Happy Holidays! With the upcoming new year, most people take this as an opportunity to look at how their lives are going – good or bad – and try to make sure that they are moving in a positive direction. At CEDAM, we’re doing the same thing. In October, we started a strategic planning process with our board, staff and key partners. While there are many directions we could go, we want to be sure that whatever we do is in the best interest of our diverse membership and stakeholders, and ultimately furthering our mission. While this process requires an open mind and a good chunk of time, a clear direction is an absolute must! If we can assist you with your strategic planning needs, please don’t hesitate to let us know.

The new year is also the time for membership renewals. If you haven’t yet, you’ll soon start to see reminders from CEDAM staff members asking for you to renew your membership for 2015. With your renewal, we’ll ask you to update your program interests and update preferences. As with most membership-based organizations, the more feedback you’re able to give us, the better we can serve you. With this in mind, please consider having someone from your organization serve on one or more of our committees and let us better know what we can do to help you – from more webinars and distance learning to one-day conferences like January’s Plan//Design//Manage to policy direction to communications to program specifics. You help your community; let us help you!

As always, thank you for all that you do. We’re so thankful for all that you do to make Michigan a wonderful place for our many, diverse citizens. Happy Holidays to you and yours.
Four new Bright Side episodes showcasing innovations and positive stories across Michigan on a variety of topics are available online for you to view and share. The Small Business episode released in October is a great idea generator for those shopping for loved ones this holiday season or considering entrepreneurship in 2015. The next episode will focus on financial empowerment themes including Children’s Savings Accounts, VITA and Financial Empowerment Centers. To suggest ideas for future episodes, contact Olivia Courant at courant@cedam.info.
On June 3, the Microenterprise Network of Michigan held an all-member meeting at the Kellogg Foundation. We had a great discussion about social entrepreneurship, specifically around LC3 status.

October was Microenterprise Month, and it flew by quickly! MNM members were encouraged to spread the word about the benefit of small businesses in our community and were supplied a packet containing an infographic, suggestions for activities, sample social media posts and hashtags for promotional efforts. We finished out October with an all-member meeting at the NEO Center in Lansing, a unique and contemporary incubator/co-working space. The discussion centered around different models of co-working spaces, as well as their advantages and disadvantages. We also discussed the future direction of MNM.

With the holiday season in full swing, please remember that it is often a challenging time for small business owners. Please encourage those you serve to support the local economy during the holiday season and beyond.

If there are microenterprise-related topics that you’d like us to explore as a training topic for webinars or future meetings, please let us know! Suggestions for how MNM can serve you better are always appreciated. If you are a CEDAM member but are not receiving MNM emails (and would like to), please send an email to Marcy at kates@cedam.info.

Three new Financial Empowerment Centers opened their doors on July 1 in Grand Haven, Oakland County and Taylor. The Centers will provide at least 300 free, one-on-one financial counseling sessions by the end of the year.

In August, CEDAM hosted the first annual MCFE Summit, generating overwhelming response with more than 60 in attendance. Participants heard from local leaders in Michigan and attended sessions focused on fund development, counseling techniques, affordable financial products and more.

Communities across Michigan are in the midst of planning their 2015 Show Me the Money Day events. CEDAM expects at least fifteen communities will host events next year, a new record!

With our growing network of Financial Empowerment Centers, positive response to the MCFE Summit and continued community support for Show Me the Money Day, financial empowerment is alive and well in the state of Michigan!

The Michigan Foreclosure Task Force has spent the past few months advocating for the continued and necessary funding for housing counseling in Michigan. The Community Toolkit website remains the place to go for the most up to date information about the current foreclosure requirements and best practices in Michigan. Additionally, the MFTF has continued its role of providing education on the topic of foreclosure by again training the new round of AmeriCorps members. This also included hosting an all member meeting in August, providing an opportunity for members to discuss the effects of the new Consumer Finance Protection Bureau’s (CFPB) mortgage company regulations.

The Michigan Foreclosure Prevention Corps (MFPC) has completed the 2013-2014 program year. Preliminary reports show that MFPC members served 5,369 clients. Of those clients, 944 individuals responded to follow up attempts, and of those, 839 (89%) remained in or transitioned to safe, healthy, affordable housing. Members also provided 25,511 Michigan residents with outreach and education services by phone and mail to educate them about foreclosure prevention resources and providing clients financial resources in-person. The 2014-2015 program year is underway with members placed 16 host sites across Michigan.

In July, the Michigan Foreclosure Prevention Corps was a finalist for the Outstanding National Service Program award at the Governor’s Service awards. While the program did not win the title, it was an honor to be a finalist!

We are excited to launch Lansing SAVE, a universal, automatic college savings program on January 16. Stay tuned for more details to come!
Calendar of Events

January
Plan // Design // Manage: Professional Development Day
January 28 in Detroit
cedam.info/training

March
People & Places
2015 Community Conference
March 4-6 in Washington D.C.
naceda.org

April
Small Town & Rural Development Conference
April 13-15 in Crystal Mountain
rural.cedam.info

Building Michigan Communities Conference (BMCC)
April 27-29 in Lansing
buildingmicommunities.org

CEDAM Annual Membership Event
April 28 (during the BMCC) 5-7pm in Lansing
cedam.info/annual-event

Connect & Share: Lunchtime Webinar Series
Connect & Share is a lunchtime webinar series that happens monthly on a variety of topics related to community economic development. Participate live for the opportunity to engage with industry leaders and peers or access the recording on demand after the date has passed.
These webinars are FREE for CEDAM members.
Visit cedam.info/connect-and-share register or watch.

Online Resource Library
CEDAM has a variety of online resources available on demand including copies of publications, webinars and full-length training videos.
The full list is available at cedam.info/resources/library

Opportunities to Participate
CEDAM has five committees that work to serve our members. If you are a member and interested in joining a committee, please let us know!

Public Policy Committee
Directs CEDAM’s advocacy efforts

Training & Technical Assistance Committee
Works with partners to plan, coordinate and evaluate training opportunities for members

Membership Committee
Directs CEDAM’s membership efforts

Communications Committee
Guides CEDAM’s print, online and multimedia communications

The Bright Side Advisory Committee
Develops ideas and content for CEDAM’s television show, The Bright Side

For more information: cedam.info/committees