisers and In-kind Donations

It is obvious that fundraisers are meant to generate income in order to continue to help clients. But fund- and friend-raisers serve another very important function: making the invisible visible. Poverty in Harbor Country is often hidden, literally, along country roads off the beaten track. Attractive, tourist-oriented areas can give the impression that there is no poverty when there is.



“Pure Soul” rocked the house at the Acorn and even had folks dancing in the aisles.

Twice a year in the spring and the fall, NbyN sends direct appeal letters to donors, explaining what funds are needed and how they will be used. Since 2022 was the fifth anniversary of NbyN’s founding, a celebratory gala was held in late August at the Acorn Theater in Three Oaks. A phenomenal musical group presented Motown hits and literally had people dancing in the aisles. A VIP wine and cheese reception held at A Drawing Room preceded the concert for those who purchased more expensive reserved seats. At the end of the day, everyone had a fun evening and NbyN raised lots of new “friends” as well as “funds.” From that event, several people became NbyN volunteers.

Suzanna Bierwirth, owner of Goods and Heroes in Three Oaks, hosted a fundraiser in her lovely store in November. Suzanna collected high-end donations from local vendors for raffle prizes, and donated 10% of all purchases from that day. She also invited newcomers to the community who then became NbyN supporters.

Harbor Country is peopled with a lot of very generous, caring individuals and groups. NbyN clients benefit from them when they call and ask how many families need food for Easter, Thanksgiving and the Holidays. Church of the Mediator consistently provides food baskets for all three holidays, plus “adopts” 4 families, providing Christmas gifts for all family members. Board member David Ball and his neighbors similarly adopted 3 families for the Holidays, providing gifts. 5 other parties brought Christmas gifts for kids. Harbert Community Church and Church of the Mediator regularly collect canned goods and shelf-stable food items for NbyN to have on hand for emergencies. When Church of the Mediator and Harbert Community held a joint worship service to celebrate the 5th anniversary of NbyN’s founding, congregants collected laundry supplies for clients and that was a huge hit. (MI Bridge Cards [“food stamps”] cannot be used to purchase nonfood items such as laundry detergent and paper towels.) The Bethany Beach Tabernacle in Sawyer collected food items for

NbyN, as well as donated money. Mosaic CDC gave 10 vouchers for their annual Wonderland Toy Store for NbyN clients with children.



Parishioners from Church of the Mediator and Harbert Community Church collected laundry supplies for NbyN clients at their outdoor joint worship service celebrating NbyN's fifth anniversary. Both churches were instrumental in getting NbyN off the ground.

An anonymous donor periodically provides dog food for clients, and also gave hats, gloves and scarves for the holidays. Calvary Church in New Buffalo provides ingredients for about a month's worth of meals for 3 clients every month.

Awards in 2022

The Harbor Country Chamber of Commerce selected Neighbor by Neighbor to receive its annual "Most Community Minded" plaque. The Evangelical Covenant Church Midwest region gave Harbert Community Church and Neighbor by Neighbor the "Dave & Beth Chilcoat Award in Church Outreach" for serving the community.

New Board Member Added

Bruce Murphy has been a part-time resident of Harbor Country for the past 30 years and recently retired from a career in food ingredient sales and marketing. Over the years, Bruce has been able to experience the enthusiasm and generosity of fellow Harbor Country residents in helping enhance and preserve this special place by the lake. Bruce shared, "I was lucky enough to be introduced to the NByN Organization in 2022 and was very excited about their approach to helping neighbors in need." He is a stellar addition to the hard-working and talented board as the organization evolves and grows and continues to serve all of our neighbors in this wonderful community.



Board Chair Rev. Paula Durren received the "Most Community Minded" award from Kimberlee Beck Wendt, Executive Director of the Harbor Country Chamber of Commerce.

A total of 830 volunteer hours were donated in 2022. Members of the Board of Directors, in particular, gave a lot of their time to Board meetings, fundraiser planning, executive director search, personnel manual development and more. A cadre of faithful volunteers picked up and delivered Mobile Food Pantry boxes to homebound clients monthly.



NbyN formed a partnership with CEDAM (Community Economic Development Association of Michigan) and its AmeriCorps program. Once known as VISTA, AmeriCorps is a national program that hires people for one-year contracts to work on specific projects. CEDAM's AmeriCorps members directly impact communities across Michigan to build capacity for nonprofit organizations and help alleviate poverty. Michael Howe is NbyN's first AmeriCorps member and he is working on affordable housing and gathering information on clients who need home repairs.

Neighbor by Neighbor was gifted a grant and bags containing toothpaste and toothbrushes through our partnership with Molina Health. As a result, we were able to help "Fred," one of our most vulnerable clients. Fred is homeless and has been living in a tent, eating beans right out of the can. He cannot afford toiletries or anything else of the sort because he focuses on his fundamental human needs: food, water and shelter. However, Fred could "lean on Molina" and received a toothbrush to maintain proper dental care – something he could not have otherwise afforded.



Molina Health donated 1,000 cloth bags containing personal care items for seniors and others in need.

We are extremely grateful for our major donors:



United Way of Southwest Michigan



Harbert Community Church

We appreciate Meals on Wheels for providing boxes of fresh produce to seniors once a month.



Business and Community Support

For the second year in a row, the New Buffalo Business Association donated proceeds of its annual wine festival to NbyN. Three NbyN clients received job offers at the Chamber of Commerce's job fair. A number of businesses sponsored the Acorn fundraiser including: Advantage Business Services, Rob Gow/Chris Pfauser of Berkshire Hathaway, Big C Lumber, Black Current Bakehouse, Circle Credit Union, Drier's Meat Market, Gordon Beach Inn, Hunden Strategic Partners, Olson Electric, Teacher's Credit Union (TCU), and Villa Nova Pizzeria.

Suzanna Bierwirth solicited the following businesses to donate raffle items for the Goods and Heroes event: The Acorn, Alapash New Home, Cedar Street Gang, Drier's Meat Market, The Historian Cocktail Lounge, Journeyman Distillery, Colleen Newquist, Patellies, PE Bottleshop, Poppy Hill Vintage, Sue Rosengard, Stockholm Object, Studio B (Bridget Verdun), Terrace Room/Harbor Grand Hotel, Leila Victorin, Viola's Café and Jennifer Webster.

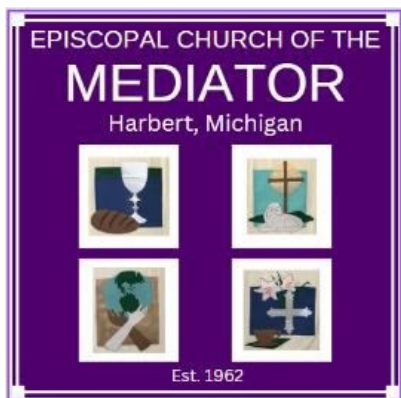
Money alone is not enough to address all the needs of clients. Local businesses contribute both money and in-kind support such as fixing up cars, discounting labor costs on home repairs and donating lumber. We thank the following for their support in 2022:

**ROB GOW
CHRIS PFAUSER**



**Driers Meat
Market**





Starla has a heart for homeless people and thought these items would be most useful for NbyN clients. Toiletries fly out our door.





Have you felt a tug to do something more? Wonder what you can do to help your neighbors?

First, you can donate funds (tax-deductible). The following figures are averages of 2022 client costs in the various categories:

\$238 pays for one month's electricity bill

\$904 pays for one month's rent

\$808 pays for one mortgage payment

\$261 pays for one month's natural gas bill

\$714 pays for one fill up of a propane tank

\$387 pays for one quarterly water/sewer bill

\$612 pays for one average car repair

\$1,000 pays for one average plumbing repair

\$772 pays for one replacement furnace

\$450 pays for 4 new tires for a vehicle

\$50 buys one grocery store gift card

\$50 buys one gas gift card

\$50-\$100 pays for one hotspot to help a GED student study

Volunteering is another option:

Pick up and deliver food from the Mobile Food Pantry to homebound clients

Sign up to mentor one client for one year

Serve on a Board Committee

HOW TO GIVE:

Send a check made out to "Neighbor by Neighbor" to PO Box 30, Union Pier, MI 49129

Donate through the website: www.neighborbyneighbor.org/donate

Donate through your Paypal account

Donate through your family foundation or employer matching gift program

Include Neighbor by Neighbor in your estate plans

2022 Financial Highlights

Income

Individuals	\$157,516*
Organizational Donations	299,938*
The Pokagon Fund	240,570*
United Way	25,500
Alamar/Berrien Community Foundation	32,101*
Acorn Fundraiser	21,388

TOTAL INCOME: **\$777,013**

**Included rollover surplus from 2017-2021.*

Expenses

Direct Client	\$242,409
3 largest client expenses:	
Utilities	99,796
Rent/Emergency Shelter	57,860
Home repairs	22,863
Other	61,890

Operational Expenses: \$270,735

TOTAL EXPENSES: **\$513,144**

Restricted Funds

John Krsul Fund \$29,580**

**To grow organizational sustainability