



**HELPING PEOPLE.
CHANGING LIVES.**

2024-2025

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**A SPECIAL THANK YOU TO OUR CORPORATE PARTNERS FOR
INVESTING IN OUR COMMUNITY!**



NC DEPARTMENT OF
HEALTH AND
HUMAN SERVICES

OFFICE of
ECONOMIC OPPORTUNITY



MECKLENBURG COUNTY
North Carolina
Public Health



Banking. Investments. Insurance.



A Note From Our Leadership



This year, after over two decades in our uptown location, we proudly moved into our new East Charlotte location adjacent to Habitat for Humanity, to become a place-based service in a vital Corridor of Opportunity. Working side by side, we share a kindred spirit and united mission with area partners to create a sustained impact. The launch of our new LISC Charlotte Financial Opportunity Center marks a new era in service offerings that will transform the economic aspirations of inspired families. Special thanks to Fifth Third Bank for their invaluable support and CBRE Group's guidance leading the agency relocation process to successful fruition.

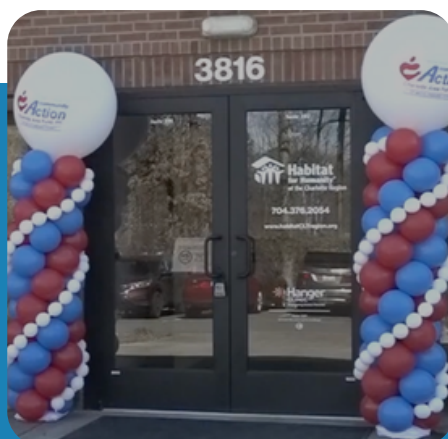
Our strategic partnerships enriched and redefined our ability to help people and change lives. We activated the power of collective action by deploying MT25:40 Multipurpose Mobile Vehicle and Park Church Ministries to support our Blue Ridge Community Action partner devastated by Hurricane Helene bringing vital resources to families in crisis and ensuring that no one is left behind. Moments like these remind us of the power of communities coming together- when we stand united, we can support one another through the most challenging times and rebuild stronger than before.

To our financial partners, community partners, and volunteers – thank you for standing with Charlotte Area Fund during this pivotal chapter. Your steadfast support and commitment empower us to create change that will uplift families and strengthen economic mobility for generations to come.



Nick Wharton

President & CEO



Abbie Butler

Chair, Board of Directors



Financial Opportunity Center[®]

Made possible by:

LISC
CHARLOTTE

After a competitive selection process, Charlotte Area Fund was chosen as a Financial Opportunity Center[®] site in February 2025 based on our proven record as a trusted community organization with a history of providing quality economic services to Charlotte residents.

The Financial Opportunity Center[®] program is a trusted partner on the journey to self-sufficiency. Powered by LISC and operated locally by Charlotte Area Fund, our FOC site offers free, one-on-one support to help clients **build income, grow savings, reduce debt, and succeed in their careers.**

Charlotte Area Fund received a grant from Vanguard to support the integration of the LISC FOC model.



Charlotte Area Fund, Inc.
OF MECKLENBURG COUNTY

WORKFORCE

DEVELOPMENT PROGRAM

FUELING JOBS IN HIGH-GROWTH FIELDS!

Our range of programs ensures our clients have the training and certifications they need to fuel self-sufficiency. Training is in-house and through community and professional partnerships.



\$17.02
Average Wage Rate



Trade-Based: Including HVAC, Fiber Optics, CDL Training, & Highway Construction



Healthcare: Including CNA1, CNA2, Dental & Medical Assistant, & Phlebotomy



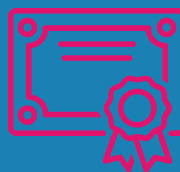
Technology: Including CompTIA A+, CompTIA Network+, & CompTIA Security+

OUR RESULTS:



65
Jobs Obtained

13
With Medical Benefits

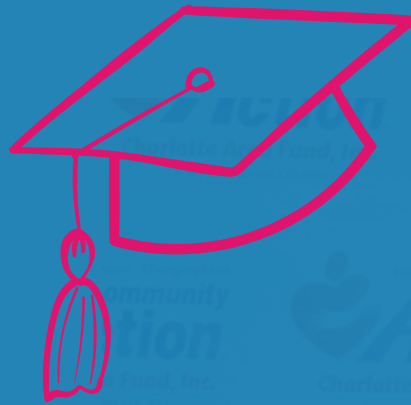


76
Certifications

June 2025 Graduation



Scan to watch
graduation highlights
& testimonials!



67

Graduates

Charlotte Area Fund proudly celebrated the accomplishments of our June 2025 graduating class—individuals who exemplify resilience, determination, and the power of transformation.

This year's ceremony at Friendship Baptist Church was made even more powerful through inspiring testimonials from our graduates & CAF team.

We extend deep gratitude to the families, friends, partners, and staff who supported each step of their journey. Your belief and encouragement have made this milestone moment possible.

On behalf of the entire CAF family—we are proud to have walked beside this year's graduates, and we can't wait to see where you go next.



Supporting Families



413

Received benefits from charitable activities

65

Obtained employment

27

Obtaining better employment

231

Received education supports

118

Received employment supports

143

Completing education/ training programs

31

Received emergency assistance

12

Families provided turkey and sides

2757

Client Referrals

At Charlotte Area Fund, families are at the heart of everything we do.

This year alone, we walked alongside hundreds of households on their journey to stability—helping parents secure sustainable employment, supporting seniors with critical resources, and ensuring children grow up in homes with brighter futures ahead. Through trusted partnerships, we also connected thousands of individuals to 64 agencies across Mecklenburg County, ensuring every family has access to the support they deserve.

Every data point tells a deeper story: behind each number is a family fueled by hope, resilience, and the belief that self-sufficiency is possible. Our work proves that when families thrive, communities rise with them.

Opioid Initiative

Success Story: A Path to a Stronger Future



With prior experience as a Personal Care Assistant, Brittany came to Charlotte Area Fund determined to advance her healthcare career.

She earned her Certified Nursing Aide (CNA) certification and is now employed at Willow Ridge Senior Living, earning \$15 per hour.

Inspired by her success, she is already pursuing her Certified Medical Assistant (CMA) credential, building a pathway to long-term self-sufficiency

“I’m proud of how far I’ve come, and excited about what’s next!”

Partnerships

Connect – Coordinate – Collaborate

At Charlotte Area Fund, we believe partnerships are the foundation of lasting impact. By connecting with mission-driven organizations, coordinating resources, and collaborating across sectors, we are able to respond to urgent needs while building stronger pathways to self-sufficiency for families.



MT25:40
In partnership with:



This year, the importance of collaboration was felt more than ever. In March 2025, Hurricane Helene devastated communities across North Carolina. CAF, alongside Blue Ridge Community Action and a coalition of nonprofits, came together to provide emergency support for families who had lost so much. Through this united effort, the MT25:40 Multipurpose Mobile Vehicle was deployed to offer showers, clean clothing, and dignity to those displaced by flooding. CAF staff and volunteers joined hands with local partners to deliver not just resources, but also hope as you'll see in [this video from the event](#).

These partnerships are not limited to times of crisis—they are central to how we operate every day. From workforce development collaborations with NCDOT to community health partnerships with C.W. Williams and Ada Jenkins Center, our ability to leverage collective expertise makes it possible to reach more people, more effectively.

Together, we are proving that when organizations connect, coordinate, and collaborate, communities grow stronger, more resilient, and more empowered to thrive.

Community Outreach

Connecting with 2,757 Neighbors

Charlotte Area Fund's outreach efforts extended far beyond program enrollment this year.

Through partnerships, community events, and disaster relief efforts, we connected directly with 2,757 individuals — ensuring families had access to resources, support, and hope when they needed it most.



Events



-  **CW Williams Back-to-School**
 - 500 participants

-  **MT:25 Forest City Deployment (Mississippi)**
 - 200 participants

-  **National Night Out**
 - 300 participants

-  **Inlivian Back-to-School Drive**
 - 350 participants

-  **East Neck Outreach**
 - 300 participants

-  **Habitat for Humanity – Interest Meeting at Calvary**
 - 75 participants

-  **MT:25 Hurricane Relief**
 - 200 participants

-  **CAF Community Outreach Events**
 - 150 participants

THANK YOU Community Partners!

“Our work is about more than programs—it’s about people. Together, we are proving that when communities and partners unite, there is no limit to the hope we can fuel or the futures we can create.”

– Nick Wharton, President & CEO, CAF



CRISIS
ASSISTANCE
MINISTRY



CONSTRUCTIFY
we make your dreams come true



CITY STARTUP LABS
Creating a New Class of Entrepreneurs



Council on Black Health™
Reimagining Black Health™

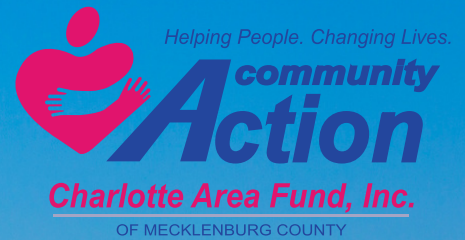


Chosen Health Care
INSTITUTE, INC.





WHAT'S NEXT?



As we look ahead, Charlotte Area Fund is poised to expand our impact through bold initiatives and strengthened partnerships.

In October 2025, we were honored to serve as the **Host Agency for the Southeastern Association of Community Action Agencies (SEACAA) Annual Conference**, welcoming agencies from across the Southeast to Charlotte, the Host City. The conference opened with an energizing performance from the **Johnson C. Smith University Marching Band**, setting the stage for a powerful week. The event featured welcome remarks from **Commissioner Mark Jerrell** and a keynote address from **Jada Grandy-Mock**, whose distinguished career in banking has been dedicated to advancing economic mobility and opportunity.

We were also excited to launch our **Pathways to Wellness HVAC Training Initiative**, funded in partnership with the **Mecklenburg County ABC Board Community Health Grant**. This innovative program links workforce training with wellness and recovery support, empowering participants to gain skills, secure employment, and build healthier futures.

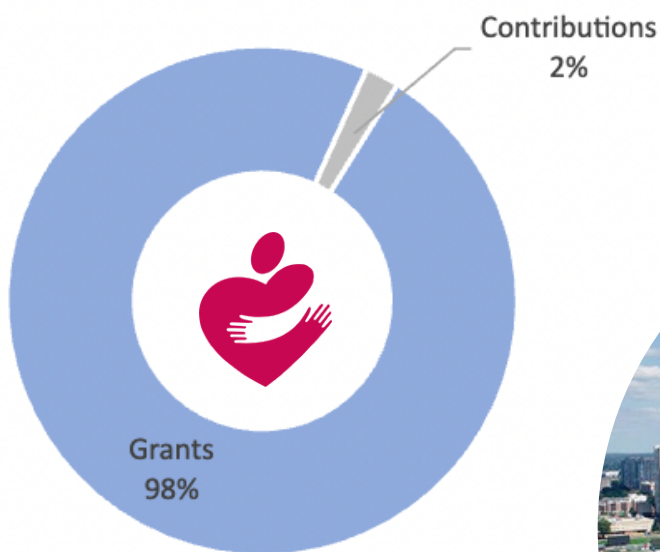
At the same time, we are deepening our partnerships with **Inlivian** communities in East Charlotte, ensuring that residents have access to the tools, resources, and support they need to thrive.

What's next for CAF is clear: building opportunity, fueling self-sufficiency, and strengthening the partnerships that transform lives. Together, we will continue to connect, coordinate, and collaborate to make lasting change in Charlotte and beyond.

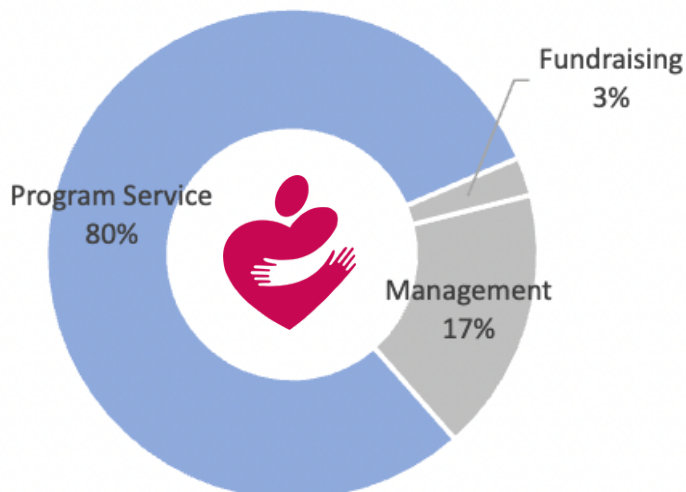
Our Financials

2024-2025

Sources of Funds



Uses of Funds



**HELPING PEOPLE. CHANGING LIVES.
2024-2025 ANNUAL REPORT**

**Thank
You**



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