

FSW

CHANGING LIVES *and*
SHAPING BRIGHTER FUTURES

Annual Report 2012

SERVING GREATER BRIDGEPORT FOR 164 YEARS



A Comprehensive Response to Complex Issues

FSW offers hope and opportunity to more than 12,000 individuals, families, and youths affected by poverty in the Greater Bridgeport Area. Most live at or below the poverty line and are challenged by a range of complex social, economic, and health issues. Our goal is to move our clients from crisis to stability and to greater levels of self-sufficiency.

To meet our clients' varied and complex needs, we first carefully assess each unique situation. Then we create an individualized plan that draws upon the innovative, flexible, and collaborative programs that FSW has designed to strengthen our clients' personal capabilities and support their pursuit of brighter futures.

We deliver our comprehensive services through five multifaceted programs—**Behavioral Health, Financial Education and Family Assets, Literacy and Work Skills, Youth Services, and Social Enterprise**. This report describes each program area and features stories about some of the many clients whose lives we've helped change and whose futures we've helped to brighten.

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HOPE and
OPPORTUNITY

LETTER FROM *the* PRESIDENT
and CHAIRMAN OF THE BOARD

The depth of the recession and the economy's slow recovery have presented enormous challenges to many of us, but they have had a devastating impact on the most vulnerable in our community: those living at or below the poverty line. This year, your concern and generosity made it possible for FSW to provide thousands of individuals and families in the Greater Bridgeport area with the scarcest and most precious of resources: hope and opportunity.



In 2011, Bridgeport's median family income dropped 9% to \$35,379.

The unemployment rate reached 14.3%.

Jobless rates for Hispanics and African Americans in our city and across the state were at 17.7% and 15.6%, respectively.

The child poverty rate in Bridgeport rose to 39%.

More than 18% of single mothers with children living in our city live in poverty.

In Fiscal Year 2012, more than 12,000 low-income people—1,000 more than last year—turned to FSW, seeking assistance. They needed food, shelter, and emergency assistance and were desperately searching for ways to ensure the stability and security of their families. They came to FSW for help in handling financial and familial challenges and in developing the skills they needed to find jobs. Many sought counseling and other mental health services to help them deal with the stress and upheaval caused by financial instability.

The growing number of families and individuals struggling to survive the recession has created an unprecedented challenge for FSW. Although our services are more in demand than ever before, funding across sectors has remained flat or in some instances has been cut, with no relief in sight.

Despite these challenges, we were able to assist every client that walked through our door in 2012. Our success is the result of teamwork. Your generous support helped provide the resources

we needed to fund our programs and services. Our hardworking board members rolled up their sleeves to stretch our budget and provide strategic guidance. Inspired by our client's valiant struggles and resiliency, our tenacious staff found new ways to collaborate and worked hard to increase the efficiency and effectiveness of our services.

Thanks to their hard work and to the efforts of supporters like you, we were able to sustain the quality of our services and assist more people than ever before. For example, more than 4,000 elderly and homebound people received hot nutritious meals; more than 1,800 families received emergency assistance to meet basic needs and, in some cases, to avoid eviction or foreclosure. Another 800 individuals received the literacy and work skills training they needed to compete for better jobs and living wages. More than 340 at-risk youth received the education, training, and mentoring they needed to begin rebuilding their lives. To stretch their incomes and begin saving for the future, more than 780 people participated in financial education workshops and one-on-one coaching sessions to acquire fundamental money management skills. Our Behavioral Health Program provided mental health services to more than 2,600 individuals and families—the highest number we have served in FSW's history.

This level of service would not have been possible without an agency-wide commitment to new Results Based Accountability practices and a new information technology system. These initiatives are helping us to improve our program assessment and outcomes reporting, which enables us to forecast results and then adjust our programming



so we can deliver the most efficient and highest quality of service to our community.

FSW is committed to meeting the growing needs of the poorest in our community through innovative programming and collaborative efforts in ways that will allow us to accomplish more with the resources we have. In this slow economy, however, it will be a challenge—especially with our reduced resources—to serve the growing number of individuals and families that will desperately need our help.

Our achievements would not be possible without your financial support for the broad-reaching work we do. Your unwavering commitment to the men, women, and children who turn to us in times of need is more important than ever, and

we are grateful for your ongoing concern and unstinting support.

Together we are making a real difference in the lives of thousands of people by providing them with the hope and opportunity they need—that all of us need—to build a brighter and more secure future. On behalf of everyone at FSW, thank you for all that you have done and will continue to do for the most vulnerable members of our community.

Sincerely,

Handwritten signatures of William J. Hass and Ellen Tower in black ink.

William J. Hass, PhD
President and CEO

Ellen Tower
Chair, FSW Board

Behavioral Health

Our counselors and case managers provide clients with the help they need to cope with life's many challenges. Some of our clients struggle with psychiatric disorders. Others are looking for ways to cope with the stresses of everyday living or with sudden trauma or ongoing challenges—such as loss of a job or loved one, divorce, domestic violence, substance abuse, and health crises. FSW provides adults, children, and families with comprehensive short- and long-term psychiatric treatment. We operate the only walk-in clinic in Bridgeport that provides immediate access to counseling services.

BEHAVIORAL HEALTH PROGRAMS AND SERVICES

Programs

- Emergency Mental Health Walk-In Clinic
- Psychiatric Rehabilitation
- Parenting Education Program
- Domestic Violence and Abuse Counseling
- HIV / AIDS Counseling

Services

- Crisis Intervention
- Individual, Group, and Family Counseling
- Independent Living Skills Training
- Medication Management
- Money Management
- Referrals to Community Resources
- Vocational Training and Employment Support Services



Susan

“I use everything I learned at FSW. They empowered me to take care of myself, face my fears, and deal with the world around me.”

When Susan came to FSW, her grandmother, a stabilizing figure in her life, had recently passed away, and Susan was finding it difficult to manage on her own. She was about to lose her job and felt “angry and sad and scared about the future.” Susan had been in and out of mental health programs since her teenage years and didn’t have much hope that anyone could help her.

At FSW, she “found a team of counselors who really care about me.” Through FSW’s **Independent Living Skills Training**, she took classes in personal health, cooking, peer mentoring, and meditation. One counselor even helped her find her “dream job” at a pet care facility. Today, Susan is more hopeful than ever before.

Financial Education and Family Assets

Strong financial management skills are the key to preventing financial crises and improving prospects for financial success. We provide our clients with the essential skills they need to achieve and sustain their financial security. We offer individuals and families a variety of financial education workshops and one-on-one coaching sessions in the fundamentals of money management, credit and debt repair, personal and household budgeting, federal and state assistance eligibility, and long-term financial planning. We also offer new and aspiring entrepreneurs the opportunity to attend workshops and work with other business professionals in order to learn how to successfully operate and grow their own small businesses.

FINANCIAL EDUCATION AND FAMILY ASSETS PROGRAMS

Individual and Family Counseling

- Financial Education Workshops
- Individualized Budget Counseling and Financial Coaching
- Earned Benefits Online Application Assistance
- Individual Development Account (matched savings)
- Volunteer Income Tax Assistance (VITA)
- Homeowner's Information, Assessment, and Referral
- Homeowner's Assistance Grants

Homelessness Prevention and Emergency Assistance

- Crisis Intervention Counseling
- Emergency Loans

Small Business Development

- Workshops in Business Opportunities (WIBO)
- WIBO Grad Advanced Training Workshops
- WIBO Volunteer Mentors and Coaches



Miriam

“With my income, it never occurred to me that I could ever own my own home. I was connected to resources to assist with a down payment. We now have a beautiful home with three bedrooms.”

Miriam and her children lived in an apartment that had leaky ceilings and pests, but, despite her repeated requests, the landlord would not fix the problems. Finally, Miriam contacted FSW to see if we could help her find a better home for her family.

FSW's **Volunteer Income Tax Assistance (VITA)** helped Miriam receive an earned income tax credit and a refund from the federal government. Miriam also met with FSW's financial counselor for **Individualized Budget Counseling and Financial Coaching**. She participated in **Financial Education Workshops** and “Be Your Own Homeowner” workshops. Once she had gained the information and skill she needed, Miriam was able to purchase her first home.

Literacy and Work Skills

In order for low-income individuals to overcome poverty, they need to find and keep good jobs. FSW provides our clients with the education and skills they need to enter the workforce and succeed in the workplace. Our literacy programs ensure they have the basic reading and writing skills. We also provide hands-on vocational training, workforce skills certification, and internships in many fields and we offer clients counseling and practical guidance as they begin to pursue employment.

LITERACY AND WORK SKILLS PROGRAMS

Literacy

- Basic Literacy Classes
- ESOL Classes
 - Civics and Citizenship*
- Volunteer Basic Literacy and ESOL Tutors and Mentors
 - Recruitment and Training*
- National External Diploma Program (high school)
 - 1199 Union, Remediation Class*

Work Skills Development

- Women in Network (WIN) Project (for ages 18 to 45)
- Workforce Investment Act (WIA)
 - Education and Testing*
 - Training*
- Jobs First Educational Services (JFES) for Youth
 - Training*
 - Subsidized Employment*
- Green Up Bridgeport
- Community Development Block Grant (for adults)
- META Union Contract Classes
- 1199 Union Contract Classes

Empowering People for Success

- Individual Performance
- Employment Success
- Safety Net Outreach



Micha

“Every morning now, I feel like I want to get up, go into work, and help my patients. They are the most important thing in my life—except for my daughter.”

While Micha was working as a nanny, the children in her care often would ask her to read to them. Micha, who was not a strong reader, would look at the pictures and make up a story. As the children grew older, they themselves learned to read, and eventually they realized that Micha could not read very well.

The children’s parents arranged for Micha to enroll in FSW’s **Literacy Volunteers Program**. Micha not only learned to read, but, with the help of her FSW tutor, she passed the exam to become a nurse’s assistant. Today, Micha is on staff at Bridgeport Hospital, pursuing a fulfilling career.

Youth Services

FSW has designed a number of year-round programs for the Greater Bridgeport Area youths (ages 14 to 23) who are referred to us by the juvenile justice system and Connecticut's Department of Children and Families. We offer intensive counseling, work readiness training, preparation for school reentry, and practical training and work experience. FSW's adult and youth role models and mentors offer motivation, inspiration, and encouragement. Our young clients also receive training in life skills and leadership to help build their confidence and self-esteem and equip them to handle their daily challenges in healthy and positive ways.

YOUTH SERVICES PROGRAMS

- Case Management
- Family Engagement
- Financial Education and Asset Building
 - Individual Development Accounts*
- Youth Business Center
 - Work Skills and Work Readiness Training*
 - Life Skills Training*
 - Vocational Skills*
- Youth Leadership Development (Youth Boards)
- Outreach and Tracking
- Community Service
- Recreational Activities



Quanitra

“I developed hands-on life and workplace skills that gave me self-esteem and confidence.... I enrolled as a student in Housatonic Community College’s Criminal Justice program so I could help kids in the Bridgeport juvenile system.”

A mother at age 15, Quanitra successfully completed high school. To help her support herself, Connecticut's Department of Children and Families referred her to FSW's **Youth Business Center**. FSW arranged an internship at a local law firm, which led to a full-time job.

Quanitra became a member of FSW's CT Youth Opportunity Strategy and Bridgeport's Youth Leadership Board. She completed FSW's **Financial Education and Asset Building** workshops and enrolled in the **Individual Development Account** program, a matched savings account, which helped her buy a car and invest in a Certificate of Deposit. Quanitra, who herself spent time in a juvenile residential facility, chose to study criminal justice so she could help young people facing the same challenges she did improve their lives.

Social Enterprise

FSW operates two successful Social Enterprise programs: Meals on Wheels and Deaf Services. Both programs provide essential services to our region's most vulnerable people. This year, our Meals on Wheels provided more than 4,000 nutritious, well-balanced meals to elderly and homebound individuals in the Greater Bridgeport and New Haven areas. Our Deaf Services program provides services to deaf and hearing-impaired individuals throughout Connecticut. We are the state's leading provider of educational, advocacy, case management, and sign-language interpretation services. This year, we assisted more than 1,000 deaf and hearing-impaired clients, clients' family members, and health-care providers.

SOCIAL ENTERPRISE PROGRAMS

- Meals on Wheels (for seniors and homebound)
 - Bridgeport*
 - New Haven*
- Deaf Services
 - Walk-In Clinic (provides information, social services, referrals)*
 - Individual and Family Case Management*
 - Interpretative Services*
 - Interpreter Workshops and Sign Language Classes*
 - Literacy*
 - Social Activities*
 - Advocacy*

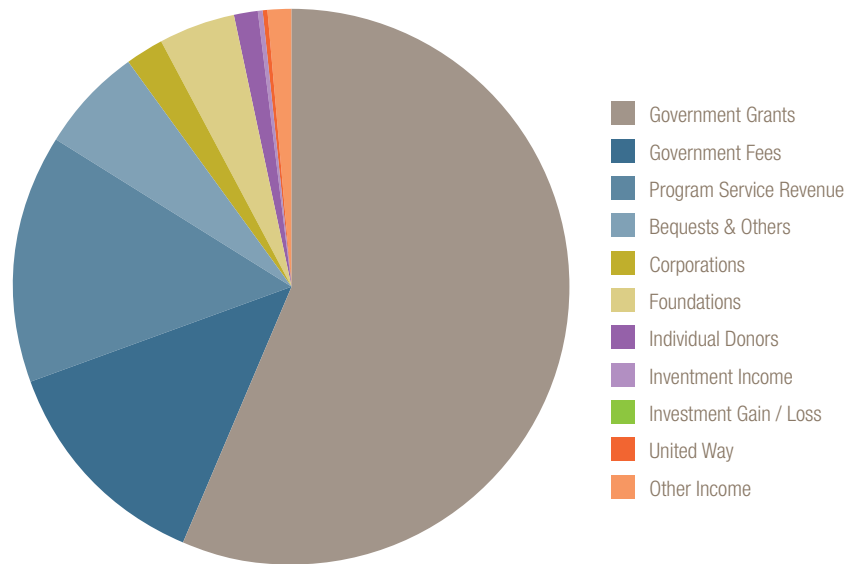


Leah

“Someday I would like to be a sign language interpreter and use these skills to help hearing impaired people face their challenges, just as people have helped me to do.”

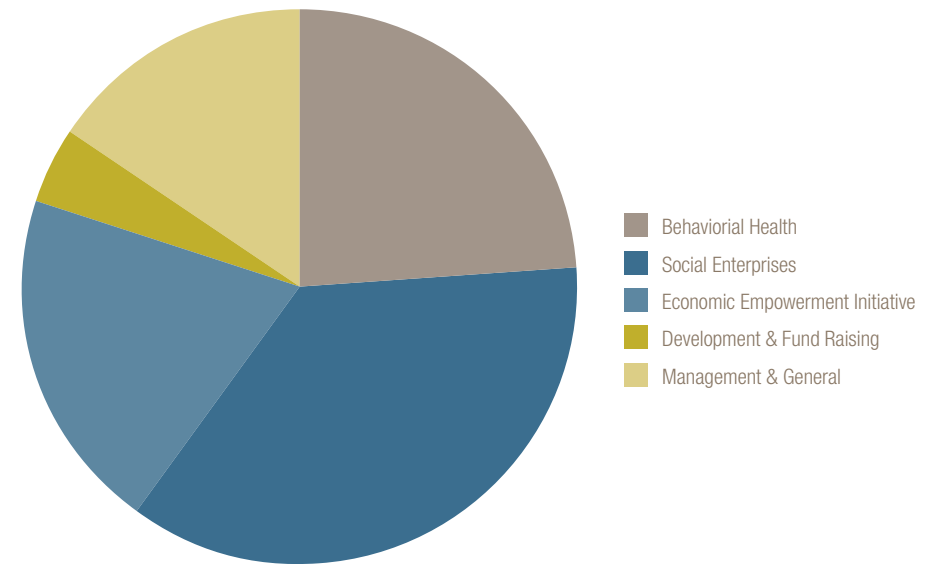
Leah was diagnosed with cerebral-palsy-impaired hearing when she was just six weeks old. “At 21, the depression I had suffered from for years worsened. I spiraled downhill,” she explains. She felt anxious and fearful and eventually sought help from FSW’s **Deaf Services** program. Her counselor at FSW was also hearing impaired, and Leah was able to talk about her feelings with someone who understood. The counselor helped Leah find a home, manage her finances, and access benefits for which she was eligible. Eventually, Leah graduated from the Greater Bridgeport Mental Health Center’s Peer Support Specialist Training Program—a program that her FSW counselor had encouraged her to pursue.

Revenue



Government Grants	\$ 6,714,306
Government Fees	1,531,607
Program Service Revenue	1,715,806
Bequests & Others	732,008
Corporations	247,480
Foundations	524,958
Individual Donors	179,752
Investment Income	19,778
Investment Gain / Loss	1,754
United Way	36,264
Other Income	149,973
Grand Total	\$11,853,686

Expenses



Behavioral Health	\$ 2,870,014
Social Enterprises	4,319,386
Economic Empowerment Initiative	2,402,453
Development & Fund Raising	522,243
Management & General	1,839,716
Grand Total	\$11,953,812

2012 Profit & Loss (\$100,126)

Depreciation and unrealized investment loss are reflected in the total deficit. Operating results are based on a budget with a \$146,911 surplus.

THANK YOU

FSW Inc. extends its deep appreciation and sincere thanks to the following individuals, corporations, foundations, and organizations whose generous support enabled us to provide more than 12,000 low-income people from the Greater Bridgeport community with the hope and opportunity they need to build brighter futures.



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\$100,000 +

Microsoft Corporation

\$25,000 +

General Electric

\$10,000 +

PSEG Power Connecticut LLC

\$5,000 +

Lindley Food Service

The Trischman Group at Morgan Stanley

Smith Barney

The United Illuminating Company/

Southern Connecticut Gas

West End Lumber

\$2,500 +

Bridgeport Landing Development LLC

The Eastern Bag & Paper Group

People's United Bank

Pullman & Comley, LLC

Universal Business Equipment Corp.

William Blair & Company

\$1,000 +

Adams Hometown Market

BlumShapiro

Chip's Family Restaurant

Dworken, Hillman, LaMorte, & Sterczala, P.C.

Fairway & Greene

IBM

Mr. Handyman of Greater Fairfield

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Santa Energy Corporation

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Tutor Time Child Care/Learning Centers

Two B's Accessories, Inc.

U.S. Trust, Bank of America Private

Wealth Management

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Wilson Elser

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\$500 +

Ticket Liquidator

United Technologies Corporation

Vincent Palumbo Salon

\$250 +

Connecticut Air Systems

Fite Shavell & Associates

Forger Kunkel Plumbing & Heating, LLC

Mark Otterson - State Farm Insurance

Sikorsky Aircraft Corporation

Sorenson Communications, Inc.

Work It Out Wardrobes, LLC

Up to \$249

A Child's Garden, Inc.

Bank of America

Beauty Remembered

CSDVRS, LLC

Home on the Range

Inner Dimensions

Pitney Bowes Inc.

Reliance Graphics Inc.

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White Home Products, Inc.

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Lone Pine Foundation, Inc.

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The Tow Foundation

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Bromer Kearney Charitable Foundation, Inc.

Citi Foundation

Edward S. Moore Family Foundation, Inc.

Fairfield County Community Foundation

Near & Far Aid Association

People's United Community Foundation

The Community Foundation for Greater

New Haven

\$10,000 +

Bayer USA Foundation
The Home Instead Senior Care Foundation
The Walt Disney Company Foundation

\$5,000 +

Bank of America Charitable Foundation, Inc.
BJ's Charitable Foundation
Neil and Sandra DeFeo Family Foundation

\$2,500 +

Frederick A. DeLuca Foundation
Pitney Bowes Foundation
Ruscito Family Foundation
Swindells Charitable Foundation
TD Charitable Foundation
Thomas & Jeanne Elmezzi Foundation

\$1,000 +

The Burroughs Fund
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Helen & William Mazer Foundation
The Maurice Goodman Foundation, Inc.
Mellen Foundation
Sunrise Rotary 21st Century Foundation
The Grace Jones Richardson Trust
The Ruth Camp Campbell Foundation

\$500 +

Cleveland H. Dodge Foundation, Inc.
The Ethel & Abe Lapidis Foundation

COMMUNITY ORGANIZATIONS

\$20,000 +

Walmart Foundation - Meals on Wheels
Association of America
United Way of Coastal Fairfield County

\$10,000 +

Bridgeport Ladies Charitable Society
Connecticut Council of Family Service Agencies
The Julia Moore Rackleff Scholarship Fund

\$5,000 +

First Church Congregational

\$2,500 +

Bridgeport Hospital
Bridgeport Society of General Surgeons

\$1,000 +

City of Bridgeport
Southport Congregational Church
St. Vincent's Special Needs

\$500 +

Greenfield Hill Congregational Church

Up to \$499

Fairfield Garden Club
Salem Lutheran Church
UI Employee Giving Campaign
United Way of Milford
West End Business Association

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