ProsperityME empowers, through education and counseling, members of the refugee and immigrant communities to invest in themselves to build financial stability, careers, business, and wealth.
THANK YOU FOR YOUR SUPPORT!
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2020 was a troubling year for the world, but here in the United States, it was a painful year for BIPOC people, including immigrants, refugees and asylum-seekers watching the video of George Floyd being killed. Families were speechless when their children asked them what happened. This tragedy remains and will continue to be in our minds for a long time to come.

2020 was also a pandemic year which devastated the United States and the entire world. We spent most of our time at ProsperityME not providing our regular programs; instead, we supported struggling families who needed a place to isolate and recuperate after testing positive. We assisted individuals who lost jobs. We helped them to access insurance benefits and provided pandemic unemployment assistance. COVID–19 revealed the disparities in health access, employment, and income that exist between BIPOC and white Mainers. In June 2020, 30% of the total COVID–19 cases in Maine were found in BIPOC communities despite being only 1.4% of the total population. Most of those individuals lost their jobs and needed help to simply get food on the table.

One of my most personal devastating moments of 2020 was when I received a phone call from Chantal, my niece, who told me that she tested positive along with her week–old baby. She was terrified. I was afraid as well and I didn’t know how to assist her. I remember this happening three days after helping her husband to find a hotel room to allow him to isolate himself to protect his family. Unfortunately, it was just too late.

The next day, I received a call at nine in the evening from Samuel, a young man from Rwanda. He told me that he was alone, outside, in a parking lot after testing positive and his roommate didn’t want him to come home for fear of being infected with COVID–19. It didn’t matter the time of the day or the night—ProsperityME was on standby 24/7 to help as needed.

As we celebrate our 13th year of providing services to immigrants, we thank you for your support as funders, partners, sponsors, donors, staff, board members and friends. After the struggles of 2020, we are pleased to return our focus to our core programs and turn our attention to 2022 and beyond. We are pleased to have launched our Women’s Economic Empowerment Program, and to have expanded our Housing program in partnership with The Opportunity Alliance, York County Community Action and MaineHousing. We have grown from a staff of six to a staff of 15 (and counting!) and we are relocating our Portland office to a larger space.

ProsperityME has grown in many ways in the last decade, but our vision from the day we opened our door remains the same: “That all of Maine’s refugees, immigrants, and their families and communities reach financial stability and improve their quality of life.”

Thank you for your incredible and unwavering support of ProsperityME

Claude Rwaganje
Executive Director, ProsperityME
Accomplishments

- Served 54 immigrants with Jobs Skills and Teller Training workshops in partnership with Portland Adult Education
- Served 44 immigrants through our Basic Money Management class
- Helped 19 families to avoid homelessness through SIT (Support Immigrant Tenants) bank notes
- Distributed 64 Personal Protection Equipment (PPE) kits to immigrant businesses
- Delivered 1200 face masks to the community
- Provided one-on-one and unemployment counseling to 196 people
- Awarded 6 scholarships and continued to support 15 scholarship students

Student Demographics

Country of Origin

<table>
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<tr>
<th>Country</th>
<th>Percentage</th>
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<tr>
<td>Angola</td>
<td>31.6%</td>
</tr>
<tr>
<td>Burundi</td>
<td>5.3%</td>
</tr>
<tr>
<td>DR Congo</td>
<td>10.5%</td>
</tr>
<tr>
<td>Mali</td>
<td>5.3%</td>
</tr>
<tr>
<td>Rwanda</td>
<td>42.1%</td>
</tr>
<tr>
<td>Zambia</td>
<td>5.3%</td>
</tr>
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</table>

Program Attendance

- Financial Literacy Classes: 44
- COVID-19 Workshops: 127
- New Housing Loans: 6
- One-on-one Counseling: 196
- Teller Training Workshops: 14
- Jobs Skills Class: 40
- Housing Workshops: 3
- Active Housing Loans: 19

Pictured from top to bottom:
- Claude distributing PPE kits at a Westbrook church.
- Job Skills Workshop graduates in March of 2020.
- Delivering vaccines at a vaccination event in April 2020.
Starting over in a new country can be a difficult experience. Our programs are taught and designed by immigrants to build trust, increase accessibility and to help newcomers’ “connect the dots” between what they learn in our classes and workshops and their everyday life experiences.

**Financial Education Classroom Programs**

Basic Money Management and Saving to Build Wealth—our most popular courses—provide a foundation of economic knowledge that many new immigrants lack. The curriculum teaches immigrants all about financial planning, including setting financial goals, opening a savings account, creating a budget, and building credit. Advanced topics include insurance, introduction to investments, and saving for retirement.

**Virtual Financial Literacy Classes**

One of the biggest challenges to digital delivery was ensuring adequate access to technology for our student body. We provided refurbished laptops and iPads to pre-registered students and included a “Zoom tutorial class” to ensure all participants were prepared to fully engage in our digital classroom.

**Job Skills and Employment Workshops**

In partnership with Portland Adult Education, these workshops teach students the basics of finding (and keeping!) a good job. We teach participants how to create a resume and cover letter, network with professionals, and provide coaching to refine their interview skills.

**One-on-one Financial Counseling**

In individual financial counseling sessions, we help clients directly apply what they have learned by building a roadmap to specific goals. We have helped people save for an education or home, pay down debt, build credit, and start a business. In 2020, one-on-one financial counseling represented the bulk of our services. We helped almost 200 immigrants navigate financial challenges!

**Unemployment Application Assistance**

Amid the uncertainty of the beginning of the pandemic, many companies shut their doors and laid off workers. With limited English skills and knowledge about the unemployment system in America, many immigrants struggled to access benefits. ProsperityME provided unemployment application and recertification assistance to help laid-off immigrant workers.
Supporting Immigrant Tenants (SIT)

SIT is a unique housing program that addresses a major barrier many asylees encounter when trying to rent their first apartment: saving money for a security deposit. We partnered with Infinity Federal Credit Union to provide an interest-free, revolving note with generous repayment terms to qualified asylum seekers. Four of our first 28 accounts opened have successfully paid their notes and two have additionally opened checking accounts, saving accounts, and have qualified for auto loans with our partner.

Emergency Housing Support

When stay-at-home orders were first issued at the beginning of the pandemic, the need to help houseless asylum-seekers was urgent. In response, we worked with our partner Infinity Federal Credit Union to fast track applications for our Supporting Immigrant Tenants housing program. With their assistance, we were able to house 19 families during the worst of the pandemic.

Paycheck Protection Program

In June of 2020, we co-hosted an informational webinar with the Small Business Administration of Maine designed to help immigrant community members understand how to apply for, access, and administer their own Paycheck Protection Program loans. In partnership with our financial services industry partners, we also helped successful applicants navigate the loan forgiveness process.

Pandemic Awareness and Wellness Advocacy

COVID-19 hit Maine’s immigrant community very hard. By June, as many as 30% of COVID-19 positive cases were found in BIPOC Mainers, despite them comprising less than 2% of the total population. This was the widest racial disparity found in any state. We understood the urgent need within the community and took action by providing pandemic awareness education and PPE kits to families in urgent need.
When COVID-19 arrived in Maine, we prioritized community health and closing our offices and suspending our in-person classes. We retooled our essential programs for digital delivery and shifted our focus to providing individual counseling to help the community with unemployment, houselessness, loss of income due to sickness or mandated closure of a business. We also shifted resources to support statewide advocacy efforts.

Our Executive Director, Claude Rwaganje, was very politically active throughout the summer. In conjunction with Members of the Maine Immigrants’ Rights Coalition, state and city representatives, social justice advocates, and others within the immigrant and BIPOC communities, we advocated for additional support from Gov. Janet Mills and other state stakeholders. As a result of these meetings, a state relief grant of $1 million was developed that put relief funding directly in the hands of Maine’s Ethnic Community Based Organizations who worked with the immigrant community every day.

As a direct result of our efforts, we helped over 200 immigrant families mitigate the risk of infection to themselves and their families! 

As part of this grant, we provided:

- Culturally sensitive COVID-19 educational sessions to members of the community.
- Distributed pandemic safety posters to immigrant-owned small businesses.
- Distributed safety supplies to families and businesses. Supply kits included:
  - Face masks
  - Hand sanitizers
  - Thermometers
  - Cleansing wipes
- Immigrant-owned businesses were provided with plexiglass barriers and social distancing decals to help them reopen safely.

Masked volunteers pose beside a parked truck outside of the ProsperityME Portland office, delivering PPE kits to a distribution event in November 2020.
COMMUNITY SPOTLIGHT

Chantal’s Story

“ProsperityME is our go-to in the community and they never cease to amaze us. They educate us to search for help when we need it instead of just shutting the door.”

Chantal Kamanzi

COVID–19 turned what should have been one of the happiest times in Chantal Kamanzi’s life into one of her darkest. On May 28th, 2020, Chantal gave birth to her second child and first daughter via c-section. That Saturday, after Chantal and her baby had been cleared to come home by hospital staff, her husband received a life-changing phone call: A client at the home healthcare business where he worked had tested positive for COVID–19 and her husband had been exposed.

“I didn’t know what to do, so I called Claude,” She said. “He came up with a plan and helped us find a hotel where my husband could quarantine.” Still in recovery from her c-section and unwilling to expose any other members of her family to the virus, Chantal became the sole caretaker of her newborn and 2 year-old son. “I called the hospital and they wanted me to bring the baby in every day for 10 days. I did this for four days when they tested us for COVID. My baby and I were both positive.”

“I got very sick,” said Chantal. “I was aching all over. I didn’t know the source, if it was COVID or my procedure. I had chills. I wanted to just get in the bath, turn on the hot water tap and stay while the water flowed over me.” Alone with her two children, Chantal barely slept, staying up all night watching her days-old baby daughter breathe. “It was hell,” she said “but, thank God, we came through ok.”

What helped Chantal and her family survive that difficult time was support from ProsperityME and our network of partners. “Claude was on the phone with me for hours … During those 14 days I ran out of newborn diapers and baby wipes. I called for help and a few hours later, ProsperityME had arranged a drop-off at my house from Catholic Charities. They delivered 120 diapers, 60 wipes, baby formula, milk, cereal, eggs – all the essentials. ProsperityME was my helping hand in my darkest time.”

“I really thank and appreciate Claude and ProsperityME for being there for the community.”

Pictured: Chantal with her infant daughter in 2020
MIPN has been such a rewarding experience. I’m so grateful for the collaboration with our board members as we aspire to build the tools necessary to accelerate access to the financial sector.

Becky Winslow, MIPN Co-Chair & representative for Gorham Savings Bank

The Maine Immigrants Prosperity Network, or MIPN, is a network of business partners in banking, finance, insurance and investments committed to helping immigrants and low-income people across the state improve their overall economic well-being. Officially launched as a unique support program in February of 2020, MIPN is designed to help members better connect with the immigrant community and play a more active role in the economic development of immigrants and their families. In 2020, MIPN members adopted the following mission:

• Providing educational opportunities for immigrants in all aspects of financial management in their daily lives, including budgeting, banking, credit building, insurance, and wealth accumulation.
• Increasing access for immigrants to all aspects of the financial services sector.
• Deepening the understanding of the private sector about the barriers and challenges facing immigrants in successfully accessing the financial services they need.
• Offering tools and techniques to the financial sector members of MIPN that are designed to increase access for immigrants and assisting these businesses to implement meaningful reforms.

MIPN Members meet monthly to work on critical projects to help make financial services more accessible to immigrant community members.
Because asylum-seekers are ineligible for federal financial aid, many are forced to postpone their higher education goals. The PROSPER Scholarship is a solution that gives asylum-seekers the opportunity to pursue their dreams right here in Maine, by covering the full cost of an Associates Degree at a Maine community college.

In 2020, we had 15 scholarship students and 4 program graduates. In May 2020 we awarded six two-year scholarships to college bound asylum-seekers. The award winners were selected from a highly competitive pool of more than 40 students currently enrolled in high schools and colleges in Southern and Central Maine.

**Congratulations to our six 2020 award winners!**

**Southern Maine Community College**

- **GUAY KELLY**
  - DR Congo
  - Electrical Engineering

- **ANGELE MUZIGI**
  - Uganda
  - Architectural Engineering

- **GABRIEL SIBOMANA**
  - Rwanda
  - Computer Science

**University of Southern Maine**

- **JEAN DANIEL LIWANGA**
  - DR Congo
  - Computer Science

- **OLGA PERSIDE NTUMBA**
  - DR Congo
  - Nursing

- **FEZA WEMBO**
  - DR Congo
  - Political Science

“I am very pleased to be selected for the ProsperityME Scholarship. I intend to use my degree to work in Maine and serve my community by sharing my experience with other immigrants like me.” — 2020 Scholarship Awardee
To accommodate restrictions on in-person gatherings during the pandemic, our 12th annual Community Block Party went virtual! We live-streamed our annual event on October 13, 2020, from 4:00pm to 5:00pm directly from our website and through Facebook! This virtual event was a unique opportunity for the business and donor community to learn how our financial empowerment programs make a measurable difference in the lives of Maine’s immigrants.

Our programs build valuable life skills, helping recent immigrants find employment, start businesses and build personal prosperity right here in our beautiful state.

The event featured an opening performance brought to us by Rwandan dance troupe Inganzo, and a roundtable of notable former ProsperityME students who shared their personal and professional achievements.

Our roundtable featured:

- Claudette Ndayininahaze – Co-Founder of In Her Presence
- Gael Karomba – Founder and President of Happy Haven
- Mufalo Chitam – Executive Director of the Maine Immigrants’ Rights Coalition
- Claude Rwaganje – Executive Director of ProsperityME
- Moderator: Gimbala Sankare – ProsperityME Board Member and Head of Global Talent Acquisition at WEX
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Scan to watch the YouTube event!

Pictured on the left page:
1. Remote dance performance by Inganzo; 2. ProsperityME ED Claude Rwaganje; 3. Board Chair Helen Andreoli opens the virtual event; 4. Roundtable moderator Gimbala Sankare; 5. Panelist Mufalo Chitam, ED of the Maine Immigrants’ Rights Coalition; 6. Panelist Gael Karomba, former ProsperityME student and Founder and President of Happy Haven in Auburn; 7. Panelist Claudette Ndayininahaze, former ProsperityME student and co-founder of In Her Presence
ProsperityME can help immigrants to flourish by collaborating with other organizations, like SMCC and the Department of Education. The mentorship opportunities ProsperityME can offer students really appeal to me—we can encourage kids to take advantage of opportunities in technical education and degree programs.

Debra Honey

Debra and husband Tim – both residents of South Portland – connected with Executive Director Claude Rwaganje and ProsperityME through personal connections. “I liked the ‘homegrownness’ of it all” says Debra. “I really admired the work ProsperityME was doing in the community.” Debra wanted to get involved and joined our scholarship program committee in late 2019.

A K–12 educator by training, Debra’s 30-year career brought her outside of Maine to work in international education and nonprofit service. Upon her return to Maine, Debra connected with educators at SMCC and took an administrative role managing the international student programs. Debra worked with educators to develop a strong multicultural club and develop the infrastructural leadership necessary to support students from culturally diverse backgrounds. It was in this role that she first connected with immigrant students. “The experience really opened my eyes to the challenges faced by New Mainers. Their experience is not the same as international students on student visas. They experience challenges with funding and access that international students do not.”

As a member of the scholarship committee, Debra leverages her years of experience in international education to provide programmatic direction and to review and evaluate program applicants as part of an impartial review panel. “COVID really surprised us!” she said, “I think we will start to see changes happening in higher education soon. Tuition is expensive and I think we will see more students choosing to take courses online.” Debra sees opportunity in the scholarship program beyond the traditional university degree. “There is a link at the High School level. There are 26 technical education High Schools in Maine that have a lot of opportunity for young people – ProsperityME could work with those programs to help kids prepare for technical careers.”

Pictured above, Debra (left) with her friend Adah (right) in Soweto, South Africa.
Elmina B. Sewall Foundation has been an instrumental and valued partner of ProsperityME for over ten years. From 2011 through 2014, Sewall supported ProsperityME’s (then Community Financial Literacy) early years of formation. Since 2015, we have been awarded grants through Sewall’s Healthy People Healthy Places program. Our partnership with the Foundation has truly helped both organizations to build a roadmap to the future.

The Healthy People Healthy Places Program supports efforts to improve the interconnected well-being of people and the environment in Maine. In 2017, Sewall began a process to develop a clearer focus for that program and identified several areas across the state where they could work more closely with communities to direct resources for greater impact. One of those focus areas is Lewiston and Auburn. “Our formal community engagement process with Lewiston/Auburn began in 2019,” said Lauress Lawrence, Community and Equity Learning Partner at the Sewall Foundation. “We began meeting one-on-one with our funded organizations. ProsperityME was one of our first calls!”

The Foundation recognizes that partnerships and collaborations are the key to successful community development. “There is a complex and rich ecosystem of nonprofits in the Lewiston/Auburn area and an increasing number of immigrant-led nonprofits. We are focused on learning what the community needs to really flourish.”

In 2020, Elmina B. Sewall Foundation was the primary funder for a ProsperityME research project designed to identify systemic barriers to the success of immigrant-owned businesses in Lewiston/Auburn. “As we are coming to the end of the COVID-19 pandemic, we hope this project can really provide insights into how the pandemic has affected New Mainer communities, with a special lens on small businesses.” That data will be an essential ingredient to seeing those communities flourish. “ProsperityME really gets it!” Lawrence said. “It’s amazing to get to know organizations in Lewiston/Auburn better and we are very excited about what is taking shape there.”
The shocking death of George Floyd in Minneapolis in May of 2020 deeply affected members of Maine’s BIPOC immigrant community. In June of 2020, our board approved a statement of solidarity with BIPOC Americans and their struggles. This led to the creation of a Diversity, Equity, and Inclusion strategic framework that prioritized the concrete actions we plan to take to address the effects of historic and systemic racism on our community.

**DEI STRATEGIC FRAMEWORK**

**PROSPERITYME’S VISION:** **FINANCIAL STABILITY IS QUALITY OF LIFE**
All of Maine’s refugees and immigrants, their families and communities, reach financial stability and improve their quality of life.

**PROSPERITYME’S MISSION:** **EMPower THROUGH EDUCATION**
ProsperityME empowers, through education and counseling, members of refugee and immigrant communities to invest in themselves to build financial stability, careers, businesses and wealth.

<table>
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<tr>
<th>COMMITMENTS</th>
<th>ACTIONS</th>
<th>OUTCOMES</th>
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<tbody>
<tr>
<td>Provide systemic racism education and facilitate ongoing discussions to address systematic racism in the delivery of financial services.</td>
<td>Partner with Maine educational institutions to first understand and then collaborate with their DEI initiative.</td>
<td>Diversity, Equity and Inclusion is imperative to our success.</td>
</tr>
<tr>
<td>• Partner with Portland Adult Education to explore opportunities in addressing gaps in job piping initiatives and improve career development counseling to mitigate bias and racism in job referrals.</td>
<td>• Explore to understand and influence DEI initiatives with all of our college partnerships and any impact on our scholarship recipients, through the lens of immigrants.</td>
<td><strong>Enhance partnership with Maine Immigrants Prosperity Network (MIPN) to address gaps in systematic racism education and root causes in the financial sector.</strong></td>
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<tr>
<td>• Expand program curriculum to be inclusive and provide awareness on disrupting systemic racism in the workplace.</td>
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<tr>
<td>• Expand our course offerings to be inclusive of the BIPOC experience based on courses and content being shared.</td>
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*Free photo from Pexels.com @life-matters*
OUR TEAM

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Founder & Executive Director

CLEMENT YOMBE  
Director of Programs

BYRON BARTLETT  
Director of Administration

MATTESON NADEAU  
Event & Marketing Manager

JOANNA CAQUETTE  
Program Coordinator

RASHA AL SHAREEFI  
Administrative Assistant

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- Bowdoin College
- CA$H Coalition
- Capital Area New Mainers Project
- Centro Latino de Maine
- Community Credit Union
- cPort Credit Union
- Cultivating Community
- Furniture Friends
- Gateway Community Services
- Greater Portland Counsel of Government
- Hope Acts
- Infinity Federal Credit Union
- Immigrant Legal Advocacy Project
- Immigrant Resource Center of Maine
- In Her Presence
- Lewiston Adult Education
- Mahoro Maine Association
- Maine Career Center
- Maine Immigrant Access Network
- Maine Immigrants’ Rights Coalition
- Make It Happen
- Mano en Mano
- New England Arab American Association
- New England Djibouti Community
- New Ventures Maine
- Portland Adult Education
- Portland Empowered
- Portland Housing Authority
- Rwandese Association of Maine
- Small Business Association of Maine
- Southern Maine Community College
- The Burundian Association of Maine
- The Congolese Community of Maine
- The Indus Fund
- The Intercultural Community Center
- The Office of Economic Opportunity
- United Way of Southern Maine
- University of Southern Maine
- Welcoming the Stranger

Claude attending a staff training at Community Credit Union in Lewiston, November 2019.
I plan to travel around the world, to empower, to provide legal assistance, to educate girls who are not allowed to have an education.

-Kauna, 2019 Scholarship Awardee

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