



A Comprehensive Response to Complex Issues

FSW is a 165 year-old social service agency whose mission is to empower people to build a brighter future. We achieve our mission by linking flexible, innovative programs to restore personal capability, develop skills, and build a pathway to economic self-sufficiency. This year approximately 12,000 low-income individuals and families turned to FSW to help them develop successful strategies to achieve lasting change and a brighter, more secure future.

FSW understands that people impacted by poverty are challenged by a range of complex social, economic, and health issues, and that their plight affects the quality of life and stability of the communities in which they live. We have learned that meaningful change requires sustained, multi-dimensional support tailored to the varied and complex needs of our clients and their families.

We deliver our comprehensive services through four core programs—Behavioral Health, Economic Empowerment, Youth Services, and Social Enterprise. This report highlights our key organizational initiatives, provides an overview of our programs, and features stories about some of the many clients whose lives we've helped change and whose futures your support has helped brighten.

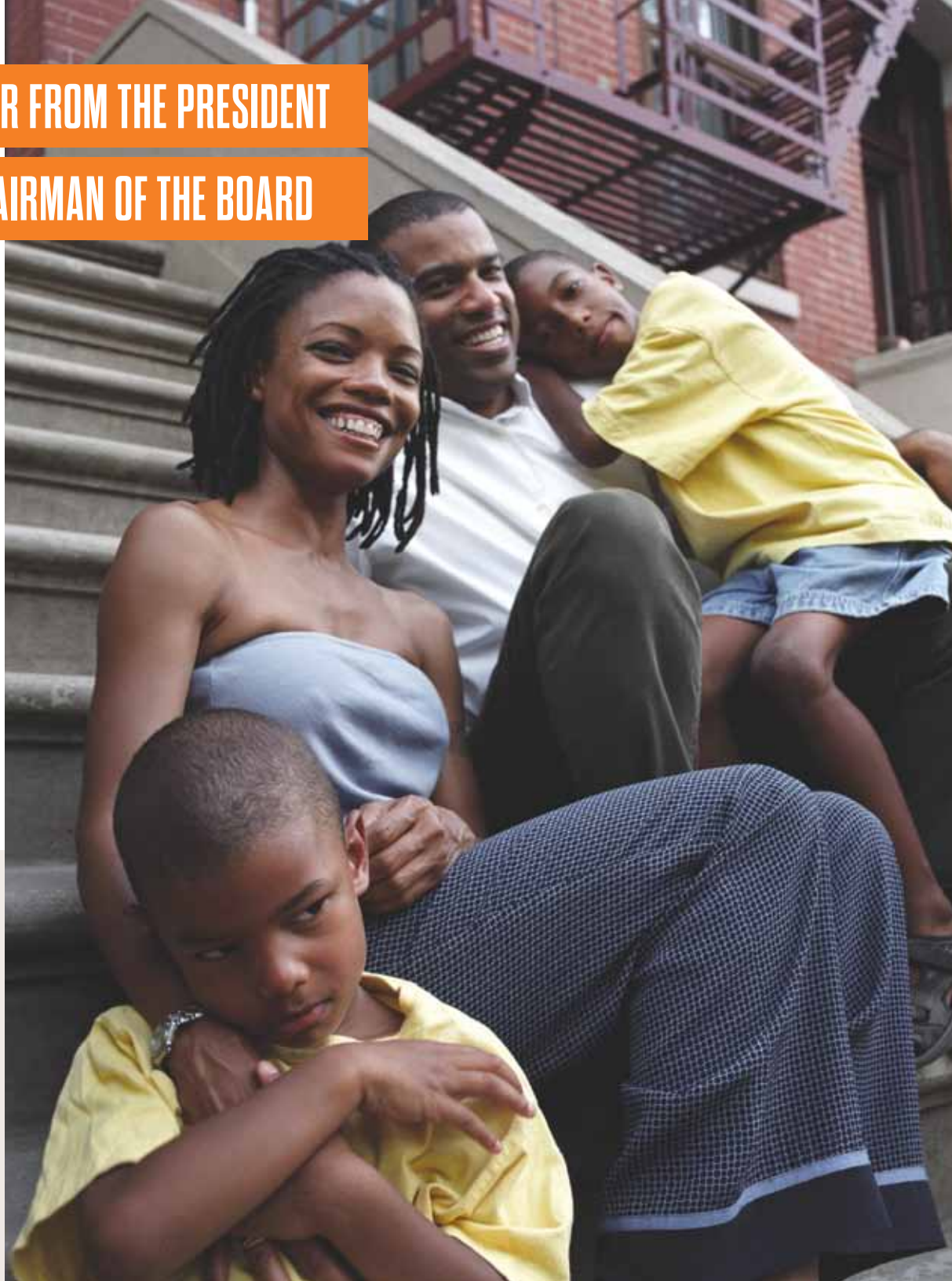
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LETTER FROM THE PRESIDENT

& CHAIRMAN OF THE BOARD



In this increasingly complex world, change occurs rapidly, rendering strategies that were successful last year or even last month, less effective. To keep pace and thrive, all of us—as individuals, as organizations, and as communities—must continually assess our circumstances and create new strategies that respond to change, strengthen our capacity, and enable us to succeed.

25.7% of Bridgeport families live in poverty.

This has been an extraordinary year in which the political, economic and even the physical environment changed and challenged the community we serve on almost every front. As a 165 year old social service agency that is known and trusted by clients and service providers alike, FSW served as a “first responder” acting quickly to marshal our own resources and to collaborate with other human service agencies to address the impact of these changing circumstances.

This year was especially hard on the poorest and most vulnerable members of our community. Already burdened with a 23% poverty rate and by one of the highest unemployment rates in the state, our clients struggled to survive a series of destabilizing events in 2013 that threatened their family’s safety and security. Sequestration cuts in government funding for vital services to women and children, seniors, and people with mental illnesses pushed many families deeper into poverty. Pervasive uncertainty about the

STRATEGIES FOR SUCCESS

economy added another barrier to the search for jobs and a living wage. Snow storms and floods damaged or destroyed households generating bills for repairs and replacement impossible for many to meet without assistance. Buffeted literally and figuratively by storms, our community still found the strength and compassion to help one another and the determination to overcome these adversities.

Once emergency needs were met, FSW focused on creating new and responsive strategies to ensure that our clients would receive the programs and services they needed to successfully overcome these challenges and continue to build more secure futures.

We know that in order for our clients to thrive in today's challenging environment, they must develop successful strategies that will enable them to achieve meaningful and lasting change. As a result, over 12,000 people came to FSW this past year because our comprehensive services and holistic approach allows us to provide each client with an individualized plan that draws upon our innovative and collaborative programs to move them from crisis to greater levels of self-sufficiency. Each plan charts a strategy for success based on the personal capabilities and individual strengths of each client.

37.6% of Bridgeport children live in poverty.

For many, success is measured in small steps towards security and safety – a safe place to live, food, and basic health care. Once stabilized, FSW staff and

clients work together to integrate our programs and services to develop the skills and knowledge they need to successfully manage financial and or familial challenges, or obtain the education and training they need to find meaningful employment. Cumulatively these steps—large and small—strengthen our clients' capabilities and infuse them with the confidence they need to succeed in meeting their goals.

Bridgeport's 11.6% unemployment rate is the highest in CT.

If we are to build on these successes however, we'll need to work harder and even more closely together. A successful strategy for our community will take nothing less than a united effort from all of us. Our success and that of our community partners and funders will depend on our ability to engage each other in new partnerships to create innovative services that will collectively maximize our resources, strengthen our impact and achieve better outcomes for all our clients.

Inspired by a Bank of America "Neighborhood Builders" national award that recognized FSW as a "high-performing" organization this year, we established a strategic task force that analyzed the effectiveness and viability of all our services. Acting on the task force's recommendations we created a strategy for success that led us to streamline and consolidate FSW's services into four core program areas which

have already begun to improve the efficiency and effectiveness of our services. These four programs—Behavioral Health, Economic Empowerment, Youth Services, and Social Enterprises—are described later in this report and we hope you will take a moment to read about them.

Many of you are already strong supporters of our work and partners in the success of our programs. On behalf of everyone at FSW we thank you for your unwavering commitment and generous support. Together we are creating successful strategies for thousands of people in the greater Bridgeport area who are determined to lift themselves out of poverty and build brighter and more secure futures for themselves and their families.

Sincerely,



William J. Haas, PhD
President and CEO

Lawrence J. Ganim
Chair, FSW Board

Jobless rates for African Americans and Hispanics in our city and across the state are 13% and 9% respectively compared to a state-wide unemployment rate of 7%.



ANGIE

Behavioral Health

FSW helps adults, youths, and families by providing tools that strengthen their ability to cope, adapt, and overcome challenges. Our integrated and innovative service model begins with immediate access to services, and expands as needed into customized strategies to move them from crisis to greater stability. We operate Bridgeport’s only behavioral health walk-in clinic, which gives individuals in urgent need access to highly trained staff without an appointment. Each person receives a full assessment and their needs are evaluated to allow us to address the most critical ones first. FSW’s counselors and case managers provide comprehensive short and long-term psychiatric treatment in individual and group settings. Our comprehensive behavioral health services support people struggling with domestic violence, trauma, loss, unemployment, parenting issues, HIV, and other challenges, by providing them with the help they need in a safe and supportive environment.

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
- Employment Support Services

“MY OUTLOOK ON LIFE IS SO MUCH BETTER! FSW IS HELPING ME TO GET HEALTHIER MENTALLY, SPIRITUALLY, AND PHYSICALLY.”

Two years ago, a relative referred Angie to FSW. Having struggled with depression for many years, she was estranged from her family, unable to work, and had recently become homeless. Initially distrustful, Angie found it hard to express her feelings and accept support. However, Angie says her dedicated team of clinicians and case managers helped her understand that FSW was a safe place. Here, she learned how to trust others, manage the challenges in her life, and regained self-confidence. In addition to providing individual and group counseling, FSW

established a customized plan of services that enabled Angie to obtain housing, strengthen her life skills, and take a more active role in her personal finances. These advances enabled her to reconnect with her teenage daughter and they are building a strong and positive relationship.

Grateful for the assistance she received, Angie is eager to help others struggling to get back on their feet. Angie now volunteers several days a week at FSW’s Community Closet where she inspires others through her positive outlook and assists others in gaining life-changing skills.



HORACIO

“WIBO HELPED TEACH ME HOW TO STAY ON TOP OF MY BUSINESS EVERY SINGLE DAY.”

When Horacio emigrated from Colombia, his goal was to make a better life for his family. Though he holds a business degree from a Colombian university, the first job Horacio found was at a cleaning company. He quickly rose to become regional manager of the company but an entrepreneur at heart, left to form his own cleaning business.

Horacio established his company shortly before the recession and soon found himself struggling to maintain his business and pay his bills. When he fell behind on his mortgage, Horacio was referred to FSW’s Homeowner’s Assistance program, which helped stabilize his finances and provide him with a loan.

Horacio also enrolled in FSW’s Workshop in Business Opportunities (WIBO), which gave him crucial business and marketing skills to sustain and grow his

Economic Empowerment Center

In 2013, FSW consolidated and streamlined its financial education, small business development, literacy, and work skills programs to create our new Economic Empowerment Center. Consistent with our comprehensive approach to client services, the Center offers integrated educational and financial services to help individuals acquire the knowledge, skills, and resources needed to achieve greater economic self-sufficiency.

We offer a variety of financial education workshops and one-on-one coaching sessions about money management, credit and debt repair, personal and household budgeting, federal and state assistance, and financial planning. Our Workshop in Business Opportunities teaches aspiring entrepreneurs how to successfully operate and grow small businesses. Our literacy and work skills classes enable clients to learn new skills, enter the workforce, and succeed in the workplace. We support our clients through hands-on vocational training, work skills certification, and internships in a variety of fields. We also provide individualized counseling and practical guidance to help them successfully gain employment.

ECONOMIC EMPOWERMENT PROGRAMS AND SERVICES

FINANCIAL EDUCATION

- Financial Education Workshops
- Individual Budget Counseling and Financial Coaching
- Homeowner’s Assistance and Referral
- Individual Development Account (matched savings)
- Volunteer Income Tax Assistance
- Access Benefits Online Application Assistance

SMALL BUSINESS DEVELOPMENT

- Workshops in Business Opportunities (WIBO)
- Advanced Training Workshops for WIBO Graduates
- Volunteer Small Business Mentors and Coaches

LITERACY

- Literacy and ESL Classes
- National External Diploma Program (high school)

WORK SKILLS DEVELOPMENT

- *Women in Network* (information technology training for ages 18 to 45)
- *Workforce Investment Act Programs*
 - Education and Competency Testing
 - Customer Service Training and Credentialing
- *Jobs First* (educational services for youth)
 - Occupational Skills Training with Adult Basic Education
 - Digital Literacy
 - Job Coaching and Employment Placement

1199 Union Contract Classes

HOUSING ASSISTANCE

- Homelessness Prevention and Emergency Assistance
- Money Follows the Person (elderly and disabled)

EMPOWERMENT COUNSELING

- *Empowering People for Success* (State Welfare to Work Initiative)
 - Case Management
 - Basic Needs Assistance

company. Horacio regularly attends WIBO alumni meetings and says the seminars, business networking opportunities, and peer support provide him with unparalleled personal and professional growth. Grateful for the support he received through FSW, Horacio recently provided a scholarship to support a WIBO student in our Fall workshop.

Today Horacio’s company* is holding its own in a competitive environment thanks to the ambition and hard work of its owner, and to the support FSW provided at a critical time.

* Connecticut Commercial Facilities Services



ROHAN

Youth Services

FSW works with at-risk youth ages 14-22 living in the Greater Bridgeport and Lower Fairfield County areas who are referred to us by Connecticut's Department of Children and Families. We prepare individualized service plans that include intensive case management, preparation for community re-entry, work readiness and life skill training, job coaching, and placement assistance. Through our financial education, budget counseling, and matched savings account programs, we help these youth establish positive financial behaviors to support their progress.

Guided by FSW staff, trainers, and volunteers, participants are motivated to learn life, work, and leadership skills by participating in micro-business projects, internships, and entry-level jobs. Our integrated programs link the worlds of learning and work and strengthen the personal capabilities of our young clients, enabling them to develop positive social behaviors, gain valuable employment and life skills, and pursue educational or employment goals that will lead them to brighter and more secure futures.

YOUTH PROGRAMS AND SERVICES

- Case Management
- Family Engagement
- Financial Literacy and Asset Training
- Work Readiness and Vocational Training
- Life Skills Training
- Apprenticeship and Internship Placement
- Youth Leadership Development
- Pro-Social Activities
- Family Engagement
- Community Service

“I WANT TO HELP PEOPLE THE WAY FSW HELPED ME.”

Originally from Jamaica, Rohan came to us through Connecticut's foster care system, and received comprehensive support at FSW between the ages of 16 and 21. In these difficult adolescent years, Rohan struggled to learn a new culture, deal with an abusive situation, and fit in with his foster family. Through guidance from our Youth Services staff, which included counseling, academic coaching, financial education, and work skills training, Rohan learned how to establish and accomplish life goals. He also developed leadership skills through service on FSW's Youth Board and gained the self-confidence to advocate for foster care services to state

commissioners and foster care support groups. To help him become financially self-sufficient, Rohan was enrolled in FSW's matched savings account program, which allowed him to buy his first car.

Determined to obtain an advanced degree and meaningful employment, Rohan set his sights on college. In 2010, he graduated with a B.A. from Mitchell College; he is now a full-time case manager at Connecticut's Department of Social Services. In Fall 2013, Rohan will begin a master's degree program. Deeply appreciative of the ways FSW's staff encouraged him, Rohan finds the time to mentor and inspire the young people currently enrolled in FSW's Youth Service programs.



DOROTHY

Social Enterprises

FSW's two Social Enterprise programs—Food Services and Deaf Outreach and Interpreting Services—provide essential services to some of our most vulnerable community members. This year, our Meals on Wheels service delivered nutritious, well-balanced meals to more than 1,000 elderly and homebound individuals, and provided meals in congregate settings to more than 2,000 seniors in the Greater New Haven area. This year, FSW's Deaf Outreach and Interpreting Services program helped more than 1,000 deaf and hearing-impaired individuals across the state navigate the “hearing” world. Our certified interpreters are registered with Connecticut's Commission on the Deaf and Hearing Impaired and provide American Sign Language, transliteration, oral, and tactile interpreting services. As the State's leading provider of educational, advocacy, case management, and sign language services, FSW assists deaf and hearing impaired people in business, school, community, medical, and legal environments.

SOCIAL ENTERPRISE PROGRAMS AND SERVICES

FOOD SERVICES (Greater New Haven Area)

- Meals on Wheels
 - Home-delivered meals for elderly and homebound individuals
 - Community meals in congregate settings for elderly and disabled individuals

DEAF OUTREACH AND INTERPRETING SERVICES (State of Connecticut)

- Walk-In Clinic (information, social services, referrals)
- Individual and Family Case Management
- Interpretative Services
- Interpreter Workshops and Sign Language Classes
- Literacy
- Social Activities
- Advocacy

“MEALS ON WHEELS HAS BEEN A REAL GODSEND...”

Dorothy always enjoyed an active and busy life style. After retirement, Dorothy's health deteriorated and she moved into an elderly housing complex. There, she continued to make friends and enjoy her hobbies. However, over time Dorothy grew increasingly frail, making her daily social outing to the mailroom too difficult. Six years ago, Dorothy was relieved to be referred to FSW's Meals on Wheels program. Our delivery man, “Butch,” is one of Dorothy's few connections to the outside world. His daily visit and cheerful greeting is often the highlight of her day.

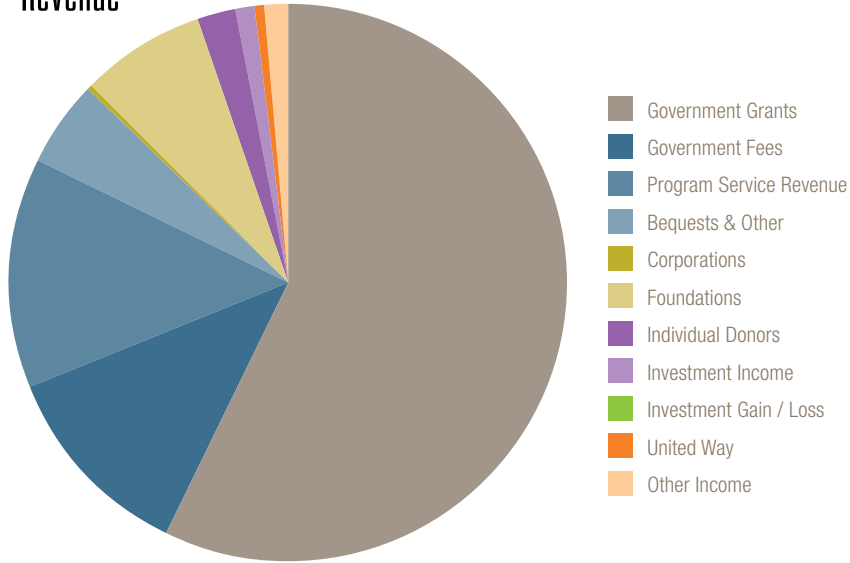
Meals on Wheels is a lifeline for isolated seniors like Dorothy who rely on FSW for nutritious meals, especially in times of emergency. In preparation for the

February 2013 snowstorm, our Meals on Wheels staff delivered emergency provisions to ensure our clients had enough to eat until delivery service could resume.

Many of our Meals on Wheels community members are elderly or permanently disabled. Our delivery staff serve as friends and advocates, and have even provided emergency assistance for some of our clients. FSW's Meals on Wheels provides more than nourishment. It enables individuals like Dorothy to live as independently as possible, for as long as possible, in the place they want to be—their own homes.

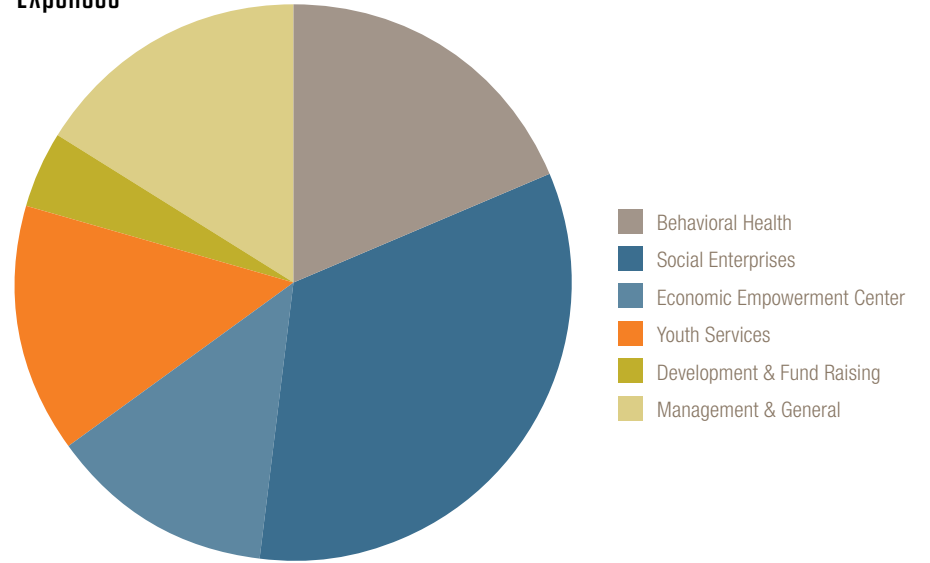
FSW 2012 - 2013 FINANCIALS

Revenue



Government Grants	\$ 5,929,460
Government Fees	1,214,448
Program Service Revenue	1,395,890
Bequests & Other	521,365
Corporations	10,216
Foundations	754,206
Individual Donors	224,703
Investment Income	16,569
Investment Gain/Loss	110,387
United Way	45,380
Other Income	129,698
Grand Total	\$10,352,322

Expenses



Behavioral Health	\$ 1,919,532
Social Enterprises	3,426,322
Economic Empowerment Center	1,364,912
Youth Services	1,486,048
Development & Fund Raising	442,473
Management & General	1,640,559
Grand Total	\$10,279,846

2013 Profit & Loss

\$72,476



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.

CORPORATIONS

\$25,000 +

PSEG Power Connecticut LLC

\$10,000 +

The Ganim Group, Inc.

General Electric

Sikorsky Aircraft Corporation

\$2,500 +

BNC Financial Group, Inc.

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

Five Star Products, Inc

Koskoff, Koskoff & Bieder, P.C.

People's United Bank

People's United Wealth Management

The Northern Trust Company

The Trischman Group at Morgan Stanley Smith Barney

United Technologies Corporation

William Blair & Company

\$1,000 +

Adams Hometown Market

Aquarion Company

BDO

BlumShapiro

BNY Mellon Wealth Management

DaVita
People's Securities, Inc.
Pullman & Comley, LLC
Rose & Kiernan, Inc.
Sippin Energy Products
Soundview Medical Associates
The Freeman Group at Northwestern Mutual
The Gottlieb Group at Morgan Stanley, LLC
Tutor Time Child Care/Learning Centers
U.S. Trust, Bank of America Private Wealth Management
Universal Business Equipment Corp.

\$500 +
Citizens Bank
Up to \$250 +
Hancock Pharmacy
Hatfield Insurance
Mark Otterson - State Farm Insurance
Sorenson Communications, Inc.

Up to \$249
CSDVRS, LLC
Gunther Homes, Inc.
Personal Financial Advisors, LLC
Sprint Nextel

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\$200,000 +
Bank of America Charitable Foundation, Inc.
Lone Pine Foundation, Inc.

\$100,000 +
The Smith Richardson Foundation, Inc.

\$50,000 +
Fairfield County Community Foundation
The Tow Foundation

\$20,000 +
Abram and Ray Kaplan Foundation
Bromer Kearney Charitable Foundation, Inc.
Citi Foundation
Edward S. Moore Family Foundation, Inc.
JPMorgan Chase Foundation
Near & Far Aid Association
People's United Community Foundation
The Harry L. and Helen M. Rust Charitable Foundation

\$10,000 +
Neil and Sandra DeFeo Family Foundation

\$5,000 +
Alice Lawrence Foundation Inc.
Greater Hartford Community Foundation, Inc.
The Ernest & Joan Trefz Foundation
Thomas & Jeanne Elmezzi Private Foundation

\$2,500 +
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Pitney Bowes Foundation
Ruscito Family Foundation
TD Charitable Foundation

\$1,000 +
The Burroughs Fund
Citizens Charitable Foundation
David & Eunice Bigelow Foundation
Fairfield Rotary Foundation
The Maurice Goodman Foundation, Inc.
John C. Griswold Foundation
Mellen Foundation
Philip Maret Fund
The Ruth Camp Campbell Foundation

\$500 +
Cleveland H. Dodge Foundation, Inc.



COMMUNITY ORGANIZATIONS

\$20,000 +

The Julia Moore Rackleff Scholarship Fund
United Way of Coastal Fairfield County

\$10,000 +

Bridgeport Ladies Charitable Society
Connecticut Council of Family Service Agencies

\$2,500 +

City of Bridgeport

\$1,000 +

Fairfield Rotary Foundation
Southport Congregational Church

\$500 +

The Greenfield Hill Church Women's Guild

Up to \$499

Cedar Woods
Family & Children's Agency, Inc.
The Unitarian Church in Westport
West End Business Association
Women in Finance
Zion Episcopal Church

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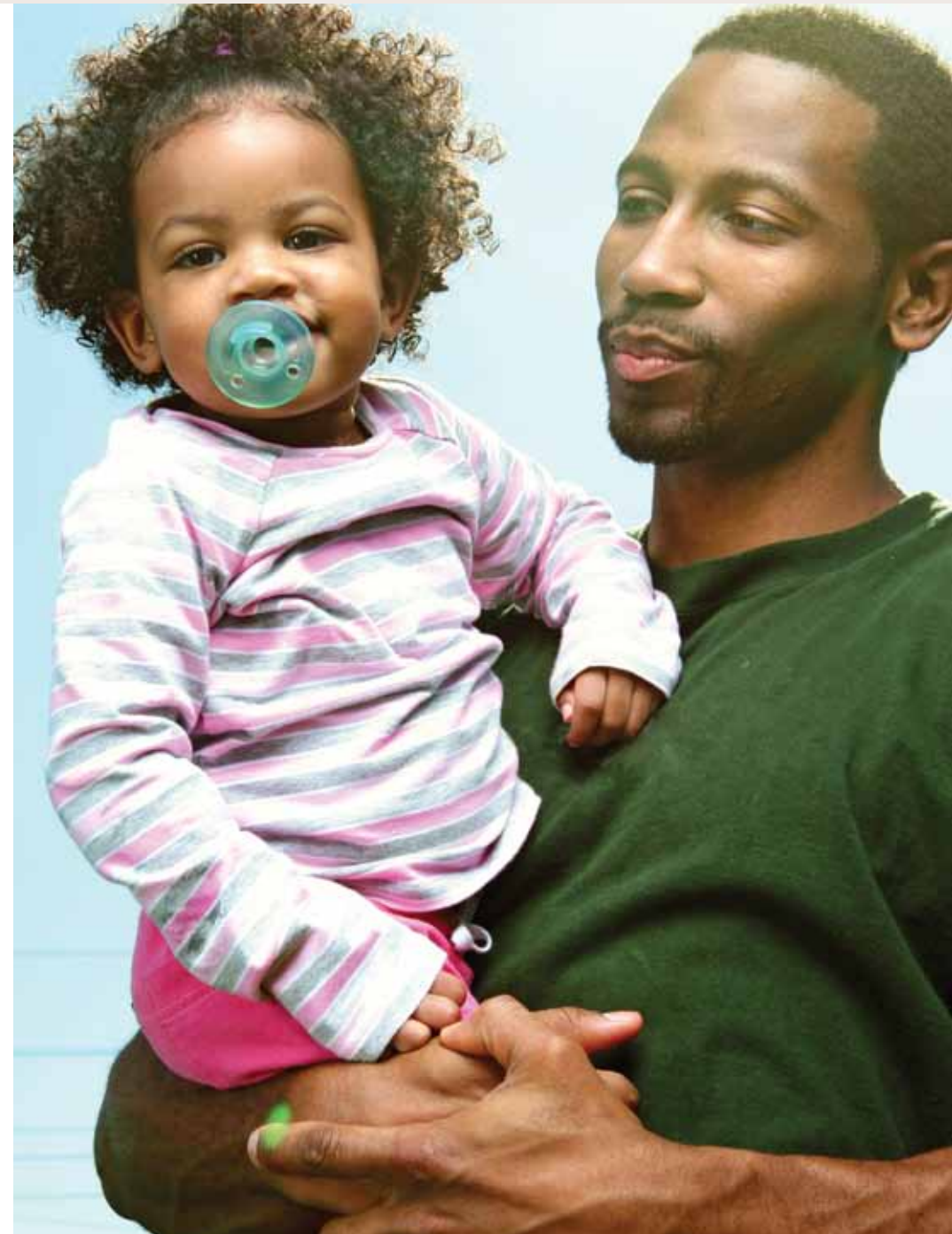
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