Dear Friends,

2018 was yet another strong year for Urban Upbound, as we both deepened and expanded our reach in New York City. We added a financial counseling program in Staten Island, giving Urban Upbound a presence in all five boroughs. We also launched a homebuyer education program in Jamaica, Queens which has helped put a dozen families on the pathway to homeownership. Finally, the Youth Career Pathways Center continues to thrive, with over 450 youth securing jobs within the construction, retail, food service and customer service sectors.

This year, 22,000 individuals benefited from our programs, implemented in all boroughs and across our five campuses in Long Island City, Far Rockaway, Astoria, East Harlem and the Bronx. Our programs have produced remarkable results: in 2018, the College Access Program has helped improve SAT scores on average for juniors by 150 points, and 100% of our seniors were accepted to college. The Tax Preparation Program served 12,247 individuals at 22 sites, resulting in $13 million returned to the community. Our Worker Cooperative Project has steadily grown, and we now operate three businesses - On-Point Security, OSHA Solutions, and Paw Partners- that bring economic progress and opportunities to low-income neighborhoods.

We are proud of our accomplishments in 2018, and the numbers speak to the expertise and diligence of our staff. Of course, none of our work would be possible without the steadfast support of our passionate, diverse and generous donors. Thank you for your commitment to Urban Upbound’s mission, and for joining us in a movement to bring positive change to New York City.

All the best,

[Signature]
At the core of Urban Upbound’s mission and work is our belief that place-based, peer-led support is essential to helping NYCHA residents achieve economic progress. Urban Upbound builds a culture of economic empowerment in NYCHA developments, providing residents with access to formal and informal networks that encourage employment, education, and advancement.

OUR PROGRAMS:

- Employment Services
- Financial Counseling
- Income Support Services
- Community Revitalization
- Financial Inclusion

FINANCIAL REPORT:

- Program Expenses:
  - Workforce Development 34%
  - Youth Career Pathways 24%
  - Financial Fitness 17%
  - Federal Credit Union 5%
  - Cooperatives 5%
  - Total Revenues: $6,396,646
  - Total Expenses: $6,269,273

- Funding Sources:
  - Government 78%
  - Foundations & Corporations 13%
  - Individuals 9%
  - Total Assets: $2,089,884
  - Total Liabilities: $1,322,480
  - Total Net Assets: $767,404

- How We Spent Your Money:
  - Program 85%
  - General & Administrative 7%
  - Fundraising 8%
Problems:
85% of our clients face significant barriers to employment, including limited work experience, low levels of education, history in the criminal justice system, facing financial crises
Approximately half of our clients are not “job ready,” defined as being prepared to engage in job search, find a job and stay employed

How we help: Urban Upbound provides job readiness preparation, sector-focused training, and one-on-one career and educational counseling services including facilitated job placement services, job retention, college counseling and career advancement support for 12 months after securing employment. We refer clients to a host of coordinated partners for benefits such as, child care, adult basic education classes, and transportation accommodation.

OUR RESULTS

944
Job Placements

47.5%
Job Retention After 6 month

$14
Average Wage for Job Placements
Because of her exemplary performance, Lorraine was hired full-time as a Patient Care Advocate, almost tripling her income

Lorraine Lecler

When Lorraine Lecler, a 24-year-old East Harlem resident came to Urban Upbound, she was living with her cousin and grandmother. Her grandmother was in her nineties and needed family members to watch after her. Meanwhile, Lorraine was dealing with a major personal setback that had a profound impact on her daily routines.

Lorraine met with an Urban Upbound Employment Coordinator and eventually obtained a job with Trader Joe’s. The Employment Coordinator helped her secure a promotion at Trader Joe’s through repeated mock interviews. Even with her promotion, Lorraine found the time in her tight schedule to attend career advancement-focused events at Urban Upbound and meet with a Financial Counselor, who helped her open a bank account and improve her credit score.

After more conversations with the Employment Coordinator, Lorraine set her mind on obtaining a position in a hospital, and revised her resume accordingly. Lorraine was accepted to an Internship with New York Presbyterian Hospital, and because of her exemplary performance was hired full-time as a Patient Care Advocate, almost tripling her income. Never one to slow down, Lorraine still maintained her position at Trader Joe’s on a part-time basis. Lorraine feels confident she is in a much better position to support her grandmother, and has even enrolled at Hostos Community College to continue her education.
Problems:
Over 34% of public housing youth ages 18-24 are neither working nor in school
Only 55% of public housing youth graduate from high school in four years

How we help:
Urban Upbound addresses the education inequality and unemployment rates experienced by young adults ages 14-24 through a comprehensive and individualized approach, providing them with access to educational, employment and financial counseling services. These include SAT preparation, college counseling, networking opportunities, job placements and hard and soft skills training.

OUR RESULTS

532
Youth Job Placements

100%
Of Seniors Accepted into 2 & 4 Year Universities
Josh Viera

Public housing resident Josh Viera came to Urban Upbound’s Youth Career Pathways program in May of 2018 with an interest in software engineering/IT. Josh expressed his desire to change his adolescent trajectory, which had been marked by peer pressure and poor choices that prevented him from living up to his full potential. During his sophomore year of high school, a family tragedy forced him to leave high school to support his mom and siblings.

A few years later, he earned his high school equivalency certificate and started working at an electric company, making $17,000 per year. Josh still longed to get a job in the tech sector, but he was unsure how he would make this happen without a college degree.

Josh started working with a YouthPathways program coordinator, who discussed his future career aspirations and recommended that he apply to Pursuit, a tech training program that helps underrepresented individuals get their first jobs in the field. The Urban Upbound staff member helped Josh (and 14 other young people) apply to Pursuit's 10-month intensive training course. Josh was the only Urban Upbound participant to get accepted into the program. While in Pursuit, Josh learned the coding skills and industry knowledge to land him his first web development job at a major tech company. Now Josh is making over four times the salary he was making previously.

Josh’s story shows the transformative power of Urban Upbound youth having a bridge to Pursuit and the importance of making sure that more youth from public housing have the skills to get accepted and succeed in the life-changing program or other postsecondary programs that lead to a credential in the growing tech sector.

“Josh learned the coding skills and industry knowledge to land him his first web development job at a major tech company”

Josh Viera
Problems:
The average income of our clients is $12,262, well below the federal poverty line
In our communities, 80% of the population do not have emergency savings or assets
In our communities, people spend a lifetime average of $40,000 on money orders and check cashing

How we help: Through our sites in Long Island City, Astoria, Far Rockaway, and the South Bronx, Urban Upbound addresses clients’ financial issues, helping them open a bank account, budget, save, reduce debt, build credit, start a business, and acquire assets such as a home or business.
“Natasha Lanausse was able to pay off her debts, boost her credit score, and find a new job with the help of an Urban Upbound Financial Counselor.”

Natash Lanausse

Natasha Lanausse, a 24-year-old East Harlem resident, started college several years ago but left shortly after when she felt the burden of her financial responsibilities to her family. Natasha made the determination to leave school and accept a job that was not challenging or rewarding to her in order to help her mother make ends meet. She unfortunately lost her job just months after, causing her to accumulate debt and leaving her feeling overwhelmed.

Natasha came to Urban Upbound seeking a financial counselor. At this time, she had a low credit score with one credit account in collection. Andrade Newby, a Financial Counselor at Urban Upbound, was able to help Natasha resolve the debt collection amount and improve her credit score by 100 points over the course of a few months. In addition, Andrade helped Natasha identify and apply for several job opportunities.

Natasha is now gainfully employed full-time as an administrative assistant for a medical facility. With her credit under control and her finances improved, Natasha now looks forward to resuming her college education while continuing to work and help her mother.
Problems:
Close to half of our clients are low- to very-low income earners, falling below 200% the average NYC income, and are eligible for the Earned Income Tax Credit.
55% of our clients speak English as a second language, requiring extra support in filing their taxes.

How we help: Financial Counselors refer clients to our Income Support Services program for Free Tax Preparation (for access to theEarned Income Tax Credit), and assistance applying for SNAP, Earned Income Disregard, and Public Health benefits. Urban Upbound has 21 tax prep sites in Queens, Manhattan, Brooklyn, and the Bronx.

OUR RESULTS

17676 Tax Returns Filed
$18.6M In Tax Refunds
$7.3M Refunded in Earned Income Tax Credit
**SUCCESS STORY**

“Elsa’s total refund was $5,640 and she has been working closely with her Financial Counselor to be financially stable”

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**Elsa Guaman**

Elsa Guaman and her three year old daughter are originally from Ecuador and have been living in New York City for two years. Elsa is a single mother and came to Urban Upbound desperately looking for employment. Elsa initially met with the integration coordinator who connected her with a Career counselor, Financial counselor, VITA tax preparer and Urban Upbound Federal Credit Union. Elsa had limited knowledge about free resources available and workforce support. While looking for employment, Elsa got connected with an agency that hired immigrants for factory jobs. She needed a job but the conditions and wages were not suitable. She was hopeless and unsure about her future until one day a friend told her about Urban Upbound.

Urban Upbound staff in collaboration with a Community partner were able to assist Elsa getting assistance for interview attire and a monthly MetroCard. She met with her career counselor at Urban Upbound and was connected with a temporary job opportunity as a call taker. Urban Upbound VITA Tax preparer assisted her with filling 2016 and 2017 taxes and was eligible for the Earned Income Tax Credit. Her total refund was $5,640 and Elsa has been working closely with her Financial Counselor to be financially stable. Elsa cares deeply about her daughter’s future and her priority is to learn English to land a full time job.
Problems:
Despite NYC’s rapid development, opportunities for entrepreneurship, skills training and employment remain lacking in high-needs neighborhoods.

How we help: Urban Upbound brings economic opportunity to the communities we serve through the creation of worker-owned cooperatives, which provide their owners with a path to entrepreneurship and economic stability. Our cooperatives provide affordable banking, reasonably-priced and healthy food, and construction work adjacent to public housing communities.

COMMUNITY REVITALIZATION
ANNUAL REPORT 2018

OUR RESULTS

3 Businesses owned and run by the community with 15 Worker-Owners and 14 Employees
8 worker co-op businesses and/or entrepreneurs looking to start their own business supported
“The week after Montreal completed the class, Urban Upbound staff connected him to TradeOff Construction Services where he secured employment”

Montreal McClinton

Montreal McClinton had been working in construction for a couple years when he was let go. He was one of many workers affected by Local Law 196 of 2017, which increased the amount of hours of occupational health and safety training construction workers need to have. An OSHA 30 class, which provides the kind of training now required, can go for as much $500, a challenging amount for Montreal, who is his family’s main financial support. As a result, he began to feel hopeless about continuing a career in construction.

Around that time, Montreal came across an Urban Upbound flyer in his neighborhood of Clinton Houses, a NYCHA development in East Harlem. After meeting with our staff, he enrolled in one of the free OSHA 30 classes Urban Upbound has been able to offer since 2018 with support from the New York City Council and in partnership with OSHA Solutions, the worker cooperative UU helped launch in 2017. In April of 2018, the week after Montreal completed the class, Urban Upbound staff connected him to TradeOff Construction Services, where he secured employment as a general laborer. Montreal has continued working with Urban Upbound and is happily employed.
Problems:
In our communities, 43% of the population is unbanked, resorting instead to high-fee payment methods such as money orders, check cashing and wire transfers.

How we help: The Urban Upbound Federal Credit Union provides safe and affordable banking options to the surrounding Long Island City community and constituents we serve. Products offered include savings accounts, credit building products, personal and business loans, free NYCHA rent payment processing.

OUR RESULTS

117 New Accounts Opened
1190 Total Members
$2.2M In Processed NYCHA Rent Payments
SUCCESS STORY

"The Urban Upbound FCU helped Corinne and her husband improve their credit score and build her confidence in what she thought was impossible for them to accomplish financially”

Corinne Haynes

Corinne opened her Urban Upbound FCU account back in January 2011 and started with a $50 going direct deposit from her payroll. In the beginning the account served as a safety net, she was able to go from time to time and take $40 after leaving money there for a few pay periods. Corinne encouraged her husband to get an account, and they began depositing $125 bi-weekly to help them pay for a destination wedding in New Orleans.

In addition to encouraging savings with a goal, Corinne decided to take a $500 credit builder loan, which required increasing her direct deposit from $50 to $75 bi-weekly in order to cover the $86 monthly loan payment. She would show her husband her receipts every time she made a loan payment and the deposit into his account, and he was impressed. These processes enabled Corinne and her husband to pay for two flights to New Orleans, go on her birthday trip in June, improve their credit score, and last but not least build their confidence in what she thought was impossible for them to accomplish financially. It really helped that there is NO ATM for easy access. Corinne is excited to say that to date she has been able to keep a standing balance of $1,000 for the pass 3 months.
Supporters List

Founders
($250,000+)
Consortium For Worker Education (CWE)
New York City Council
NYC Human Resources Administration
NYC Office of Financial Empowerment
NYC Small Business Services

Pillars
($100,000-$249,999)
JP Morgan Chase
New York State Education Department
Single Stop USA Foundation

Visionaries
($50,000-$99,999)
Cisco Foundation
Citi Foundation
Internal Revenue Service

Champions
($25,000-$49,999)
Seth Sprague Educational and Charitable Foundation
The Durst Organization

Pioneers
($10,000-$24,999)
Bergstein Family
Brad & Lindsey Tully
Capital One Services, LLC
Con Edison
Discovery Communications
Elysabeth Kleinhans
Eric Sobotka
Flicker Family

Allies
($1,000-$4,999)
Alan Vaynerchuk
Amalgamated Bank
Bright Funds Foundation
Cushman & Wakefield
David Tisch

Friends ($100-$999)
Al textStyle
Alex dela Roca
Andrew Knopf
Betsy Hernandez

Founders
($250,000+)
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New York City Council
NYC Human Resources Administration
NYC Office of Financial Empowerment
NYC Small Business Services

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Eric Sobotka
Flicker Family

Allies
($1,000-$4,999)
Alan Vaynerchuk
Amalgamated Bank
Bright Funds Foundation
Cushman & Wakefield
David Tisch

Friends ($100-$999)
Adam Elzer
Adam Lelonek
Alexander Crises
Amy Folger
Andrew Knopf
Betsy Hernandez

Bill Hanson
Brent O’Leary
Chantal Baron Russell
Christopher Ponte
Corey Borg
Craig Walker
David Caplan
David Weinreb
David Yadegar
Denise Kaalund
Dennis Hughes
Dian Smith
 Ditmars Vintage
Fran Carpentier
Giuseppe Restivo
Gregory Coleman
Harold Ickes
Jeffrey Stein
Jon Alagem
Jonathan Budish
Jordan Vogel
Josh Abramson
Joshua Gilbert
Ken Fisher
Laurie Parish
Lindsay Kalick
Lindsay Wallner
Marc Boyan
Marlene Cintron
Michael Bergstein
Michael Goldberg
Michael Lieberman
Michael Perls
Michael Russell
Nicholas Capowski
NY Metropolitan Area Joint Board Workers United
Patricof Family Foundation Fund
Paypal Charitable Giving Fund
Philippe Von Borries
Richard Winsten
Ryan Harwood
Stephen Holihan
Steven Cutler
The Edward J. Malloy Initiative for Construction Skills
Whitney Lane
William V Speer Jr
EXECUTIVE
Taylor, (Bishop) Mitchell
CEO
Miller, David
CFO
Goldszer, Bethany,
Managing Director

OPERATIONS
Robinson, Deniro (Billy)
Outreach/Community
Partnership Manager
Taylor-Lee, Telisha
Assistant to the CEO
Ahmed, Samah
Finance Administrative
Asth.
Thung, Adam
Communications &
Technology Associate
Development
Fransen, Rosalie
Data and Evaluation
Manager

YOUTH
CAREER
PATHWAYS
Saenz, Patricia
Director
Perry, Nicole
Assistant Director
Garcia, Sabrina
Assistant Director
Taylor, Barbara
Site Manager- FR
Adeleke, Omatara
HRA Representative
Blunt, Shyvone
Facilitator/Mentor
Ellis, Jamison
HSE Instructor
Dzikas, Erin
Program Assistant,
Retention
Freeman, Nia
College Access
Coordinator
Garrido, Angel
Employment Coordinator
Kincaid, Gwen
Program Assistant, Intake

INCOME
SUPPORT
SERVICES
Williams, Tatiana
Director
Torres, Ralph
Tax Law Instructor/Site
Manager
Santos, Angela
Tax & Benefits Specialist
Worker’s Cooperative
Initiative
Cano, Carlos
Associate Director
Allen-Cummings, Oliver
Program Coordinator
Mercado, Bryan
Program Coordinator
Valbuena, Gil
Financial Officer

BUSINESS
DEVELOPMENT
Din, Bob
Assistant Director
Hernandez, Kevin
Business Accounts
Manager

CREDIT
UNION
Sutton, Chhanda
Branch Manager
Arias, Aurea
Assistant Branch Manager
Dilone, Jenny
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Representative
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