



# Annual Report: 2020

Monroe County United Ministries

**Page 10: Watch  
Your Step! Benefit  
'Cliffs' Undermine  
Self-Sufficiency**

**Page 6:  
Unprecedented  
Times, Unmatched  
Innovation**

**Page 4: 5 Ways to  
Increase Economic  
Mobility**

[www.MCUM.org](http://www.MCUM.org)



# Table of Contents



- |    |   |    |  |
|----|---|----|--|
| 01 | Message from the Executive Director                                 | 10 | Watch Your Step! Benefit 'Cliffs' Undermine Self-Sufficiency |
| 02 | What it's Like to Live in Monroe County                             | 11 | Celebrating Collaboration                                    |
| 03 | About the 1,135 Families we Supported                               | 12 | The People Behind the Scenes                                 |
| 04 | Your Path to Self-Sufficiency: 5 Ways to Increase Economic Mobility | 14 | Record-Breaking Generosity Propels MCUM's Programs           |
| 06 | Unprecedented Timed, Unmatched Innovation                           | 16 | Agency Financial Statements                                  |
| 08 | Special Delivery!   | 17 | The Impact of Savings  |
| 09 | The Life-changing Results of Determined Families                    |    |  |

## Board of Directors

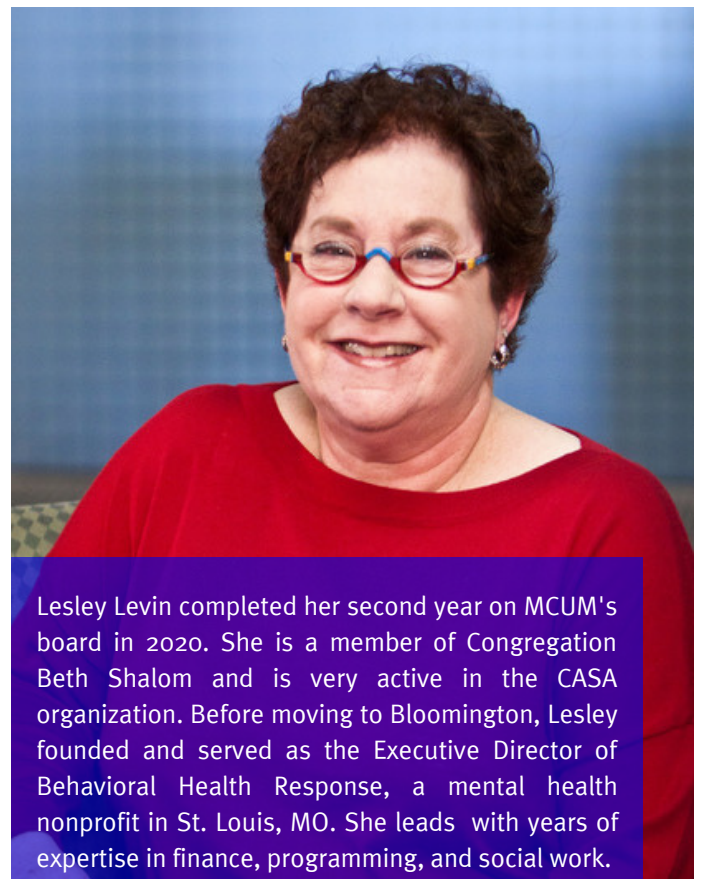
Lesley Levin, Chair  
Joel Schneider, Chair Elect  
Tom Gardner, Treasurer  
Don Shelton, Secretary  
Julie Beasley  
Marcia Bishop  
Jackie Hall  
Bryan Hane  
Helen Ingersoll  
Jessica Merkel  
Judith Olmsted  
Rachael Scott  
Susan Siena  
April Stillwell

87%

of eligible board members choose to complete a second term

92%

attendance rate for committee & board meetings in 2020



Lesley Levin completed her second year on MCUM's board in 2020. She is a member of Congregation Beth Shalom and is very active in the CASA organization. Before moving to Bloomington, Lesley founded and served as the Executive Director of Behavioral Health Response, a mental health nonprofit in St. Louis, MO. She leads with years of expertise in finance, programming, and social work.

Thanks to Lisa Miller-Maidi and Steve Schechter, who completed their board service in 2020.

Dear Friends,

Despite the challenges of last year, I am honored to lead a team that has demonstrated just how intellectually nimble and resilient we are! Providing basic needs during a pandemic is not for the faint of heart - the increased need we saw last year was both shocking and heartbreaking, but, our staff, supporters, clients, partners, and community also showed the best of humanity as we all worked together to navigate trying times.

There were several moments I enjoyed last year, independent of COVID-19. MCUM became one of Panera Bread's Day End Dough-Nation recipients. Each week we receive fresh bread, baked goods, and pastries to distribute to clients, which has been such a welcomed addition. Our incredible development team launched several new fundraisers, including "Miles for MCUM." I participated with my daughter - together, we strolled 32 miles in one week while raising money for MCUM! Speaking of my daughter... she started in January in Compass' Puffin classroom and she is just loving it - and I am loving having her right next door.

As an extrovert, I long for the day we can return to in-person conversations and activities. In the meantime, I hope you are surviving this pandemic as best you can. Please know the difference you make is incredible and it is an inspiration.

Thank you, from all of us at MCUM!

*Katie*

**KATIE BROADFOOT**

Executive Director  
kbroadfoot@mcum.org



Panera Bread gave almost 2,500 pounds of bread and pastries in 2020!



MCUM's youngest fundraiser helped bring in about \$400 for MCUM over 32 miles, even though her mother exerted more physical effort than she did.



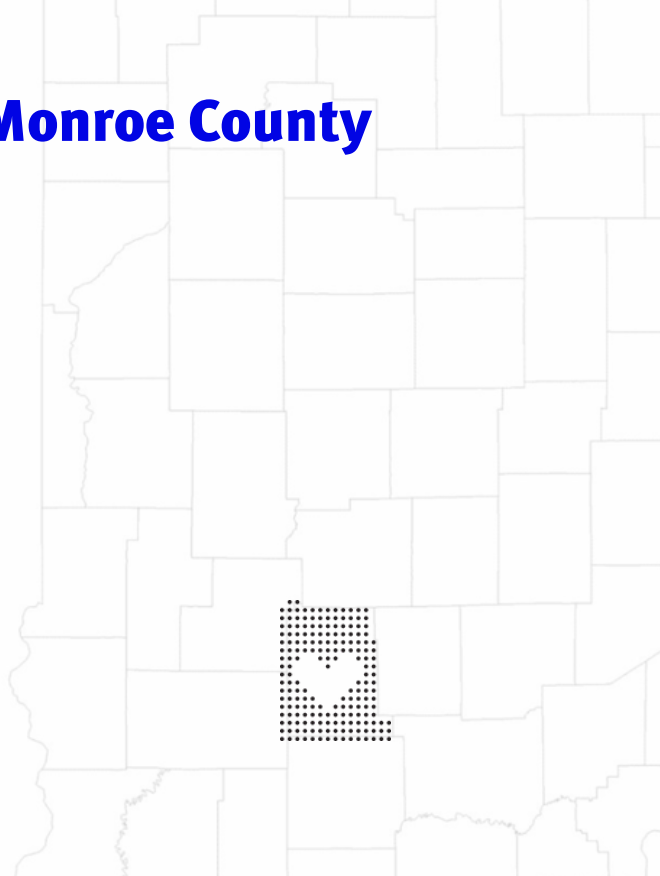
A very proud Puffin painting her masterpiece.



# What it's like to Live in Monroe County

Monroe County is home to 148,431 people, with the three largest cities being Bloomington, Ellettsville, and Stinesville. Of the people who call Monroe County 'home'... :

- the mean household income is \$49,839 per year
  - ...but the self-sufficiency standard for two adults and one child in Monroe County is \$53,312
  - **42% of households report at least some degree of difficulty making ends meet each month**
- 27.8% of households have children
  - 4.3% are under 5 years old
  - **Almost 4,500 children do not have spots in licensed childcare centers**



**MCUM serves Monroe County through two programs: the Compass Early Learning Center, which offers high quality childcare, and Self-Sufficiency Center, which offers basic needs assistance and long-term asset building support.**

**Our programs aim to eliminate generational poverty for the people we serve.**

## Self-Sufficiency Center

- client-choice food pantry
- online food ordering & delivery
- cleaning & hygiene products
- clothing & housewares
- financial assistance
- Your Path

## Compass Early Learning Center

- licensed childcare program for children ages 1-5 years
- daily meals and snacks
- accredited curriculum
- fee determined on a sliding fee scale
- early childhood mental health therapist on staff

## MCUM's Vision and Mission

Our vision is to eliminate generational poverty for the people we serve.

Monroe County United Ministries (MCUM) creates lasting solutions to economic, educational, & social injustice through quality programs, collaboration, and innovation.



MCUM's location in the 1930's

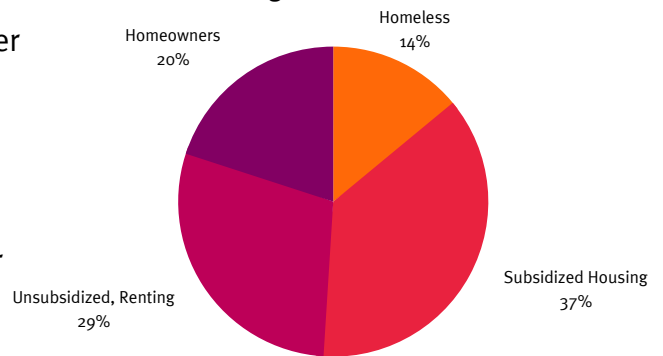


# About the 1,135 Families we Supported

## In 2020, MCUM served 1,135 households:

- 39% of households had at least one family member working full time & 22% had at least one family member working part time
- 63% of families with children were led by a single female head of household
- 6% of households had at least one family member enrolled in higher education &/or job training

## Client Housing Breakdown 2020:



## Since 2018:

**91%**

of Your Path clients have improved their financial stability &

the average household income of Compass fee scale families has increased by

**\$6,400/year**

**Together in a  
Pandemic**

MCUM helped 94% of Compass parents keep their jobs during the pandemic by implementing safety measures to keep the program open.

Since the start of the COVID-19 pandemic, MCUM has helped 906 families secure basic needs.

MCUM kept 36 families housed during the global health & economic crises last year.

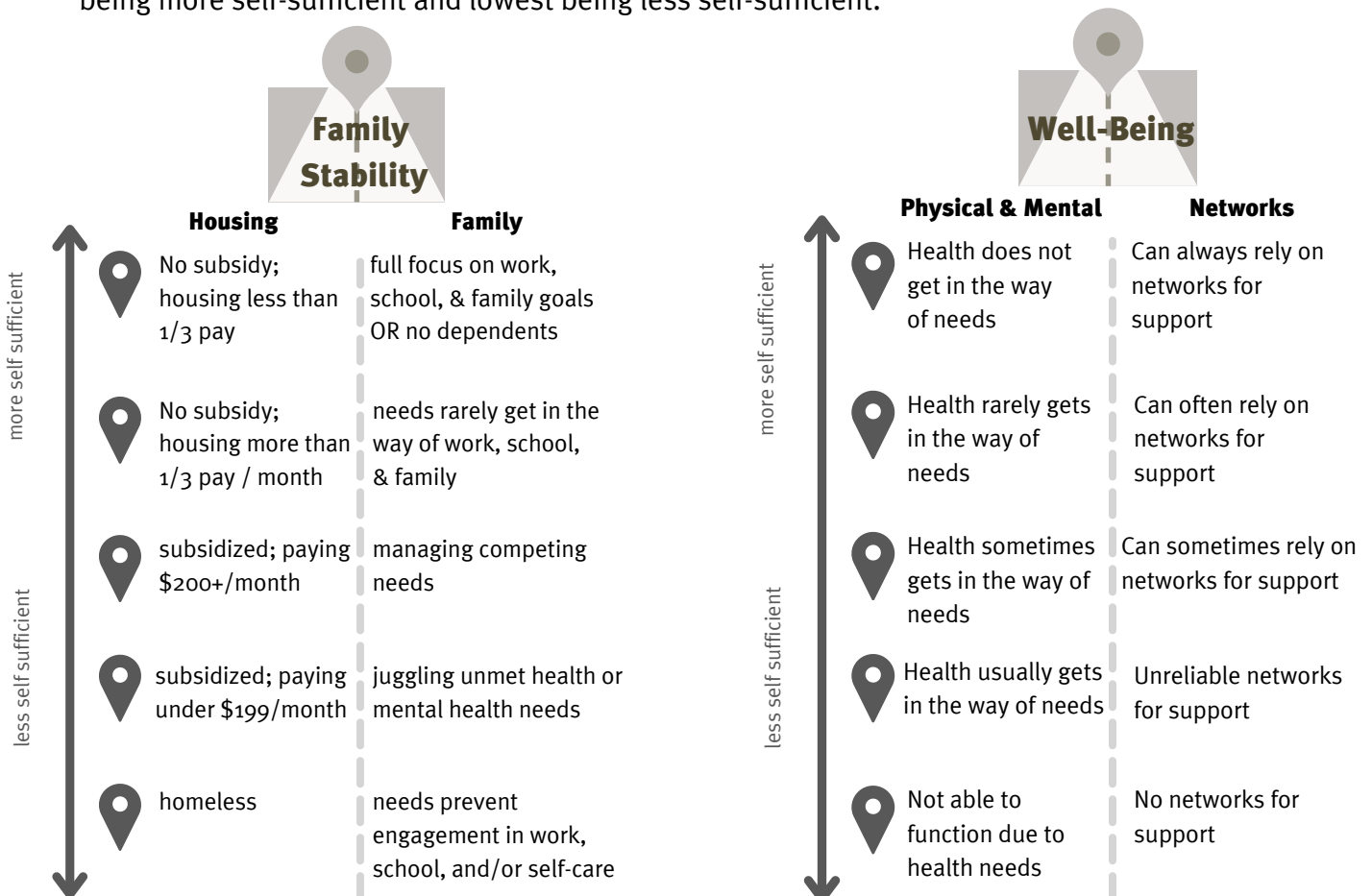
We made programmatic changes to allow for 24-hour grocery shopping and pickup, as well as delivery. Our Self-Sufficiency Center never closed for services.

# Your Path to Self-Sufficiency:

☞ A household's economic stability is usually determined by its ability to find and keep a job, secure a good place to live, and build assets. ☞



MCUM's programs seek to eliminate generational poverty in Monroe County by removing a major barrier to employment (childcare) and helping people identify ways to promote economic mobility in their lives - both sought out in the city's Anti-Poverty Strategy. Each of the paths below illustrate how a household could measurably work toward self-sufficiency within the category listed at the top. Each marker indicates a tier, with the highest being more self-sufficient and lowest being less self-sufficient.





# 5 Ways to Increase Economic Mobility

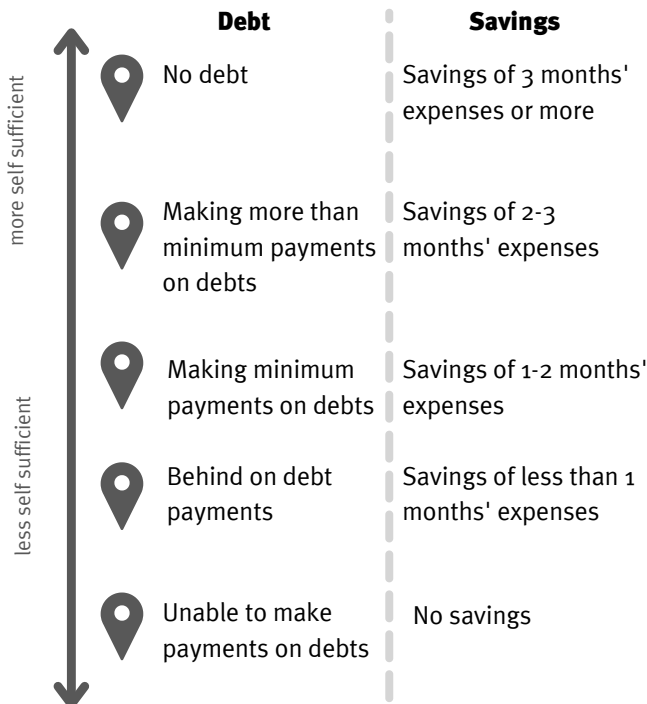


“Because of [MCUM], I worked for a little while and then I decided that I was going to return to school. I worked for the City of Bloomington and then I decided I was going to go back to school full-time. The sliding fee was really the only way that I got my degree. I would not have been able to get my undergraduate degree without MCUM.”

The Compass Early Learning Center parent above is set to graduate in May with her bachelor's degree.

Access to high-quality, affordable childcare removes a major barrier to employment and education.

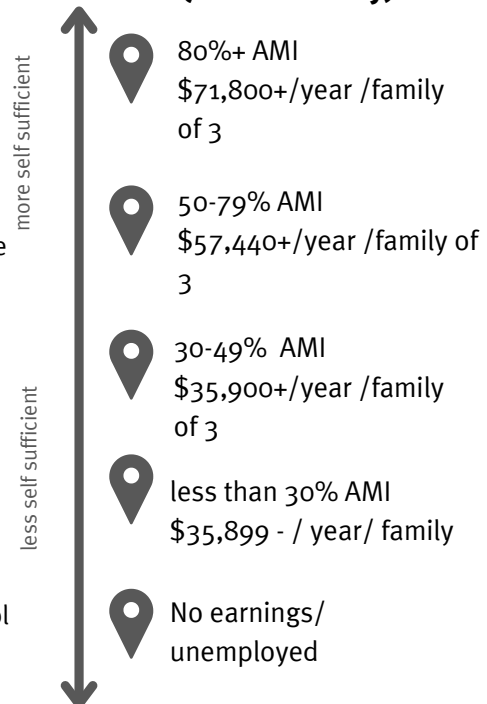
## Financial Management



## Education



## Employment & Earnings\* (Monroe County)



# Unprecedented Times, Unmatched Innovation



Top Left: Sherene Ing & Emily Cranton outside the Popp-Up table distributing clothing. Bottom Left: overflow food donations in MCUM's conference room following a 9,000+ lb food and cleaning product drive weekend. Right: two of the food bins that were installed at Compass Early Learning Center, adding access and convenience to food pickup.



## 900 Masks Distributed

Through partnership with the Bloomington Mask Drive, we distributed around 800 reusable masks to Self-Sufficiency clients. A generous volunteer made an additional 100 child sized masks for our Compass Early Learning Center families.

## \$8,000 in savings for families

We provided Opportunity House items for 4 months during their closure, matching 200 families with clothing, linens, shoes, and housewares. This saved households \$8,000 to use towards meeting other needs. In 2020, Opportunity House helped 2,540 people with vouchers, providing the equivalent value of \$15,177.

## Rent for 40 MORE families

We received \$14,000 in funding specifically to provide more housing assistance, helping families from falling behind during the economic crisis created by the pandemic. Because of this, we will be able to pay for the rent and utilities of 40 more families than usual. We anticipate keeping about 100 families in their homes within the year.

## 24-Hour Food Access

Funding partnership through the United Way of Monroe County, the City of Bloomington, and Community Foundation of Bloomington & Monroe County helped us distribute more than 2,000 extra pounds of food and hygiene items through four 24-hour external food bins and two additional food bins located in Compass Early Learning Center. These bins allow for access to food after MCUM's office hours and with no barrier.



## **We cared for 119 children in 2020.**

When the pandemic struck, we closed Compass Early Learning Center for about 8 weeks. During that time, we paid all of our staff members at their full rates, we did not charge Compass families, and we even offered stipends to families who were forced to find alternative means of care until Compass reopened. We retained 90% of children.

**We remain the only high-quality, licensed center with a full time Early Childhood Mental Health Therapist on our staff in Monroe County, thanks to the Bloomington Health Foundation.**

Pictured right, Logan Pfeifer, MSW, LSW, works with children in the Otter classroom. Logan has been a wonderful addition to our team.



## **We consolidated to our original site.**

While the pandemic raged on and enrollment was lower than normal, we determined it was best to consolidate both Compass centers back to our original site.

Compass-Downtown was a wonderful endeavor and provided great outcomes for our community, including serving more than 250 children during its 4 years.

Childcare remains a huge need in Monroe County. During the consolidation, spots were offered to 100% of children and we were able to keep all but 2 staff members. We are currently focusing on staff development, connecting with children and families more deeply, and pursuing re-accreditation through the National Association for the Education of Young Children.

We are keeping our options open in terms of adding more students to our program in the future, but looking forward to getting through the pandemic with minimal disruption for the children in our care, first and foremost.

## **We linked our programs.**

Compass Early Learning Center families now receive their groceries bagged and ready when they pick up their children. They're also able to request our other services (clothing vouchers, cleaning items, rent assistance, etc.) online, saving them time and a trip to our other building. As a result, more than 80% of families are now receiving support from our Self-Sufficiency Center, as opposed to just 6% pre-pandemic.



# Special Delivery!

## MCUM's pantry adds online ordering - with free delivery service!

When the pandemic began, we closed our client shopping room and offered pre-bagged food. After a few weeks of thinking about how often all of us were doing grocery pickups and using services like Instacart, we decided to create our own food pantry version to bring online ordering and choice to our clients. We were approached by Civic Champs and Helping Hands, who offered to provide delivery service on online orders twice per week. The feedback food recipients have provided on this endeavor has been overwhelmingly positive.

87%

of shoppers opt out of receiving certain food items, which reduces food waste.

*When that first delivery came, I took the food into the kitchen to unpack it all and I cannot put into words how ecstatic/relieved/ humbled/appreciative I was.*

- grocery recipient, November 2020

195

online orders in first 3 months

74%

new families

158

Deliveries made by Helping Hands (Nov-Dec 2020)

I just wanted to say, from the bottom of my heart, thank you for offering this service. This is my 2nd time ordering a grocery delivery (and i can't stress this enough -THANK YOU -for delivering)- and the 1st delivery couldn't have come at a better time. I had spaced that it was coming that day and i was incredibly stressed about what i was going to be able to make to eat for myself and my father. We don't have a vehicle and i'm currently unemployed, so it is a daily struggle trying to make ends meet...my dad's social security covers the rent and the bills but there is hardly anything left over to actually live on. We're always running out of multiple things and constantly on the verge of running out of various necessities. When that 1st delivery came, i took the food into the kitchen to unpack it all and i cannot put into words how ecstatic/relieved/humbled/appreciative i was. I sat right down on the kitchen floor, happy tears flooding out of my eyes and ate some chocolate pudding, saying to myself "oh my god, thank you" in between mouthfuls. I had a similar reaction when unpacking the hygiene items (if the pudding didn't make my day [it did] then getting a new toothbrush and some toilet paper sure did!) and i hope it is okay to order another sample kit - this one will go to my dad. I look forward to the day i can visit in person and get some full size stuff! -THANK YOU!!-



# The Life-Changing Results of Determined Families

Self-Sufficiency Area	How MCUM Can Help	Outcomes in 2020*
Family Stability	Financial assistance for housing, childcare, basic needs	<ul style="list-style-type: none"> <li>• rent paid for 36 families</li> <li>• 99 children enrolled in Compass Early Learning Center</li> </ul>
Well Being	Mental health (children), referrals for health & social services	<ul style="list-style-type: none"> <li>• 89% of children successfully completed therapy</li> </ul>
Financial Management	Savings accounts, budgeting support, microloans, payment plans	<ul style="list-style-type: none"> <li>• 80% of Your Path clients established savings account to purchase assets</li> </ul>
Education & Job Training	Kindergarten readiness, referrals & loans for courses/books	<ul style="list-style-type: none"> <li>• 76% of our graduates were deemed "school-ready"</li> <li>• 2 Your Path clients enrolled in college courses</li> </ul>
Employment	Job securement, interview skills & job uniforms, wage advocacy	<ul style="list-style-type: none"> <li>• 171 parents could keep going to work while Compass cared for their children in</li> <li>• 2,540 people received clothing from Opportunity House</li> </ul>

\*The chart above highlights just a few of the many outcomes our clients achieved last year.

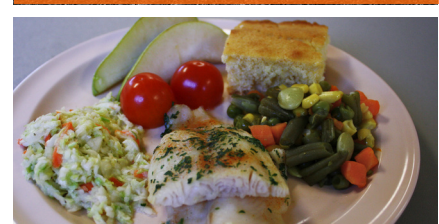


80 families received holiday assistance in 2020, including:

- 100 hams & turkeys
- 78 food baskets
- 34 Compass families received gift assistance



MCUM's playground, which is open to 713 neighborhood children when not in use by Compass ELC, received new mulch!



Compass provided 29,568 meals & snacks to children.

# Celebrating Collaboration

There are more than 30 services represented in Your Path to Self-Sufficiency. No one organization in Monroe County is able to be the expert on each one. So, when someone has a goal in an area where we are not equipped to help (for example, health services), we rely on our fabulous community partners, who we fully entrust to support our clients.

Our self-sufficiency coaches frequently make referrals to other local agencies. Our most-referred-to service agency partners in 2020 were:

- Habitat for Humanity (homeownership, financial management courses)
- Catholic Charities (mental health services on a sliding fee scale)
- Middle Way House (shelter, advocacy, and support for victims of domestic violence)
- Bloomington Health Net (physical health services clinic)
- South Central Community Action Program (housing, weatherization, Thriving Connections)
- Broadview Adult Learning Center (GED, adult classes)

Thank you to ALL of our service agency partners doing important work.



**We currently have 130+ partners and counting.**

Together, we can ensure a good quality of life for our neighbors.

To join our team, contact [kbroadfoot@mcum.org](mailto:kbroadfoot@mcum.org).



# Watch Your Step! Benefit 'Cliffs' Undermine Self-Sufficiency



MCUM's Self-Sufficiency Coach, Kay Goodman, says "the cliff effects is one of the biggest barriers to job sustainability. Can you imagine telling your boss that you cannot accept a raise because you will lose your resources and be worse off?"

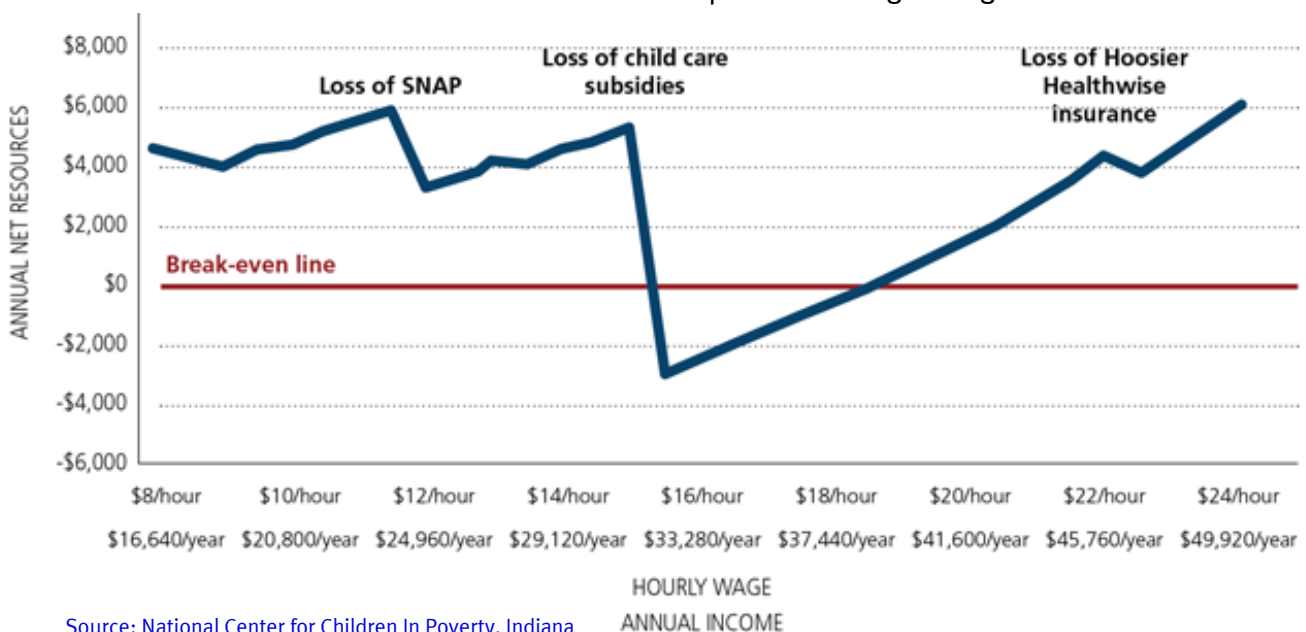
As people set goals that push them closer to self-sufficiency, they encounter this phenomenon called the 'cliff effects.'

One of our Your Path clients worked hard to earn a \$2/hour raise at work. Her food stamps were reduced and her rent went up to market value - all before she received her first new paycheck.

She immediately sought assistance from local agencies, but was reprimanded by her supervisor for taking PTO time after her promotion. Shortly after, her daughter got the flu. After missing one day of work, she was out of sick time. She was told if she missed work again she would be terminated. She couldn't leave her 3-year old, sick child unattended. So, she let her supervisor fire her (by quitting she would forfeit her assistance). However, as she is interviewing for new jobs, she has to explain why she was fired.

*A cliff effect occurs when an increase in income or assets causes a disproportionate drop in support. After the cliff effect the family has fewer resources.*

The cliff effects make escaping poverty mentally, logistically, and physically difficult for people. The chart below shows how a family who begins to improve their income actually falls below the break-even line. At MCUM we help people through this rough patch so that they do not give up on their long term goals.

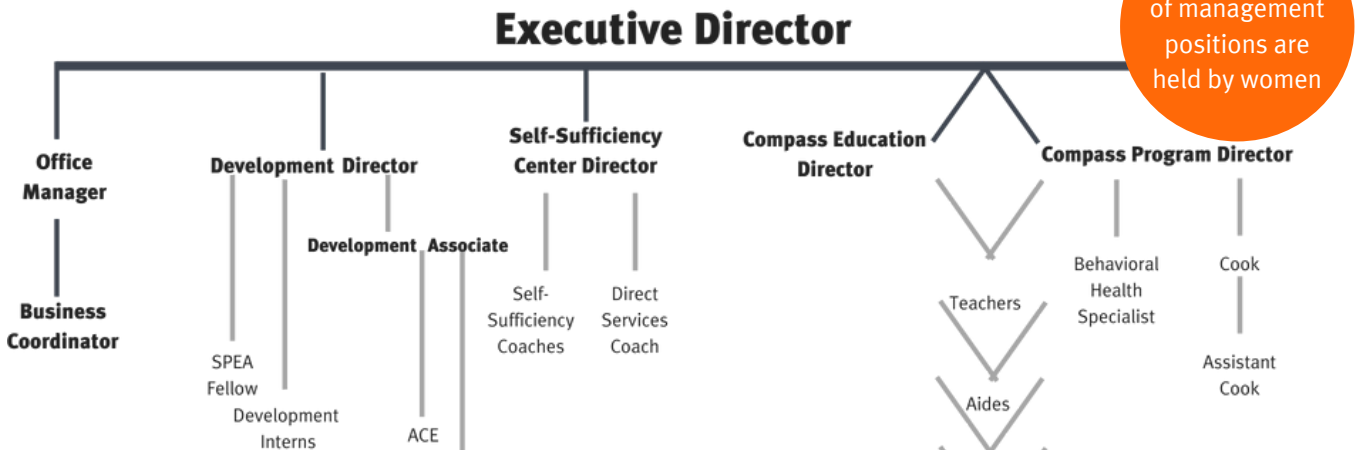


Source: National Center for Children In Poverty, Indiana

# The People Behind the Scenes

The people who work for MCUM share our vision and values. With over 350 years in combined experience, we've got a well-seasoned team at the helm of the organization.

Below is the organizational chart of Monroe County United Ministries, as well as pictures of our management team. Please visit [www.mcum.org](http://www.mcum.org) to read individual biographies on all our team members.



**100%**  
of management positions are held by women

**22%** of staff members have Masters Degrees; 67% of those are from the top nonprofit management program in the country.

**46%** of staff members have advanced in positions during their tenure with MCUM



Katie Broadfoot  
Executive Director



Brittney Denton  
Program Director - Compass



Stacy Jones  
Education Director - Compass



Sherene Ing  
Program Director - Self-Sufficiency Center



Shannon Hampton  
Office Manager



Mary Jean Holwager  
Development Director



## 4 Fun Facts about our Team

MCUM is only as strong as the staff committed to its work. Our 81-year history is important, but what we do today matters most! We create great outcomes for the people we serve by building a team of great people who truly enjoy their jobs - so we only hire the best. Our staff live and breathe the work they do and take great pride in doing the best work possible.

**100%**

of staff recommend MCUM as a good place to work

**8**

### **STAFF MEMBERS WITH CHILDREN CURRENTLY ENROLLED AT COMPASS**

We have faith in our teammates to care for our own children!

**6**

### **SELF-IDENTIFY AS HAVING A DISABILITY**

We feel this gives us a helpful advantage because we can empathize children, clients, and each other.

**8**

### **CURRENTLY PURSUING HIGHER EDUCATION**

We have staff working on associates through masters degrees.

**56%**

### **ARE MONROE COUNTY NATIVES**

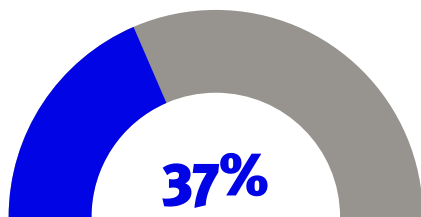
More than half of our team was born and/or raised in Monroe County, helping us share a passion for our community.

## To our Volunteers:

We sure missed you last year! We are looking forward to welcoming volunteers back in 2021 when conditions are safer.

If you'd like to join our team, please contact Madison Silvers at [msilvers@mcum.org](mailto:msilvers@mcum.org) or 812-339-3429 ext. 16.

# Record-Breaking Generosity Propels MCUM's Programs



The percentage of care at Compass Early Learning Center paid exclusively by donations.

**Community supporters funded the equivalent of 30 spots at Compass Early Learning Center in 2020.**



"No one has ever become poor by giving."

**ANNE FRANK**

For the protection of your privacy, it is MCUM's policy not to share our individual financial donor lists. However, we are so grateful to each and every one of you! Without financial support, food & hygiene items, and volunteers, MCUM simply would not function.

Thanks for all you do!



### **People Fed through Food Drives**

Our largest two drives alone provided 31,898 meals. Each month, we distribute 7,000 pounds of food.



### **Compass Kids Received Coats**

BKD generously donated new winter coats to the 68 children who needed them.



### **Coach Time Spent on Self-Sufficiency**

Thanks to the donated time of volunteers, staff spend the majority of time in 1 on 1 self-sufficiency appointments with their clients.



### **Classrooms Updated**

Duke Energy, 50 Men Who Care, and others provided funds to our 5 classrooms, creating an improved learning space for 82 children.



# 49

new donors made  
financial gifts to  
MCUM in 2020

# \$391,000

size of MCUM's  
endowment as of  
12/31/20

# \$48,000

donated by Opportunity  
House in 2020

# 48,728

pounds of food, and  
cleaning & hygiene  
items donated to  
MCUM in 2020

# 797

volunteer hours served  
in 2020

## Community Partners

Alpha Kappa Alpha  
 Amazon Smile Fund  
 American Legion, Post 18  
 Azzip Pizza, LLC  
 Baird Private Wealth Management  
 Bill C. Brown Associates  
 Bloomington Community Orchard  
 Bloomington Health Foundation  
 Bloomington Heating and Cooling  
 Bloomington Lions Club  
 Bloomington Montessori School  
 Bloomington Township Trustee  
 Bloomington Valley Nursery  
 BSA Scouts Troop #100  
 Bungler & Robertson  
 Campus Children's Center  
 CarDon & Associates Inc  
 Central Indiana Community Foundation  
 Chances And Services for Youth  
 Chase Bank  
 Citizen Action Coalition  
 City of Bloomington, Community  
 Development Block Grant  
 City of Bloomington, Jack Hopkins Social  
 Service Fund  
 Coghlan Orthodontics  
 Community Foundation of Bloomington  
 & Monroe County  
 Community Foundation of St. Joseph County  
 Conversation Club  
 Cook Medical Inc.  
 Crane Federal Credit Union - Bloomington Branch  
 Cub Scouts Pack 196  
 Curtis Family Grant  
 Delta Theta Tau, Zeta Chapter  
 Duke Energy Foundation  
 Early Learning Indiana  
 Earth Energy Healing  
 Edward Jones  
 Electric Plus  
 Emergency Food and Shelter Program  
 Fidelity Brokerage Services LLC  
 First Insurance Group  
 First United Methodist Church- Club 56  
 Fresh Thyme Market-East  
 Good Neighbors Home Extension Club  
 Harrell-Fish  
 Harvey Foundation, The  
 High Hopes Extension Club  
 Highlanders Home Extension Club  
 Hoosier Hills Food Bank  
 Kappa Delta  
 Kiwanis Club of Bloomington  
 Knights of Columbus  
 Kroger Corp.  
 Let it Shine, LLC  
 LPL Financial  
 May Creek Farm, Inc.  
 May's Greenhouse  
 Members Choice Federal Credit Union  
 Monroe County Board of Commissioners  
 Natural Wood Solutions  
 Nature's Way  
 Network for Good  
 NWSC- Crane Division  
 Oliver Winery  
 Olson & Company, P.C.  
 Opportunity House  
 Panera Bread  
 Raymond Foundation, Inc.  
 Renaissance Rentals  
 Southern Indiana REMC  
 St. Charles Catholic School  
 St. Lutheran Ministry  
 St. Vincent de Paul Society  
 Town and Country Extension Homemakers  
 Tri Kappa- Alpha Chapter  
 Tri-North Middle School  
 Unique Club  
 United Way of Bartholomew County  
 United Way of Monroe County  
 Waycross Conference Center  
 Whole Sun Designs, Inc  
 Yes Club at Tri North Middle School

## Faith Community Partners

Arlington United Methodist Church  
 Bloomington Monthly Meeting of Friends  
 Church of Jesus Christ of Latter Day Saints  
 Church Women United  
 Congregation Beth Shalom  
 Crossroads United Methodist Church  
 Fairview United Methodist Church  
 First Christian Church  
 First Church of Christ, Scientist  
 First Presbyterian Church  
 First United Church  
 First United Methodist Church  
 Harrodsburg First United Methodist Church  
 Korean Presbyterian Church  
 Mt. Gilead Christian Church  
 New Prospect Baptist Church  
 Sherwood Oaks Christian Church  
 Simpson Chapel United Methodist Church  
 St. Charles Borromeo Catholic Church  
 St. Mark's United Methodist Church  
 St. Paul United Methodist Church  
 St. Thomas Lutheran Evangelical Church  
 Stoneybrook Community Church of God  
 Trinity Episcopal Church  
 Unitarian Universalist Church  
 United Presbyterian Church  
 University Baptist Church  
 Woodhaven Christian Church

# Agency Financial Statements

## 2020 Profit & Loss (Condensed, Unaudited)

### Largest Revenue Sources

Contributions:	\$404,435
Endowment Dist:	\$20,000
Special Events:	\$9,025
Federal Funds:	\$277,540
Local Gvt Funds:	\$103,602
Childcare Tuition:	\$166,077
United Way:	\$21,355
<u>Grants:</u>	<u>\$482,180</u>
<b>TOTAL REVENUE</b>	<b>\$1,506,493</b>

### Largest Expenses

Salaries:	\$914,440
Fringe:	\$155,874
Misc. Personnel:	\$7,516
Food & Paper:	\$30,926
Arts & Crafts:	\$1,423
Special Events:	\$610
Office Supplies:	\$4,855
Advertising:	\$1,682
Postage:	\$2,928
Equipment:	\$15,336
Utilities:	\$22,781
Communications:	\$3,686
Insurance:	\$19,541
Custodial:	\$29,848
<u>Professional Fees:</u>	<u>\$24,662</u>
<b>TOTAL EXPENSES</b>	<b>\$1,371,506</b>

We will post our audited financial statements and 990 public disclosure copy on our website, when they become available.

[www.mcum.org](http://www.mcum.org)



A grant from the Duke Energy Foundation helped us purchase kindergarten readiness supplies for our three Pre-K classrooms in 2020.



# The Powerful Impact of Savings



The Hoosier Hills Food Bank generously waived their shopping fees during the pandemic, saving MCUM more than \$2,500 in 2020 AND adding more than 5,000 pounds to the food pantry stock.



COVID-19 relief from the Community Foundation, the Raymond Foundation, Early Learning Indiana, and United Way provided over \$95,000 in operations support funding to keep our programs running at full capacity during the pandemic.



MCUM won a regional grant from Citizens Action Coalition Education Fund to put solar panels on Compass, which will save about \$2,000/year that can be put toward meeting other agency expenses.

## 2020 Balance Sheet (unaudited)

### Assets

Current Assets:	\$758,474
Fixed Assets:	\$904,366
Other Assets	\$239,938
<b>TOTAL ASSETS</b>	<b>\$1,902,778</b>

### Liabilities

Current Liabilities:	\$61,895
Long Term Liabilities:	\$8,682
<b>TOTAL LIABILITIES</b>	<b>\$70,577</b>

# \$264,200

Amount MCUM received in Paycheck Protection Program (PPP) funding last year. It has already been forgiven.



Monroe County United Ministries

827 West 14th Court  
Bloomington, IN 47404

812.339.3429 (phone)  
812.339.2912 (fax)

mcum@mcum.org  
www.mcum.org

**Thank you for supporting MCUM's vision to eliminate generational poverty for the people we serve.**

**Monroe County  
United Ministries  
Annual Report**

**Pg. 9: The Life-  
Changing Results  
of Determined  
Families**

**Pg. 8: Special  
Delivery! MCUM's  
pantry adds online  
ordering - with free  
delivery!**

**Pg. 14: Record-  
Breaking Generosity  
Propels MCUM's  
Programs**

