For almost 100 Years, United Way has been a local leader in improving lives by linking community needs with community investment.

Over the last two years we have merged with LaGrange and Noble Counties, becoming Crossroads United Way. Our new name, Crossroads United Way (“CRUW”), encompasses what we do best: connecting families and philanthropists to bring about life-changing improvements for people in our communities. United Way’s unique collective and comprehensive approach makes that impact possible.

The importance of our work has never been more apparent than in 2020, when our communities experienced unprecedented challenges as a result of the pandemic. In just a few months, CRUW raised a record-setting $2.6 million dollars to help local families left reeling by the pandemic.

With those funds, we were able to support the community in many ways, including:

• partnering with 62 organizations to meet immediate needs, providing over 47,000 meals, 40,000 kn95 masks, support for students and educators, affordable medications, rent and utility assistance, childcare for essential workers, and a host of other needs;
• investing more than $460,000 in summer learning and education efforts;
• leading the transition of the Elkhart Co. Long-term Flood Recovery Task Force into the Community Organizations Active in Disaster to assist with pandemic relief; and
• providing crucial frontline pandemic assistance.

In the midst of the pandemic, we launched THRIVE United as a part of our long-term recovery efforts. This revolutionary program helps families move from just surviving to thriving by providing free coaching, resources, and direct assistance, all designed to help working families break free of the cycle of living paycheck to paycheck and realize their dreams. This program is making families more financially stable, which strengthens all of our communities.

If you are one of United Way’s donors or volunteers, THANK YOU for enabling us to help families overcome obstacles and thrive. Thank you for connecting need to opportunity. Thank you for changing lives. Thank you for providing hope. If you are not involved, please join us as we fight for the health, education, and financial stability of every person in our communities. Help us be that “crossroads” which eliminates barriers to success and stability for families within our communities. LIVE UNITED.
OUR PROGRAMS
CREATING HOPE & OPPORTUNITIES FOR ALL

THRIVE United
Every family deserves the chance to thrive. THRIVE United offers free coaching, resources, and up to $1,000 in direct assistance to working families. THRIVE coaches work alongside families to set long and short-term goals, then provide 12 or more months of support to eliminate barriers to success.

The program is open to all families living or working in Elkhart, LaGrange, and Noble Counties. Bilingual THRIVE coaches are available. Learn more about the program at crossroadsuw.org/thrive.

Page the Puppy

Page the Puppy is a free kindergarten readiness initiative that is currently being piloted in Goshen Community Schools.

Crossroads United Way partnered with local educators to identify the most critical skills for student success. The program includes a series of four free bilingual children’s books, including activities that parents and children can complete together to develop essential skills for kindergarten.

Learn more about the Page the Puppy program at crossroadsuw.org/page.

READ United
When children succeed, we all win. Reading is a critical bridge to success in school, work, and life. That’s why United Way is creating and leading supportive efforts to help young kids build a strong foundation.

Three annual READ United programs place hundreds of volunteers in elementary school classrooms to share their love of learning with students.

Learn more about the READ United programs and sign up to volunteer at crossroadsuw.org/readunited.

In 2020, Crossroads United Way invested approximately $2.2 million into our communities. In addition to our traditional community grants, we poured over $913,000 into pandemic-related basic needs such as childcare, telemedicine, workplace safety, e-learning supports, and more.

We supported over 75 local organizations and launched two brand new United Way programs: Page the Puppy Kindergarten Readiness Initiative and Thrive United Coaching Network.

The Impact of $1,000 Donated to United Way:

- 100 Hours of Literacy Support, Helping 10 Students Achieve Greater Success at School
- $10,250 Worth of Prescription Medications Distributed to Neighbors in Need
- 108 Meals Enough Food to Feed 2 Families of 3 for an Entire Week

1 in 4 local lives were touched by United Way-funded programs in 2020.
Partnership Spotlight: Sabrina’s Story

Sabrina Ibarra was introduced to Healthy Families, a United Way-funded program at Child and Parent Services, at the hospital following the delivery of her son.

“Healthy Families changed my life because I was a young teen mom that was just beginning to learn about adulthood. I knew that I could count on my home visitor to be there as a support person, resource provider, and a person that my son enjoyed as well. Healthy Families ensured that I was prepared with the right resources to succeed as an adult and new mother while I finished high school. They ensured that my son was developing healthy and provided me with parenting classes and materials to learn about child development.”

As she began to plan her future, Sabrina decided she wanted to give back to others who are going through similar challenges. 15 years after graduating from Healthy Families, she now interns with the program as she pursues her degree.

“As just like my home visitor, I wanted to help others in vulnerable situations and be non-judgmental of their situation. We always need a person who cares and listens in our life, especially during difficult times. Now that my son is 15 years old, I am pursuing my degree in social work. Healthy Families inspired me to begin a career in the helping field and that is why I chose them as my internship site. I thank Healthy Families for giving me a great experience in the program and demonstrating an amazing example of what it takes to be in a career in the helping profession. I am proud to be a graduate of the Healthy Families program.”

Financial Empowerment - Briana’s Story

As a single mom of three, it was hard for Briana to picture herself breaking free from apartment living. She always wanted to provide a house and yard for her children, but just wasn’t sure how to achieve that goal. Taking a friend’s advice, Briana reached out to Dream$avers, a United Way-funded program at Lacasa.

A counselor helped Briana come up with a personalized plan so she could reach her goal. “Krystal gave me the tools, so I not only knew where to start, but how to be successful long term,” Briana explained. Briana enrolled in several financial empowerment classes and learned even more about financial stability and how that directly relates to homeownership. Before long, she had achieved her dream by putting money down on her very own home.

Fast forward two years and Briana is now working for Lacasa in the Financial Empowerment Department. “My perspective really changed after going through the program and being able to buy my own house. I want to help other people realize that there are opportunities out there and they don’t have to feel stuck like I did.”

United Way believes that every family should have the opportunity to not only survive, but to thrive. That’s why we fund local programs working to help families like Brian’s achieve their dreams.

2020 Community Partners & Programs

Each year, volunteer panels review grant applications to select local programs that are the most efficient, sustainable, accessible, and make the largest possible impact in our focus areas of education, health, financial stability, and basic needs.

This unique community-led process ensures that donor dollars are invested in creating lasting solutions and providing opportunities for working families in our communities.

2020 COVID-19 Response Grants

We partnered with the Community Foundations in Elkhart and LaGrange Counties to support individuals and nonprofits affected by the pandemic.

ADEC
Agape Missions of LaGrange Co.
ARC of LaGrange Co.
Beacon Health Foundation
Boys & Girls Clubs of Elkhart Co.
Bristol Community Food Pantry
Center for Community Justice
Center for Healing and Hope
Children First Center
Church Community Services
Clothes & Food Basket, LaGrange Co.
Community Harvest Food Bank NEIN
Compassion Pregnancy Center
Council on Aging of Elkhart Co.
Cultivate Culinary
Elijah Haven Crisis Intervention Center
Elkhart Community Schools
Elkhart Education Foundation
Faith Mission
Family Christian Development Center
Middlebury Food Pantry
Food Bank of Northern Indiana
Goshen College
Guidance Ministries
Heart City Health Center
Iglesia Bautista El Refugio
Lacasa
LaGrange Community Youth Centers
LaGrange Co. Council on Aging
LaGrange Co. EMA
LaGrange Co. Miracle Tree
Lakeland School Corporation
Latinos Pro Education
Lifeline Ministries
Little Saints Child Care
Maple City Health Care Center
Middlebury Food Pantry
Mongol UMC Food Pantry
Mongol Community Development
Northeastern Center
Northern IN Hispanic Health Coalition
Oaklawn
Open Door
REAL Services
Rose Garden Recovery Community
Ryan’s Place
Salvation Army of Elkhart
Salvation Army of Goshen
Servants of the Streets
St. John’s Food Pantry
Susanna’s Kitchen
Westview School Corporation
The Window
YWCA of North Central Indiana
The United Way workplace campaign has been called one of the greatest social inventions in American history. Working together with 155 employers and hundreds of volunteers each year, Crossroads United Way invites people to advance the common good and create opportunities for a better life for all.

WORKPLACE CAMPAIGNS
listed in order of contribution amount

1. DJ Construction Co., Inc.
2. Hawkins Water Tech., Inc.
3. Quality Drive-Away
4. ASA Electronics
5. Troyer Foods, Inc.
6. Robert Weed
7. PNC Bank
8. Tenneco
9. Menno Travel Service
10. Insight Accounting Group

As businesses closed their doors in the Spring of 2020, many of our neighbors suddenly found themselves furloughed or out of work and struggled to meet basic needs. When families like Ana’s needed a little extra help, United Way donors filled the gap, providing a crucial safety net for those facing temporary crises.

A grant from the Covid-19 Community Response Fund, a partnership between United Way and the Community Foundation of Elkhart County, allowed Women’s Care Center to put 15,325 diapers directly into the hands of families like Ana’s in their time of need.

“Thank you so much for helping our family during this difficult time. No words could ever truly explain how grateful we were to have your support while our employment has decreased with all the restrictions going on right now. I’m so thankful that you are here to continue to not only keep diapers on our little ones’ bottoms, but also with emotional support,” said Ana.
Tocqueville Society members are philanthropic leaders who, through generous gifts of treasure, demonstrate their commitment to tackling our community’s most pressing problems to create sustainable change. The Society is named after the 19th century French political thinker and historian Alexis de Tocqueville who, in his writings, recognized the importance of voluntary action on behalf of the common good.

Tocqueville wrote: “I must say that I have seen Americans make a great deal of real sacrifices to the public welfare; and have noticed a hundred instances in which they hardly ever failed to lend a faithful support to one another,” eloquently capturing the essence of personal philanthropy that persists almost three centuries later.

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The essence of personal philanthropy that persists almost three centuries later.

Leadership donors have a true commitment to creating positive impact and lasting change in the lives of local families.

**Tocqueville Society**

8 CROSSROADS UNITED WAY 2020 ANNUAL REPORT

**La Société Nationale—$100,000-$249,999**

Frank and Marsha Martin

**Ordre de Fraternité—$75,000 - $99,999**

Bill and Kristin Fenech Family

**Ordre de Liberté — $25,000 - $49,999**

Jim and Joan Bock

John M. Collins

Bob and Amy Martin

M. Scott and Kimberly Ann Welch

**Membres de la Société—$10,000 - $24,999**

Brian and Jeannelle Brady

Mary Pat and Bob Deput

Chris and Shawn Hermon

Ashley M. Martin

Rex Martin

Jeff and Heidi Runels

Douglas and Sara Smoker

Ed and Willy Welter

Jack and Angie Welter

Matt and Monica Zimmerman

Colleen and Bill Zuhl

**PLATINUM LEVEL**

($7.5K - $10K)

Tim & Michelle Koch

Joseph Shoemaker

**GOLD LEVEL**

($5K - $7.5K)

Tom & Dottie Arnold

Andrew & Kim Batson

Luis Cintron

Jack & Karen Cittadine

Ken & Deb Julian

Steven & Joan Malm

Mary E. Naquin

Thad & Rachelle Naquin

Dan & Angela Stoltzfus

Will D. Wee

Todd & Sarah Woelfer

**SILVER LEVEL**

($2.5K - $5K)

James & Michelle Bache

Peter D. Barrett

Vicki Becker

Dennis & Carol Bjoly

Mark Bullock

Collin Dechant

Richard & Tammy Deisler

Timothy & Jerry Edwards

Martha Foreman

Steven & Susan Garboden

Alvin & Dolores Graber

Elizabeth Gunden & Geoffrey Landis

David & Cindy Hawkins

Troy & Lori Holland

Kay A. House-Clark

Troy & Katie James

Larry & Patricia Knight

Karon Ludwig

Cindie McPhie

David & Amanda Mihalick

Corbin L. Miller

Jeffrey & Ilene New

Mark & Marisa Podgorski

Bill & Karla Rieth

Shelly Rubo

Stan & Linda Rupnow

Philip & Anne Shenk

Jeff & Mary Snyder

Peggy Weed

Jeff & Phid Wells

**COPPER LEVEL**

($1.5K - $2.5K)

Maria A. Behr

Mary Bender

Derald & Cindy Bontrager

Brian & Margot Borger

Garet D. Carolus

Joseph Chollet

John & Mary DeVoy

John & Lois Fidler

Dawn L. Ford

Matt & Amanda Gardenour

Robert & Stevie Giel

Dave Goodling

Nicole Hardy

Todd A. Hobbs

Terry & Lu Hoogenboom

Cursyanne Hostetler

Steve Kasha

Brian & Karen Keefner

Jonnal M. Mauch

Leanne Meeke

Dan & Karen Oakley

Steven & Kristi Ott

Laura A. Perkins

Bill & Rosemary Pletcher

Darin Schaeffer

J.C. & Katharine Schrock

Dick & Jo Snyder

Kendal & Robina Sommers

Edward Sullivan

Jeffrey Wagner

Tom & Pat Warrick

David Weed

Dr. Min Yan

**BRONZE LEVEL**

($1K - $1.5K)

Cassie Arceneaux

Dick & Linda Armstrong

Jodi Beyeler

Suzanne Blosser

Liz & Tom Borger

George & Marty Buckingham

Bill & Debby Burton

Michael Chiebek

Matthew Christensen

Jeremy Clark

Bonnie & Kerry Cripe

Rich & Shane Davison

Dave Derry

John & Kimberly Dooley

Tracy Emmons

David Evans

John & L. Anne Fetter

Dawn Fisher

Ryan & Lauren Forgey

Trevor Gasper

Jeffrey Gill

Eileen Hamilton

Brian T. Healy

Andy & Amanda Helfrich

Kenneth D. Hochstetler

Jeffrey D. Holdread

David W. Holland

Stephen M. Holmes

Lorence & Cheri Howe

Cody M. Huffines

Ram Khattri Chettri

Lorenzo Wilson

William Marohn

Bruce & Cheryl Lyons

Bill & Evelyn White

Lorenzo Wilson

Danny Yarbrough
Joining Hands
Merger & Creation of Crossroads United Way

Although the merger between United Way of Elkhart & LaGrange Counties and United Way of Noble County was not completed until Jan. 1st, 2021, the seeds of the new organization were sown in 2019 and 2020. Throughout 2020 we were engaged in aligning goals, restructuring the staff and Board of Directors, and partnering together on fundraising, volunteer opportunities, events, and community impact.

Our mission remains unchanged: to improve lives by mobilizing the caring power of our community. We continue to fight for the health, education, and financial stability of every person in our communities. Thanks to the support of our generous donors, volunteers, and advocates, we are now in a stronger position than ever to fulfill that mission.

We recognize that the issues facing our communities, the commerce of our businesses, and the lives of our donors, volunteers, and those that we serve do not start or stop at county borders. Our new alliance will allow us to build a stronger network, better address regional needs, and mobilize greater human and financial resources across all three counties.

This is truly an exciting time of growth and opportunity for our organization, and we are thrilled to see the seeds that were planted over the past two years begin to bear fruit.

“As we look ahead, we see a stronger United Way, better able to address the needs of working families at a time when our communities need us more than ever.”

-Bill Rieth, President/CEO

Note: Because the merger with Noble County was not completed until 2021, the information in this 2020 Annual Report reflects only Elkhart and LaGrange Counties (unless otherwise noted).

Affordable Pre-K
High-Quality Early Education for All Three Counties

In our local schools, up to half of children enter kindergarten classrooms without the most essential skills they need to succeed. Working parents need access to childcare. Pre-K children require nurturing environments where they can be safe and develop critical skills like sharing, early literacy, and resolving conflicts.

The average cost of a high-quality childcare program, however, is $9,000 per year. Well outside of most young families’ budgets.

Faced with a growing childcare crisis, Crossroads United Way has paved the way in bringing Indiana’s On My Way Pre-K Program to our communities. The mergers with the United Fund of LaGrange County and United Way of Noble County have allowed us to expand our impact and ensure that all children and families in the region have access to critical supports. In 2019 and 2020, the program has provided free Pre-K education for 230 children from local low-income families across all three counties.

High-quality childcare should be accessible to all families so that parents can stay employed and children can enter kindergarten ready to learn. United Way donors make it possible.

That’s the power of Living United.

“Jordan is only 5 years old and can count to 100, he knows his ABCs, he’s learning how to add numbers, he’s becoming more independent with doing things around the house, his speech is clear, and he’s using proper grammar. Pre-K is teaching him more every day.”

-Tanita B.

“On My Way Pre-K has allowed my daughter to be in a learning environment. She loves to be with her friends. It’s allowed her to be more social. I am able to work full time while knowing my daughter is being well taken care of.”

-Aime J.
Crossroads United Way
Consolidated Statements of Financial Position
As of December 31, 2020

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>$1,857,100</td>
<td>$562,921</td>
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<tr>
<td>Promises to Give-Prior Campaign, Less Allowance for Uncollectible Pledges of $230,906 in 2020 ($253,561 in 2019)</td>
<td>$207,125</td>
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<td>Promises to Give-Current Campaign, Less Allowance for Uncollectible Pledges of $131,334 in 2020 ($200,000 in 2019)</td>
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<td>$869,881</td>
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<tr>
<td>Investments</td>
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<tr>
<td>Other Current Assets</td>
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<tr>
<td>Equipment, Net</td>
<td>$1,644</td>
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<tr>
<td>Beneficial Interest in Assets Held by Community Foundations</td>
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<td>$427,938</td>
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<tr>
<td>TOTAL ASSETS</td>
<td>$4,557,809</td>
<td>$3,348,458</td>
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</table>

<table>
<thead>
<tr>
<th>LIABILITIES AND NET ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIABILITIES</td>
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<tr>
<td>Accounts Payable</td>
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<tr>
<td>Accrued Salaries &amp; Wages</td>
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<tr>
<td>Designations Payable</td>
</tr>
<tr>
<td>Total Liabilities</td>
</tr>
</tbody>
</table>

| NET ASSETS | 2020       | 2019       |
| Without Donor Restrictions | $1,885,414  | $1,830,541 |
| Board Designated - Without Donor Restrictions | $105,104    | $91,104    |
| Total Without Donor Restrictions | $1,990,518  | $1,921,645 |
| With Donor Restrictions | $2,425,735  | $1,231,674 |
| Total Net Assets | $4,416,253  | $3,153,319 |
| TOTAL LIABILITIES AND NET ASSETS | $4,557,809 | $3,348,458 |
Help us to get the word out.
Please share how YOU plan to join the fight and transform your community with Crossroads United Way.
Be sure to include #CrossroadsUnitedWay

facebook.com/CrossroadsUW
instagram.com/CrossoadsUnitedWay
linkedin.com/company/CrossroadsUW
twitter.com/CrossroadsUW