



Iowa Citizens for Community Improvement

Right now, in the United States, 46 million people (16 million children) are classified by the federal government as living in poverty.

That's one out of every seven Americans, and almost one out of every four children.

Many factors can send a family below the poverty line—and keep others there who are already poor. Some factors include:

- ❖ A **minimum wage** that earns a full-time worker less than \$15,000 a year
- ❖ A **housing market** that has become inaccessible to low-income people; 12 million people pay more than half their annual income for rent or mortgage payments.
- ❖ A **job market** where there are almost four job seekers for every available opening. If every available job were filled overnight, there would still be 11 million people seeking full-time work.

The Catholic Campaign for Human Development (CCHD) is the Gospel at work and Catholic social teaching in action. CCHD practices the principles the Church teaches: the option for the poor, solidarity, subsidiarity, and participation. CCHD defends human life and dignity every day, in countless ways, all across our nation.

By collaboration through and with CCHD, U.S. Catholics offer hope and help to low-income families and communities working to overcome poverty and injustice in the United States. For 45 years, CCHD has invited followers of Christ to share in Jesus' mission to "bring good news to the poor... release to the captives... and to let the oppressed go free..." (Luke 4:18).

### CCHD's Mission: More Important Than Ever

CCHD was established in 1969 to provide funding for groups of poor and low-income people who are empowered to address the root causes of poverty in their communities.

CCHD has provided nearly **1,000 economic development grants** and over **\$23 million** to self-help businesses and organizations led by poor persons. 25% percent of the annual diocesan CCHD collection stays within the dioceses and is used to fund efforts that empower individuals and improve the community.

## CCHD

Catholic Campaign for Human Development

For more information, visit:

[www.usccb.org/cchd](http://www.usccb.org/cchd)

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

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

To support CCHD's work, please make checks payable to "USCCB-Catholic Campaign for Human Development"

Send your gift to

Office of National Collections

3211 4th Street NE

Washington DC 20017-1194

Phone: (202) 541-3210

Fax: (202) 541-3339



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CATHOLIC CAMPAIGN FOR  
HUMAN DEVELOPMENT

WORKING ON THE MARGINS

# CATHOLIC CAMPAIGN FOR HUMAN DEVELOPMENT



## Economic Development Program

"Business is a vocation, and a noble vocation, provided that those engaged in it see themselves challenged by a greater meaning in life."

-- Pope Francis,  
*Evangelii Gaudium* (2013)

# Catholic Campaign for Human Development: 5 Categories of Economic Development Funding

## The Seven Themes of Catholic Social Teaching

### Life and Dignity of the Human Person

All human life is sacred, made in the image and likeness of God. Society and its structures should aim to lift up the human person.

### Call to Family, Community, and

**Participation** Humans are social and develop in community, starting with family. We should construct our society so all can flourish and participate in the decisions that affect them.

### Rights and Responsibilities

Every human person has basic rights inherent in his or her very nature. We have a responsibility to organize our society so the rights of all can be fulfilled.

### Option for the Poor and Vulnerable

Those who are weak, vulnerable and most in need deserve preferential concern.

### The Dignity of Work and the Rights of Workers

Through work, humans participate in God's ongoing process of creation. Work has dignity and the basic rights of workers must be respected.

### Solidarity

We are one human family and are called to work for the common good—so that each individual can flourish materially, spiritually, and in all ways.

### Care for God's Creation

The earth has been entrusted to us, its stewards. All of creation is interdependent and its gifts are for all to share.

### Economic Development Grants Criteria

1. The application must focus on a stand-alone Economic Development Institution that will create income and/or assets for low-income people and communities
2. At least one third low-income leadership
3. At least one half low-income beneficiaries
4. Must have a complete business or strategic plan
5. Must have matching funds
6. Conformity with the teachings of the Catholic Church
7. Must be non-partisan in all organizational activities

**\*Pre-application deadline is November 1<sup>st</sup>**

### Real Estate Initiatives:

#### Homestead Community Land Trust (HCLT)



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Real estate initiatives may include housing, business, commercial, and/or industrial uses. These initiatives have legal structures that provide tenants with a stake in ownership and a role in decision making. The Homestead Community Land Trust (HCLT) is a community development corporation in Seattle, Washington that serves to strengthen community ownership, increase housing opportunity, and build a sustainable legacy of affordable housing. The trust creates a financial environment where homes are 8 times less likely to face foreclosure and provides home owners the skills needed for prosperity.

### Business Incubators and Marketplaces:

#### The Neighborhood Development Center



Business incubation provides basic services, such as management guidance or technical support that businesses need to start, expand, and create quality jobs. Marketplaces are more focused on developing many individual businesses in one shared facility with shared marketing. The Neighborhood Development Center (NDC) is a community-based organization that works in the low income communities of St. Paul, MN along with other areas within the state. NDC helps emerging entrepreneurs develop successful businesses that enable community groups to build a stronger neighborhood economy.

### Worker-Owned Cooperatives:

#### WAGES

Worker-owned cooperatives are business entities that the workers themselves own and invest in, while decision-making is democratic with each worker being given an equal share of power. CCHD supports cooperatives as they serve to empower low-income employees as they work their way out of poverty. Women's Action to Gain Economic Security (WAGES) is an Oakland based cooperative whose mission is to build worker-owned, green businesses that create living wage jobs for low-income women. This group has provided healthy, dignified work to over 200 women.



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### Social Purpose Enterprises:

#### Café Reconcile

Social Purpose Enterprises focus on the creation of a business that has the emphasis on job training and moves people into placement in other mainstream businesses once workers have acquired sustainable life-skills. These businesses are developed in order to create jobs for vulnerable people. Café Reconcile provides at-risk youth an opportunity to learn life and interpersonal skills and operational training for successful entry into the hospitality and restaurant industries. It also serves as the beginning of economic development for the once blighted and hurricane stricken but now slowly returning Central City Neighborhood of New Orleans.



### Community Development Financial Institution:

#### Holy Rosary Credit Union

Community Development Financial Institutions (CDFI) are mission driven financial institutions that provide financial products and services to people and communities underserved by typical financial institutions. The Holy Rosary Credit Union includes seven Catholic parishes of varying ethnic groups in Kansas City, MO. The credit union supports its member-owners by providing legitimate banking services and financial education to community members and with specific outreach to low-income neighborhoods that are often targets of pay-day lenders.

