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Business

Organizations should define their impact and allow it to evolve

by Ed Brenegar, REAL LIFE LEADERSHIP
published July 18, 2007 12:15 am

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Question: Our board just completed its annual planning retreat. We concluded that our performance is mediocre. We aren't growing. We may be losing ground. What should we do?

Answer: Typically, organizations measure their effectiveness by their financial bottom line and the volume of their client activities. This approach can be misleading because it really doesn't measure the impact that an organization has. Defining your impact on clients is the key question to answer. Answering the question will lead you to the changes you need to make for the future. It is not easy, but it is necessary.

Advertisement Consumer Credit Counseling Services of Western North Carolina conducted a process to determine its future impact. It began with a three-year planning project that identified the expanding needs of its clients. Its mission was financial crisis counseling, focused on housing and credit. Through the process, its mission evolved into a four-tiered, stair-step program of financial education and counseling.

The first level is financial crisis counseling; the second is budgeting and financial literacy education. The third and fourth levels — self-sufficiency through savings and long-term asset building — build financial sustainability. As a result, Consumer Credit Counseling Services changed its name to OnTrack Financial Education and Counseling to reflect this expanded mission.

Celeste Collins, OnTrack's executive director, says this about the evolution:

"Change too quickly or without careful, deliberate planning, and you risk outgrowing your funding or staff capacity/competency. But you have to realize that change is inevitable. Gather your facts; involve people you trust; don't be afraid to ask the hard questions, but realize you will never have ALL the answers; be prepared with Plan A and Plan B."

OnTrack is a great example of an organization that evolved to meet the changing circumstances of its clients. It was a team effort of the board and staff. Collins describes the impact of the changes.

"We are reaching more people because we're providing a broader range of services, and more people see our agency as a resource for helping them manage their money and credit better. People are realizing that they don't have to be in a financial crisis to come see us, and we are slowly but surely removing the stigma of seeking help for money issues. Businesses are inviting us in to talk with employees about issues like preventing identity theft, budgeting the money, getting out of debt, saving for homeownership. Other nonprofits are including our counseling and education in the programs they encourage their clients to access. The impact: More types of services, meeting more needs, for more people, funded through a more diversified funding mix."

What OnTrack has done, any organization can do. You don't have to know everything or even be absolutely clear where you are going. There is no way to know the end when you begin. Commit to letting your impact evolve to meet the needs of clients, and your impact will certainly grow. It is how organizations change.

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This is the opinion of Ed Brenegar, a leadership consultant and coach in Western North Carolina. He can be reached at ed@edbrenegar.com and additional commentary read at <http://edbrenegar.typepad.com>.



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Consumer Credit Counseling Service gets a new name

by Leslie Boyd, LBOYD@CITIZEN-TIMES.COM
published July 16, 2007 12:15 am

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ASHEVILLE — Consumer Credit Counseling Service of Western North Carolina has changed its name to reflect its growing diversity of financial literacy and counseling programs.

The new name, On Track Financial Education and Counseling, “is just catching up with what we do,” said Brad Blackburn, president of the board of directors

“We’re much more than a credit counseling agency,” Blackburn said.

Advertisement The name came after several months of deliberation by staff and board members and marketing company Design 1.

In recent years, On Track has developed programs to educate teens about how to use credit wisely, home ownership counseling, reverse mortgage counseling and more. The agency also does free tax preparation for low-income people.

“We’re even doing some certified financial planning,” said board member Robby Russell. “It’s not the high-end celebrity financial planning, but we’re helping people have a more secure retirement.”

The agency is an independent nonprofit agency serving all of WNC that receives funding from the United Way.

Celeste Collins, director of the agency, unveiled the new name last week.

On Track still offers credit counseling, debt repayment programs, bankruptcy education and counseling and other services designed to move people from financial crisis to asset building, Collins said.

For more information, call 255-5166 or 800-737-4385, or visit www.ontrackwnc.org.



Contact Leslie Boyd at 828-232-2922, via e-mail at lboyd@ashevill.gannett.com

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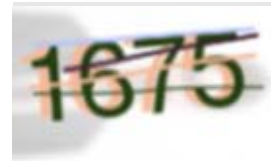
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