July 7, 2020 Issue 13

**The Gravy Infusion** 



## **Main Sharing**

How can people afford energy saving HVAC systems? How do they get loans to buy a house or invest in their small business? As we know from payday lenders and the 2008 financial crisis, some money comes at a great cost. So how do people in some of the poorest places of our country find good money?

Today we bring you three non-profit organizations dedicated to increasing the flow smart financial resources to Appalachia. We hope you will dive into their websites, learn details of what they are doing, see how they are making it happen, and maybe even help them out.

MACED (the Mountain Association of Community Economic Development) is "a 43-year-old nonprofit that works with businesses and communities in Eastern Kentucky to advance a just transition to a new economy." In 2019 they did so, in part, by advocating for policy changes, providing \$2.9 million in enterprise loans to 55 small business and community organization, helping 31 new businesses launch, creating or saving 111 jobs, and lowering enterprises' and homeowners' energy bills by \$62,156.

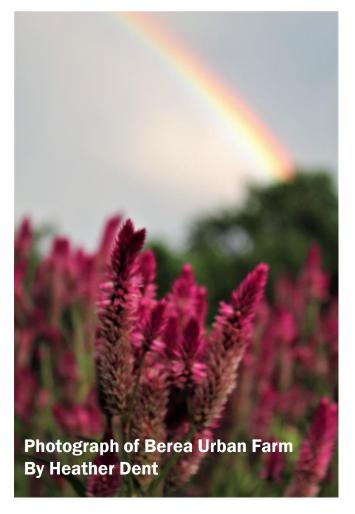
The Kentucky Highlands Investment Cooperation's "mission is to provide and retain employment opportunities in Southeastern Kentucky through sound financial investments and the provision of managerial assistance. Our purpose is to coordinate, devise, implement, and promote community, economic, and social development efforts within our twenty-two county footprint." Since 1968, they have helped over \$365 million be invested in the region, creating or maintaining 22,000 jobs.

<u>Fahe</u> (the Federation of Appalachian Housing Enterprises) is a "network of 50+ nonprofits across" much of southern Appalachia that uses their "expertise in finance, collaboration, innovation, advocacy, and communication to achieve a more prosperous Appalachian region." Their 2019 annual report shares, "During FY2019, the home office in Berea, KY made total direct investments of \$123.4M, and all of Fahe \$320M, serving 80,000 people."

"I gleaned
the remains
of my life,
turned
toward the
hills / that
give me help,
give me
shelter, / hold
the sky where
it belongs."

~ Jane Hicks

July 7, 2020 Page 2



## **Creating Your Own**Write your own Haiku

Our Director, Chris Green, is known for his haikus so we'd encourage you to try your hand at writing your own.

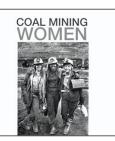
The important thing to remember when writing a haiku is to briefly describe a single moment (generally connected to nature.) Here is a recent poem written by Chris for inspiration!

After a downpour has rinsed away the day, dusk rises from gardens

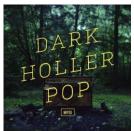
Share yours on social media using #ljachaiku

## Survey says . . . these are some of our readers' favorite Appalachian albums!











"The purest music in the world is Appalachian mountain music." ~Bob Smallwood

