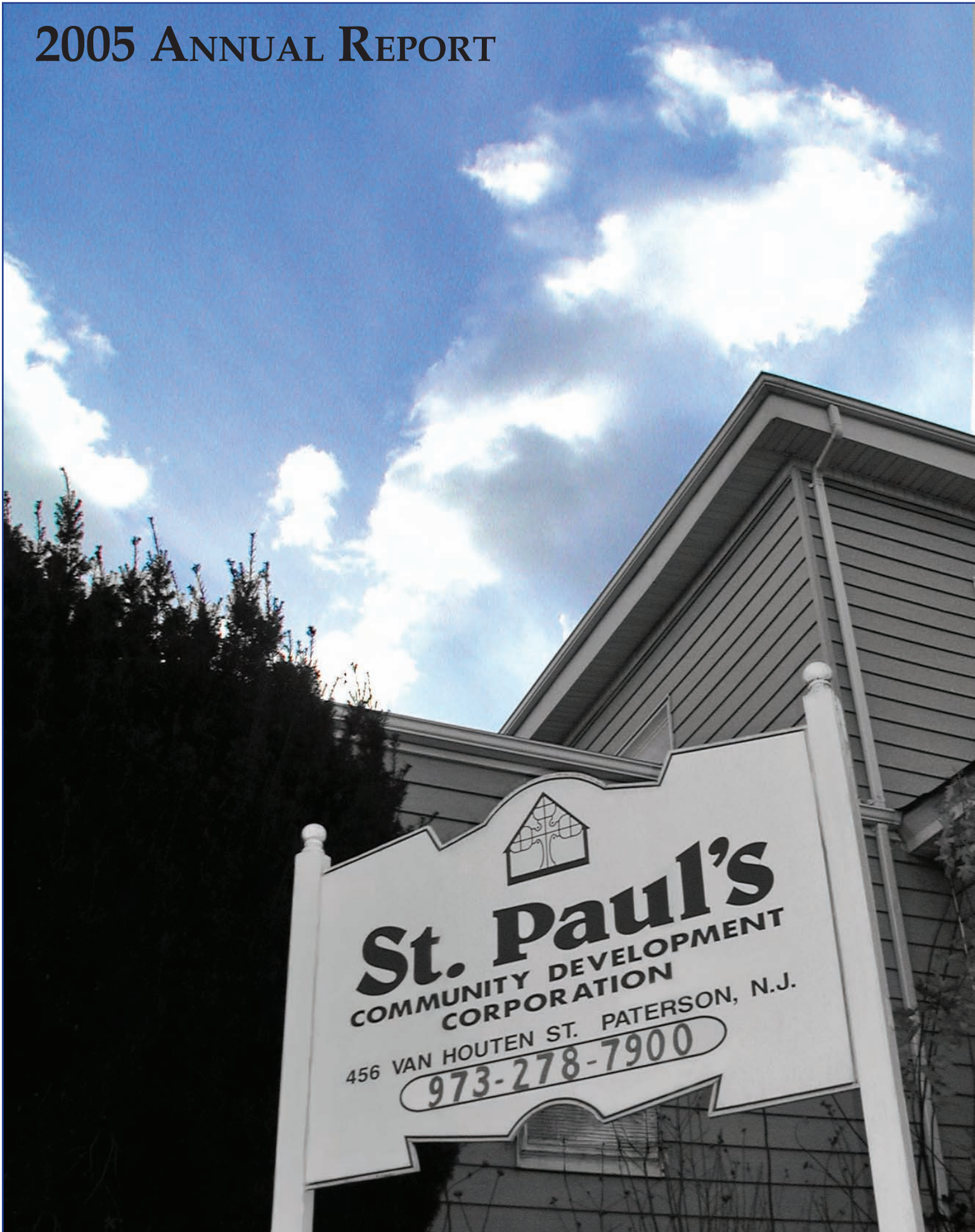


2005 ANNUAL REPORT



Contains 2005 Audited Financial Statement

Our Mission...

Established in 1990, St. Paul's Community Development Corporation has a 16-year track record in responding to the needs of Paterson residents and their families. The agency has its roots in St. Paul's Episcopal Church, which is one of Paterson's oldest institutions. For almost 200 years, the Church has provided a variety of programs and services to enhance the quality of life for residents in the city. In 1965, St. Paul's Church became home to the city's first Head Start classroom, a relationship that lasted almost three decades. In 1970, the Church established the Food Pantry and in 1983, the Emergency Men's Shelter was founded. Both the Food Pantry and the Emergency Men's Shelter were later incorporated under the auspices of the new St. Paul's Community Development Corporation in 1990.

Today, the agency provides various human services programs to approximately 6,850 families and individuals annually. The agency's programs include the Food Pantry, serving over 3,200 heads of household annually; the Emergency Men's Shelter, providing temporary beds to more than 180 men each year; the Next Step Program that offers Adult Basic Education, English as a Second Language, job training and development, and computer literacy training to nearly 400 students; the Partnerships for Healthy Living Project, an HIV/AIDS Harm Reduction Program providing outreach and education to over 2,200 at-risk men and women annually and the Housing & Neighborhood Development Program that builds affordable housing for area residents.

The SPCDC Mission is to serve as an agent of hope, partnering with the community to improve the basic quality of life in Paterson as well as empowering its' participants to become self-sufficient members of the community at large. To break the cycle of need that causes hunger, joblessness or homelessness, we connect individuals with appropriate resources to address their short-term needs. Our Board of Directors bridges racial, socio-economic, geographic and religious boundaries. Many of our staff members are bi-lingual and reflect the diversity of the clients they serve. 🏠



A Letter to our Friends...

We would like to thank you all for helping to make 2005 a successful Fifteenth Anniversary for St. Paul's Community Development Corporation. The accomplishments shared in this Annual Report are the result of your faithful support for us throughout the past year. The success stories contained within these pages would never have been possible without you. Whether you volunteered your time in the Food Pantry, donated books or clothing, or made a monetary donation, your efforts have helped to make our St. Paul's CDC an agent of hope for those in need.

As you read through these pages, you will see that we have helped the community in many ways. Together we have served thousands of clients and many thousands of meals through our Food Pantry, and housed, fed and counseled nearly 200 men in our Emergency Men's Shelter. We've also provided outreach to those affected and infected with HIV/AIDS through Partnerships for Healthy Living. We've helped adult students tap their educational potential and become financially stable through our Next Step Program and we've helped dozens of people fulfill their dream of owning a house through the Lind Homes Program.

Also contained within these pages you will see the faces of countless volunteers and staff who help to make our agency the essential community asset that it is. Our dedicated staff members have mentored and guided those in need to a better future. AmeriCorps and VISTA Members have made an immeasurable contribution to our community and this agency, ranging from assisting in the After School and Summer CityServe youth programs, to serving in the Food Pantry and to writing and designing this report.

At the end of this report, please note the donor list – a list that spans three pages and contains the names of hundreds of generous individuals, foundations and businesses. We are truly blessed to have you – a strong and supportive community of donors that have been instrumental in helping our agency. Please take the time to share our success with other members of your communities because you are our best hope for expanding this supportive community!

We also encourage you to visit our updated homepage at www.stpaulscdcnj.org to view the changes that are taking place at St. Paul's CDC.

Thank you again for your faithful and continuing support.

Faithfully,

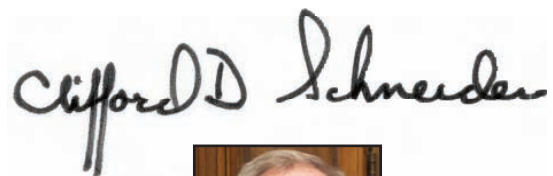
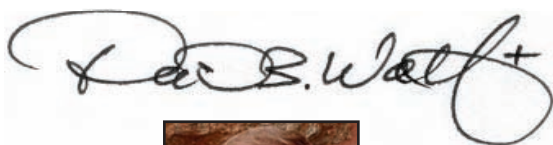


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Volunteers

Volunteers are at the heart of St. Paul's CDC and have been involved with the agency in many diverse ways. Such activities include the annual Clean Sweep Program, participating in the annual Christmas Toy Drive, or serving food in the Men's Shelter. All of those involved have helped St. Paul's CDC make Paterson a better place. 🏠

A Memorable Christmas 2005

Every year St. Paul's CDC distributes Christmas gifts to clients and their families. In partnership with the Bergen County Volunteers and their Christmas Adopt-A-Family program, donors call St. Paul's CDC to learn more about their adopted family.

Unfortunately, with only weeks remaining until Christmas 2005, fewer than one-fifth of the families had been adopted. Then, Andy McLaughlin called. Andy is the owner of Paper Clip Communications of Little Falls, and upon learning of the year's dire situation, he and his staff responded immediately to save Christmas for many of St. Paul's CDC's clients. Over the next two weeks, Andy and his 'elves' worked tirelessly soliciting donations from friends and neighbors and buying and wrapping Christmas presents for over 20 families! Playing the role of Santa, Andy truly made the holiday wishes of Paterson's neediest families come true. 🏠




Please consider volunteering at St. Paul's CDC! We have opportunities such as...

**Food Pantry - Aide, Men's Shelter - Server, General Administration - Receptionist,
Outreach - PB & J Chef, After School - Mentor/Aide**

Interested parties can contact St. Paul's CDC at 973-278-7900 or visit www.stpaulscdcnj.org.

Food Pantry

The Food Pantry is St. Paul's Community Development Corporation's longest operating program. Founded in 1970, the Food Pantry serves needy families and individuals who are unable to satisfy nutritional requirements on their own. In most cases, the Food Pantry serves as an emergency resource for food and not a continuous hand-out. Families and individuals who utilize the Food Pantry's services are provided with an emergency supply of groceries that contain 15 meals per person.

The success of the Food Pantry would not be possible without the generosity of its donors. Due to the many food donations St. Paul's CDC receives, the Food Pantry is the second largest distributor of donated food in Passaic County. In order to successfully disperse the donated food, St. Paul's CDC AmeriCorps State Members and community volunteers from area churches are constantly engaged with the Food Pantry for many hours throughout the course of the year. One initiative that receives tremendous support from the community is the annual Thanksgiving Turkey Drive (as pictured below-right), where an average of over 400 turkeys are donated and distributed each year to families in need. 

In 2005, St. Paul's CDC Food Pantry...

- ... served **3,216** heads of household*
- ... served **8,110** individuals (unduplicated)*
- ... distributed **403,515** meals*
- ... distributed **423,534** pounds of food*



Emergency Men's Shelter

Founded in 1984, the Emergency Men's Shelter is St. Paul's CDC's second oldest program. The Men's Shelter is open daily throughout the year and serves as a safe refuge from the streets. Each client is provided with a clean bed in the 50-bed shelter, as well as locker to store personal materials, a nutritious meal, and hygiene products. Additionally, there is recreation space for entertainment.

Upon entering the Men's Shelter, each resident meets with a case manager in order to identify and address the root cause of their homelessness, such as mental health, substance abuse, or educational needs. Together, clients and shelter case management develop a strategy for self-sufficiency. In following the Individual Service Plan, case managers will refer clients to appropriate service providers, addressing each individual's needs. Once residents meet the goals outlined in their Individual Service Plan, they are encouraged to secure housing with assistance from the Men's Shelter staff.

The operation of the Men's Shelter would not be possible without the help from its volunteers, who assist in the preparation and serving of food and donating clothing. 🏠

In 2005, St. Paul's CDC Emergency Men's Shelter...

- ... served 184 men*
- ... provided 8,162 shelter nights*
- ... served 17,224 meals*
- ... delivered 924 counseling hours*



A New Beginning.

Juan was admitted to St. Paul's Men's Shelter on September 30, 2005. He had never been homeless before and was formerly employed as a computer programmer. In 2004, Juan went through a divorce and was forced to live in a hotel. His downward spiral continued when he was arrested on his way to work for an outstanding warrant. These negative incidents became too much for Juan to endure, and he started to abuse alcohol after 15 years of sobriety. Shortly thereafter, Juan suffered a stroke and was left visually impaired and paralyzed on the left side of his face.

Juan came to St. Paul's CDC without any income, medical insurance or proper identification. The case manager worked diligently to help Juan get his life back on track. The first step was to obtain his birth certificate and county ID. Juan was then referred to social services for food stamps, housing vouchers, cash assistance and Medicaid. Juan also applied for disability benefits.

In December 2005, three months after he entered the shelter, Juan was living in a room and receiving all his entitlements. He was on his way to self sufficiency and a new beginning. 🏠

Partnerships For Healthy Living



In 2005, St. Paul's CDC PHL...


- ... served 2,204 individuals*
- ... 117 Caucasians*
- ... 1,638 African Americans*
- ... 449 Hispanics*
- ... purchased 1,525 meals*

A Brighter Future.


Mike, a native of Puerto Rico, began using marijuana and alcohol at an early age. By his early twenties, he had graduated to heroin and cocaine use.

For the next twenty five years, Mike wrestled with his addiction. In early 2004, Mike's life was changed when he learned of his HIV positive status. Coping with his diagnosis proved difficult, and Mike turned to substance abuse to escape this reality.

In July 2004, Mike began his journey of recovery. He was referred to the PHL Program for case management and substance abuse counseling. The next few months proved rocky, but Mike successfully completed a 12 month residential substance abuse program at the urging of the PHL staff in December 2005. Upon his return to the community, Mike received consistent case management and substance abuse counseling from the PHL staff. The case manager worked diligently to assist Mike with finding an apartment, furniture and the necessary amenities.

Today, Mike has 16 months of sobriety, an apartment, a full time job and a close relationship with the PHL staff. He says, "The greatest gift I've received from the PHL program is hope for a brighter future." 

Partnerships for Healthy Living (PHL) is responsible for reaching out to individuals affected by and infected with HIV/AIDS. The program primarily works with those who are not assisted by mainstream health care networks. This includes homeless men and women, substance abusers, and female commercial sex workers. St. Paul's CDC was the first, and for many years, the only case management agency that specifically targeted female commercial sex workers in Passaic County.

PHL provides HIV/AIDS prevention education and access to testing, substance abuse counseling, drug rehabilitation, as well as emergency services, including shelter, food, and access to alcohol treatment facilities and medical care. Through its outreach efforts, St. Paul's CDC provides literature and care packages to those living with or at-risk for HIV/AIDS. Our outreach team encourages those at risk who are unaware of their HIV status to get tested. Through increased education and testing, PHL aims to reduce the virus' transmission rate in the City of Paterson, and help those living with HIV/AIDS get treatment. 

Next Step

Next Step to Self-Sufficiency is designed to assist clients attain educational competency in areas such as financial management, job development, computer skills, GED and ESL instruction, and career counseling. The ultimate goal of the program is to create self-confidence, long-term self-sufficiency, and employment opportunities.

There are three programs that help achieve the goals of Next Step: Adult Education, Case Management and Employment Placement, and Post-TANF. Adult Education's curriculum is designed to meet specific client needs, such as basic skills or GED classes. Case Management and Employment Placing assists individuals with employment referrals and training for moderate to low income earners. This helps to create stability in their lives and for their families. Post-TANF is a collaborative effort between St. Paul's CDC and the New Jersey Department of Human Services to provide transitional supportive services such as housing subsidies, child care, health care, and assistance in obtaining child support. 🏠



In 2005, St. Paul's CDC Next Step Program...

- ... served **398** adult education students*
- ... managed **96** client cases*
- ... authored **848** referrals for support services*

Believing in Me.

Evelyn Johnson first enrolled in St. Paul's CDC's Adult Basic Education class two years ago. After a month and a half of making progress, Evelyn was prepared to take the next step - the GED program taught by Education Specialist Sergej Voicechovski. When she first started the class, Evelyn had no prior computer knowledge and was unable to utilize the GED software. In response, Sergej taught her basic computer operations and the computer program.

The GED assistant teacher and AmeriCorps Member, Jasmine Williams, encouraged Evelyn to take the GED. At the time, Evelyn was uncomfortable with the idea and protested taking the test. Sergej and Jasmine helped Evelyn build her self-esteem by giving her the courage to believe in herself. Finally, Evelyn agreed to take the test and passed on her first attempt in July 2005. After passing the test, Evelyn continued attending class for additional computer experience. Shortly thereafter, Evelyn submitted an application for AmeriCorps with the help of the Next Step staff and was accepted into the program. She now works with AmeriCorps in the Men's Shelter. Evelyn plans to continue her education with the education award she will receive upon completion of her AmeriCorps service by majoring in computer science.

Evelyn is extremely proud that after 45 years without any schooling, she was able to pass the GED and become one of three people in her immediate family to hold a GED or high school diploma. She values her GED greatly because she knows that without it, she would be unable to work at the Men's Shelter. "I am proud of myself and so is my family," said Evelyn. "I give special thanks to Sergej for believing in me even when I didn't believe in myself." 🏠

AmeriCorps

AmeriCorps has been instrumental to the success of St. Paul's CDC. Members have been working with St. Paul's CDC since 1997 in order to "get things done for Paterson" and help alleviate poverty in the city and surrounding region.

Two branches of AmeriCorps serve at St. Paul's CDC - State and *VISTA (Volunteers in Service to America). State members directly support St. Paul's mission through a variety of functions, such as assisting with the Food Pantry, operating the St. Paul's Church after school program, educational tutors, and case management. *VISTA members help St. Paul's CDC and partnering organizations implement programs, organize volunteer activities within the community, write grants, and author publications.

Without the presence of the AmeriCorps volunteers at St. Paul's CDC, the agency would not be able to function as efficiently and effectively. 🏠



Getting Things Done.

Lonnie Williams was 37 when he decided the best way to give back to his community was by volunteering with the St. Paul's CDC Food Pantry. After a year of service, he was hired through the AmeriCorps Program full-time. Lonnie was able to make some vital transitions in his life while he served with AmeriCorps.

Lonnie's first year of AmeriCorps service was tumultuous. He had personal burdens that affected his ability to totally dedicate himself to the Pantry. Since AmeriCorps focuses on both community improvement and Member development, the Food Pantry supervisor and AmeriCorps Director made it a goal to assist Lonnie. The experience in the Food Pantry instilled the importance of never taking days off from work and dedication to a job.

Today, Lonnie is entering his eighth month of full-time employment with benefits as a security guard for Securitas Inc. He is currently assigned to Home Depot in Totowa. Lonnie is still in touch with the Pantry supervisor and is proud to say that Securitas, Inc. is encouraging him to increase his responsibilities on the job by becoming licensed to work with armored carriers. Lonnie is taking the skills and dedication that he learned as an AmeriCorps Member and is moving forward to protect the community. 🏠

AmeriCorps State has...

- ... 26 members
- ... served 21,057 hours
- ... worked alongside 47 volunteers

AmeriCorps VISTA has...

- ... garnered \$15,318 in-kind donations
- ... obtained \$299,629 worth of grants
- ... recruited 289 volunteers, who completed 1,611 hours of community service

Housing and Neighborhood Development

Over the past year the Office of Housing and Neighborhood Development has reached some key milestones. After spending over three years to complete our first major housing development project, we are pleased to announce the successful completion of Lind Homes. All 11 two-family homes have been constructed and sold to first-time, low-income home buyers. Each house was sold for \$105,000. This is a major milestone and, in fact, was the first project successfully completed under the Urban Homeownership Recovery Program ("UHORP", now renamed "MONI") in Paterson. In 2006, we plan to complete an eight unit Single Room Occupancy ("SRO") project for women coming out of shelters, transitional housing or other programs. This project is funded by HUD, the New Jersey Housing Mortgage Finance Agency ("HMFA") and the Corporation for Supportive Housing.

Another key milestone is completion of our stakeholder driven Neighborhood Plan. The plan, which was funded by the Wachovia Regional Foundation, took over two years to complete. During this period, regular community meetings were held to gain invaluable residential input throughout the process. We also gathered nearly 300 surveys, which helped develop our community needs assessment. Presently, we are actively pursuing funding to help with the implementation of the Plan to develop a Neighborhood Crime Watch, increase the capacity of after school programs, develop new job training initiatives, and to create new affordable housing. As we progress in our efforts, we are confident that by working with the community at a grassroots level that we can facilitate a positive change in Paterson's 5th Ward and create a higher level of Paterson pride.

... continued onto the next page ...



Housing and Neighborhood Development

Through the functions of the Office of Housing and Neighborhood Development, we are remaining true to the overall mission of the agency. St. Paul's CDC has always been a very needs driven organization so the development of affordable housing, which remains a major need, and the creation of a stakeholder driven neighborhood plan are simply a natural progression for the organization. By engaging residents and other key stakeholders over the past two years through our planning efforts, we were able to truly listen to the people in the neighborhood and develop action strategies to meet the ever-changing needs of the community. We are looking forward to continuing to build momentum around the groundwork we have established to significantly advance these efforts in the coming years. 🏠



Home Sweet Home.

During the construction of the Lind Homes Project, Mike Fernandez was searching the real estate market to purchase a home in Passaic County. By word of mouth from a local resident, he heard about St. Paul's creation of 22 units of affordable housing for first time homebuyers. Mike soon learned that with St. Paul's CDC's program to provide assistance with purchasing a Lind Home, he could become a homeowner at a very reasonable price.

Living in the Paterson area throughout his entire life, Mike now owns his own home, which he holds as a symbol of pride for himself and the community. "I had been searching for a new home for quite some time, but everywhere I went prices seemed so high that it would have cost me an arm and a leg to afford," said Mike. "But St. Paul's CDC's Lind Homes program gave me the opportunity to purchase a home that was affordable, and the support I needed to complete the paperwork." 🏠



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 Messiah Bronson and David Wilson
 Patsy Brooks
 Brownie Troop #621
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 Tara Campbell
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 CCA International (NJ) Inc.
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 Church of the Atonement, Fair Lawn
 Church of the Epiphany
 Church of the Good Shepherd

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Episcopal Church of the Epiphany, Allendale
Episcopal Church of the Good Shepherd, Midland Park
Episcopal Church Women of St. Agnes Church
Episcopal Church Women of St. Elizabeth's
Monika Espinal
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St. Alban's Episcopal Church, Oakland
St. Clement's Episcopal Church, Hawthorne
St. David's Episcopal Church, Butler
St. Elizabeth's Episcopal Church
St. Gregory's Episcopal Church, Parsippany
St. John's Church, Dover
St. John's Church, Montclair
St. John's Church, South Bergen
St. John's Episcopal Church, Ramsey
St. Leon's Armenian Church, Fair Lawn
St. Martin's Episcopal Church, Maywood
St. Matthew's Episcopal Church, Paramus
St. Michael's Episcopal Church, Wayne
St. Paul's Episcopal Church, Montvale
St. Peter's Episcopal Church, Livingston
St. Peter's, Essex Fells
Rev. Howard and Irene Sterling
Taffy Stevens
Stix N' Stitches
Stop and Shop
Keith and Gayle Stoute
William and Elizabeth Stussi
Summit Jewish Community Center
Nicolas Taveras
Helene Theaman
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Wayne and Pat Yankus
Edna Zavala
John and Carol Zinn



WISS

CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

Board of Directors
St. Paul's Community
Development Corporation
Paterson, New Jersey

We have audited the accompanying statements of financial position of St. Paul's Community Development Corporation as of December 31, 2005 and 2004, and the related statements of activities and cash flows for the years then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; the provisions of U.S. Office of Management and Budget Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations* and the State of New Jersey Department of the Treasury Circular Letter 04-04 OMB. Those standards OMB Circular A-133, and the State of New Jersey Department of Treasury Circular Letter 04-04-OMB require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respect the financial position of St. Paul's Community Development Corporation as of December 31, 2005 and 2004, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with Government Auditing Standards, we have also issued our report dated May 1, 2006 on our consideration of St. Paul's Community Development Corporation's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with Government Auditing Standards and should be considered in assessing the results of our audits.

Our audit was performed for the purpose of forming an opinion on the basic financial statements of St. Paul's Community Development Corporation taken as a whole. The accompanying schedules of expenditures of federal and state awards are presented for purposes of additional analysis as required by U.S. Office of Management and Budget Circular A-133, *Audits of States, Local Governments and Non-Profit Organizations*, and are not a required part of the basic financial statements. In addition, the accompanying supplemental information is also presented for the purpose of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

Wiss & Company

WISS & COMPANY, LLP

Livingston, New Jersey
May 1, 2006

Financial

ST. PAUL'S COMMUNITY DEVELOPMENT CORPORATION STATEMENTS OF FINANCIAL POSITION

| | December 31, | |
|---|---------------------|---------------------|
| | 2005 | 2004 |
| ASSETS | | |
| CURRENT ASSETS: | | |
| Cash and equivalents | \$ 133,385 | \$ 347,270 |
| Grants receivable | 168,522 | 106,196 |
| Contributions receivable | 66,512 | 14,642 |
| Due from St. Paul's Episcopal Church | - | 60,644 |
| Program revenues receivable | 25,000 | 13,335 |
| Investment - St. Paul's Lind Homes | <u>492,497</u> | <u>2,126,788</u> |
| Total Current Assets | 885,916 | 2,668,875 |
| PRE-DEVELOPMENT COSTS - WLI PROJECT | 20,390 | 16,485 |
| INVESTMENT - 180 CARROLL STREET COOPERATIVE I, INC. | 250 | 250 |
| PROPERTY AND EQUIPMENT AT COST | <u>392,120</u> | <u>494,499</u> |
| | <u>\$ 1,298,676</u> | <u>\$ 3,180,109</u> |
| LIABILITIES AND NET ASSETS | | |
| CURRENT LIABILITIES: | | |
| Accounts payable and accrued expenses | \$ 149,005 | \$ 214,349 |
| Accounts payable - St. Paul's Lind Homes | 69,363 | 144,363 |
| Due to St. Paul's Episcopal Church | 2,801 | - |
| Refundable advances | 137,263 | 105,689 |
| Refundable advances - St. Paul's Lind Homes | 226,107 | 1,041,253 |
| Accrued vacation payable | 13,115 | 16,475 |
| St. Paul's Lind Homes - recoverable grant | 43,636 | 53,000 |
| Loans payable - current maturities | 44,262 | 40,770 |
| Loans payable - St. Paul's Lind Homes | <u>245,172</u> | <u>1,050,568</u> |
| Total Current Liabilities | 930,724 | 2,666,467 |
| LOANS PAYABLE - NET OF CURRENT MATURITIES | <u>278,161</u> | <u>320,668</u> |
| | <u>1,208,885</u> | <u>2,987,135</u> |
| NET ASSETS: | | |
| Unrestricted net assets (deficit): | | |
| Operations | (309,009) | (308,205) |
| Property and equipment | <u>392,120</u> | <u>494,499</u> |
| Total unrestricted net assets | 83,111 | 186,294 |
| Permanently restricted net assets | <u>6,680</u> | <u>6,680</u> |
| | <u>89,791</u> | <u>192,974</u> |
| | <u>\$ 1,298,676</u> | <u>\$ 3,180,109</u> |

ST. PAUL'S COMMUNITY DEVELOPMENT CORPORATION
STATEMENTS OF ACTIVITIES
YEAR ENDED DECEMBER 31, 2005

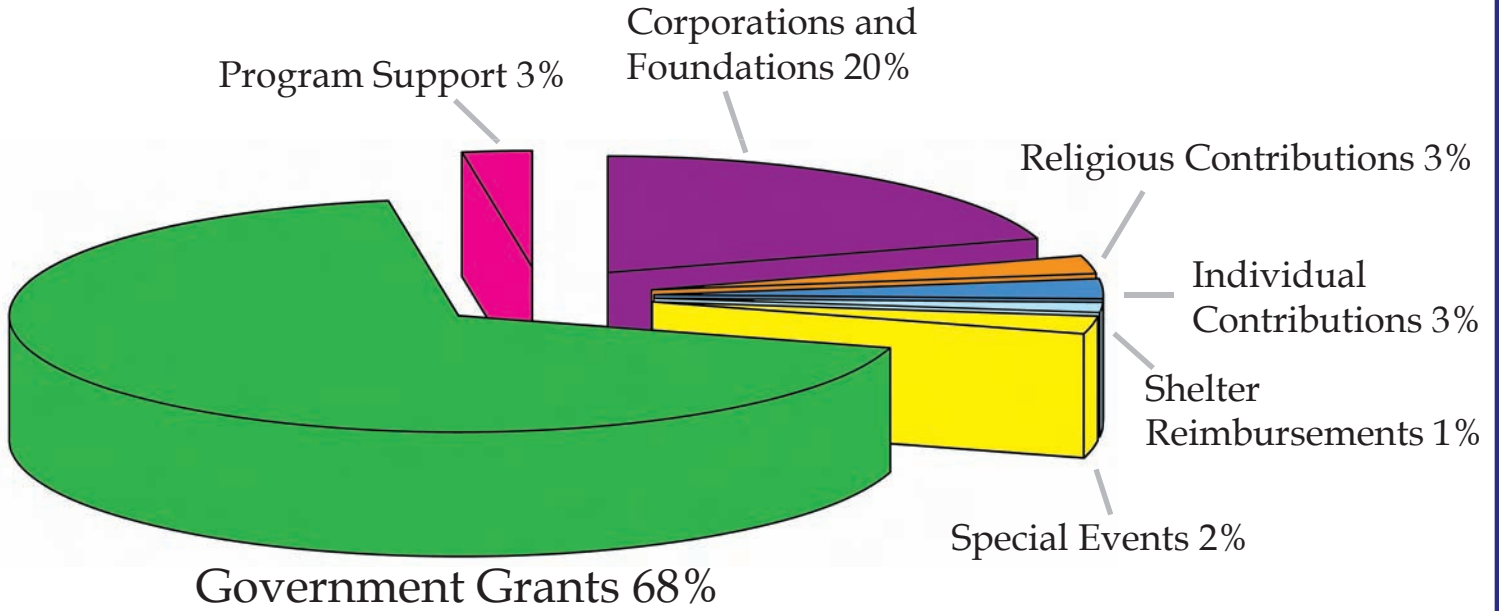
Financial

(WITH SUMMARIZED COMPARATIVE TOTALS FOR THE YEAR ENDED DECEMBER 31, 2004)

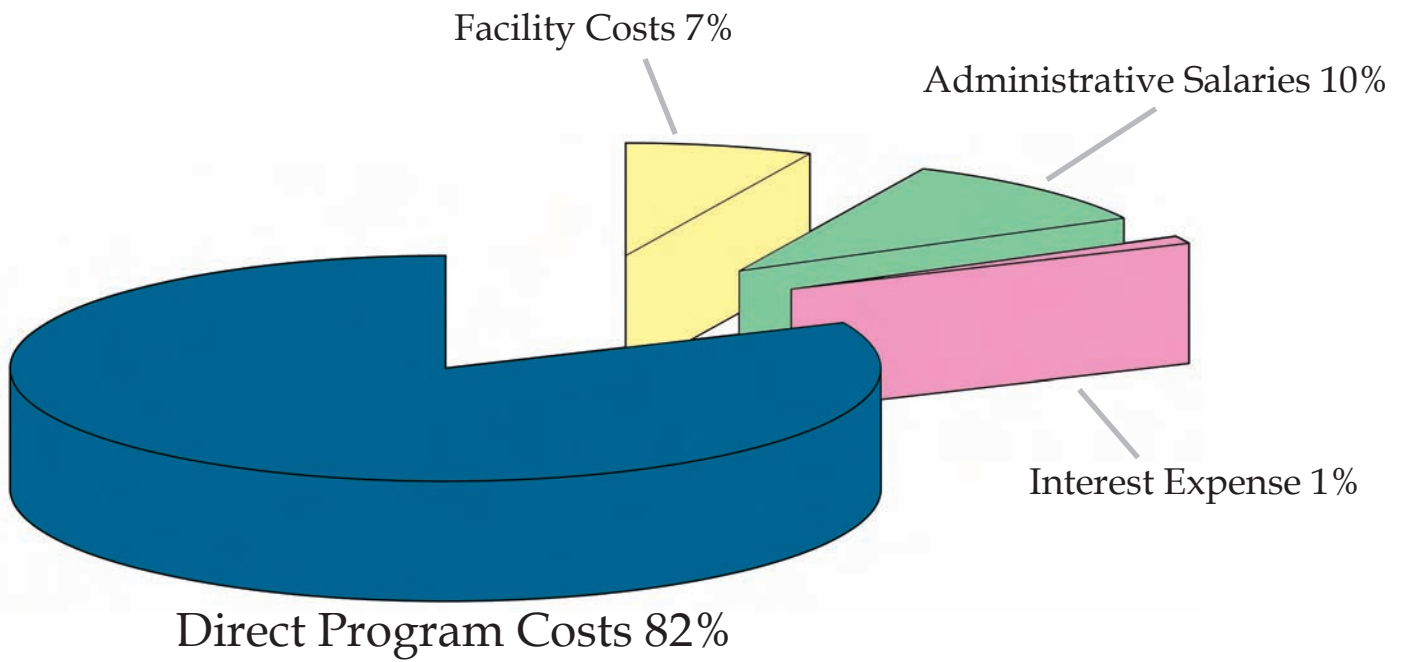
| | Unrestricted | | Permanently Restricted | 2005 Total | 2004 Total |
|--|---------------------|------------------------|------------------------|-----------------|-------------------|
| | Operations | Property and Equipment | | | |
| SUPPORT AND REVENUE: | | | | | |
| Support: | | | | | |
| Grants and contracts | \$ 1,897,723 | - | \$ 1,897,723 | - | \$ 1,627,240 |
| Contributed services | 26,647 | - | 26,647 | - | 28,939 |
| Contributions | 106,228 | - | 106,228 | - | 112,925 |
| Total support | <u>2,030,598</u> | <u>-</u> | <u>2,030,598</u> | <u>-</u> | <u>1,769,104</u> |
| REVENUES: | | | | | |
| Special events | 50,937 | - | 50,937 | - | 31,396 |
| Program service revenues | 29,822 | - | 29,822 | - | 10,600 |
| Interest income | 71 | - | 71 | - | 24 |
| Shelter nights | 29,220 | - | 29,220 | - | 43,705 |
| Loss on Sale of Lind Homes | (10,755) | - | (10,755) | - | - |
| Total revenues | <u>99,295</u> | <u>-</u> | <u>99,295</u> | <u>-</u> | <u>85,725</u> |
| Total Support and Revenues | <u>2,129,893</u> | <u>-</u> | <u>2,129,893</u> | <u>-</u> | <u>1,854,829</u> |
| EXPENSES: | | | | | |
| Program services | 1,715,158 | 109,462 | 1,824,620 | - | 1,510,081 |
| Support services | 407,649 | 807 | 408,456 | - | 457,013 |
| Total expenses | <u>2,122,807</u> | <u>110,269</u> | <u>2,233,076</u> | <u>-</u> | <u>1,967,094</u> |
| CHANGE IN NET ASSETS | 7,086 | (110,269) | (103,183) | - | (112,265) |
| ACQUISITION OF PROPERTY AND EQUIPMENT | (7,890) | 7,890 | - | - | - |
| NET ASSETS, BEGINNING OF YEAR | (308,205) | 494,499 | 186,294 | 6,680 | 305,239 |
| NET ASSETS, END OF YEAR | <u>\$ (309,009)</u> | <u>\$ 392,120</u> | <u>\$ 83,111</u> | <u>\$ 6,680</u> | <u>\$ 192,974</u> |

Financial

2005 Income



2005 Expenses



Board of Directors 2005

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Northeast NJ Legal Services Corporation

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VP & Senior Community Development Officer
Valley National Bank

Mary Ann Gloriande
Manager-Prepress/Manufacturing
Pearson Education

Robert MacMoyle
Sales Leader/Vice President
Wachovia Bank

The Rev. Lizabeth Smith
Deacon
St. Clement's Episcopal Church, Hawthorne

Gayle Stoute
Inspection Service Technician
U.S. Postal Service

Staff

Senior Management Team

Clifford D. Schneider, Executive Director
Laarni S. Berces, Director
Finance and Human Resources
John Van Decker, Director
Housing and Neighborhood Development
Richard C. Williams, Director
Program Operations and Quality Assurance

Partnerships for Healthy Living

Esther Hernandez, Program Director
Annmarie Flintall, Substance Abuse Counselor
Sheila Finley, Outreach Coordinator
Nichelle Frierson, Outreach Worker
Dorothy McCullum, Outreach Worker

AmeriCorps

Robin Baldwin, Program Director

Food Pantry

Louis Francia, Manager

Administrative Staff

Iris Perez-Ramos, Receptionist

Next Step

Iris Lopez-Maldonado, Program Director
Jamila Jendayi, GED Instructor
Luisa La Spisa, ESL Instructor
Julie Malarczuk, SAIF/Intensive Case Manager
Anna Martino, Testing Coordinator
Betty Ann Mirda, Preakness/ABE Instructor
Yesenia Morales, Post-TANF Outreach Coordinator
Evelyn Orta, Post-TANF Outreach Coordinator
Rodolfo Paiva, Education Coordinator
Anabel Perez, Preakness Coordinator/Case Manager
Sergej Voicechovski, Education/Technology Specialist

Property and Maintenance

Anthony Della Sala, Director
Christopher Laldee, Maintenance Manager

Emergency Men's Shelter

Ramona Gonzalez, Shelter/Case Manager
Richard Barros, Shelter Aide
Lincoln Dennis, Shelter Aide
George DeJesus, Shelter Aide
Ricky King, Shelter Aide
James W. Poepping, Shelter Aide

ST. PAUL'S COMMUNITY DEVELOPMENT CORPORATION



*Visit us online to find out more about
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