



**NORWESCAP**

Creating Opportunities. Changing Lives.

# ANNUAL REPORT

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2019



## ABOUT NORWESCAP

Norwescap is a private, nonprofit corporation, established in 1965, serving the low and moderate income populations in northwest New Jersey. We offer a comprehensive array of strategies, programs and services to create opportunities and change lives.

Norwescap is deeply rooted in the communities we serve. We are a pillar of support in the community for those living in poverty and those that are one medical diagnosis, car repair or layoff notice away from economic hardship. Norwescap addresses six critical domains or service areas: Education, Employment, Financial Empowerment, Health & Nutrition, Housing & Community Development and Volunteerism. This multi-pronged approach helps us deliver real and measureable impact for our program participants and the communities we serve.

Norwescap currently employs over 260 people, serving some 30,000 people per year. Our financial impact is even greater than those numbers would suggest. Our \$16.4 million budget helps to leverage an additional \$12,000,000 to \$14,000,000 in direct funds to individuals in the form of child care vouchers, scholarships, heating assistance and rental assistance. This brings Norwescap's investments in Hunterdon, Warren, Somerset, Morris and Sussex counties to over \$30,000,000. These investments, according to several national studies, produce a return on investment of over \$80,000,000 through public benefits and reduced social services costs.

We are grateful to our Board, staff, program participants, donors, volunteers and other stakeholders who provided us with the critical support needed to help us create opportunities and change lives.




**EDUCATION**


## OVERVIEW:

Education has been a core service at Norwescap since 1965 when the agency was established. At Norwescap, we believe everyone should have access to high-quality educational opportunities and experiences. We provide education services to young children, support youth and emerging adults in pursuing educational opportunities and help adults obtain educational grants and training certifications that can fuel their careers. Norwescap is committed to supporting educational endeavors from birth through adulthood and beyond.

## SERVICES:

- **552** children received Head Start and Early Head Start services
- **285** students received free school supplies
- **67** adults received **\$38,301** in scholarships to extend their education
- **12,450** childcare slots were maintained and families were referred to childcare

## OUTCOMES:

- **151** children were ready for kindergarten
- **495** parents improved their home environments
- **60** adults obtained a certificate or degree
- **23** new childcare settings were opened





## EMPLOYMENT

### OVERVIEW:

Norwescap offers several strategies in the Employment domain as we believe everyone in our community should be able to find a high-quality job that provides a living wage. We work with adults to help them build skills, find better employment opportunities, re-enter the workforce and maintain their employment over time. We strive to be at the forefront of opportunities like peer-to-peer support and job readiness training for residents to secure a career that will support them and their families.

### SERVICES:

- **371** participants received job readiness training
- **155** participants received help with their resumes
- **46** participants attended networking opportunities with potential employers



### OUTCOMES:

- **63** unemployed participants obtained a job
- **33** participants moved into a position with increased income and/or benefits





## FINANCIAL EMPOWERMENT

### OVERVIEW:

Going beyond financial literacy, financial empowerment is a holistic approach to support individuals to make stronger more confident choices. People need to build savings and make investments that can help them move ahead in life while understanding the emotions behind their choices and the importance of changing their habits. We help individuals do this by building financial management skills, providing resources to help people save money and distributing small loans to increase assets and build net worth.

**FREE TAX PREPARATION**  
VITA VOLUNTEER INCOME TAX ASSISTANCE



 **NORWESCAP**  
RSVP  
**Schedule NOW!**

### SERVICES:

- **3,300** participants received free tax preparation services
- **182** participants completed financial skills training
- **113** participants opened or grew savings account

### OUTCOMES:

- **104** participants increased their savings
- **29** increased their net worth
- **4** participants purchased a home
- Tax participants received over **\$3,000,000** in returns and credits'





## OVERVIEW:

We are committed to providing health resources from pregnancy to senior health and wellness and improving health quality for all. Everyone needs access to healthcare and support to maintain healthy behaviors. We help people connect to doctors and dentists, provide prenatal support for new mothers, provide education about cancer and chronic disease, support seniors to help them age well, and work to ensure that everyone in our region has access to adequate food.

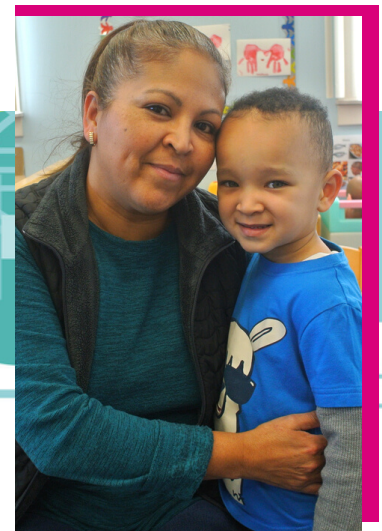


## SERVICES:

- **1, 278** participants received counseling on health insurance options
- **935** participants attended wellness classes
- **2 million** pounds of food were distributed from the Norwescap Food Bank to over **100** partner organizations

## OUTCOMES:

- **1,272** participants demonstrated improved health and well being
- **137,000** individual visits to food pantries helped reduce food insecurity





## OVERVIEW:

Everyone needs a safe and affordable place to live. We help people find affordable housing, maintain their utility bills and reduce energy costs, stay in their home longer and prevent homelessness. We also partner with our local communities and neighborhoods to find ways to make them safer and better places for people to live. Many of our communities have suffered from economic disinvestment, rising crime rates and crumbling infrastructure. We support municipalities in producing economic development, community policing efforts and neighborhood revitalization. By strategically partnering with local community organizations such as community and faith-based organizations, law enforcement, and local business, Norwescap works toward creating a safer and more engaged community.

## SERVICES:

- **4,781** participants received help in paying their utilities
- **117** participants received rent payments to keep them housed
- **61** seniors received home improvements designed to keep them living independently
- **6** housing units were provided for homeless veterans

## OUTCOMES:

- **639** homeless individuals were placed in a temporary shelter
- **16** households avoided eviction
- **61** households experienced improved safety due to home improvements





## CIVIC ENGAGEMENT/VOLUNTEERISM

### OVERVIEW:

Everyone should have the opportunity to contribute to our communities. We create opportunities for diverse people of all backgrounds and income-levels to participate in advisory committees, volunteer at our locations and advocate for creating communities that thrive. We have an opportunity for anyone to get involved and make a big difference in someone's life.

### SERVICES:

- **53** participants received leadership training
- **82** participants increased skills, knowledge and abilities to enable them to work with Norwescap to improve community conditions
- **2,669** volunteers donated **93,412** hours to create opportunities and change lives in our communities

### OUTCOMES:

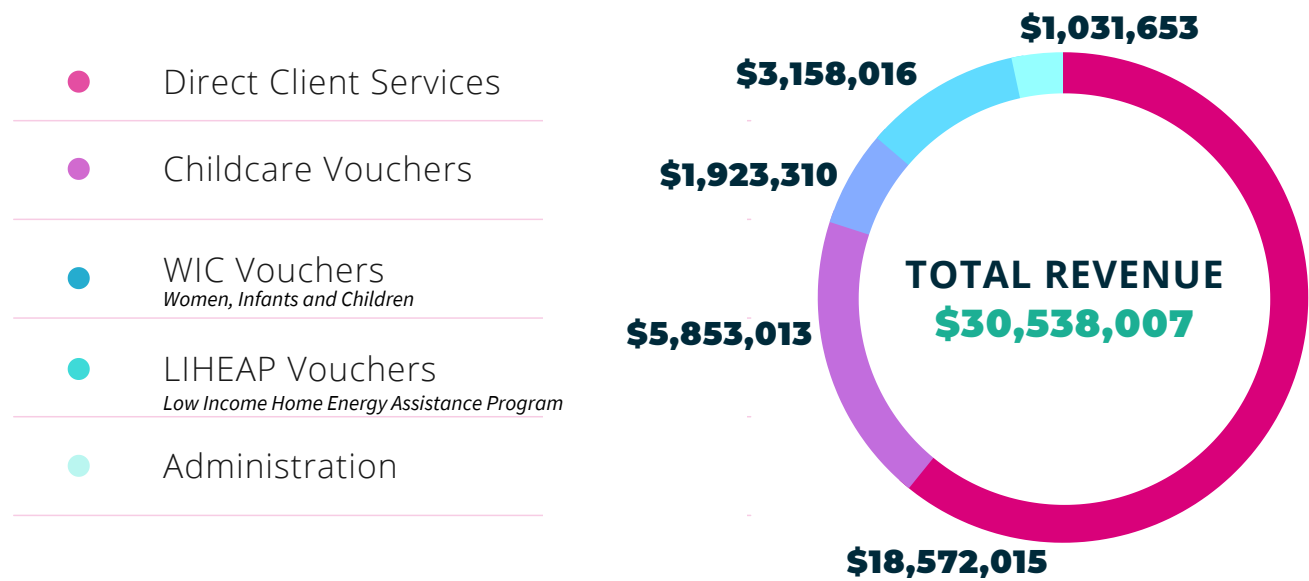
#### Volunteers Helped:

- **3,300** people complete their taxes
- **469** people complete a health program
- **104** seniors stay independent and safe
- **Millions** of pounds of food get distributed

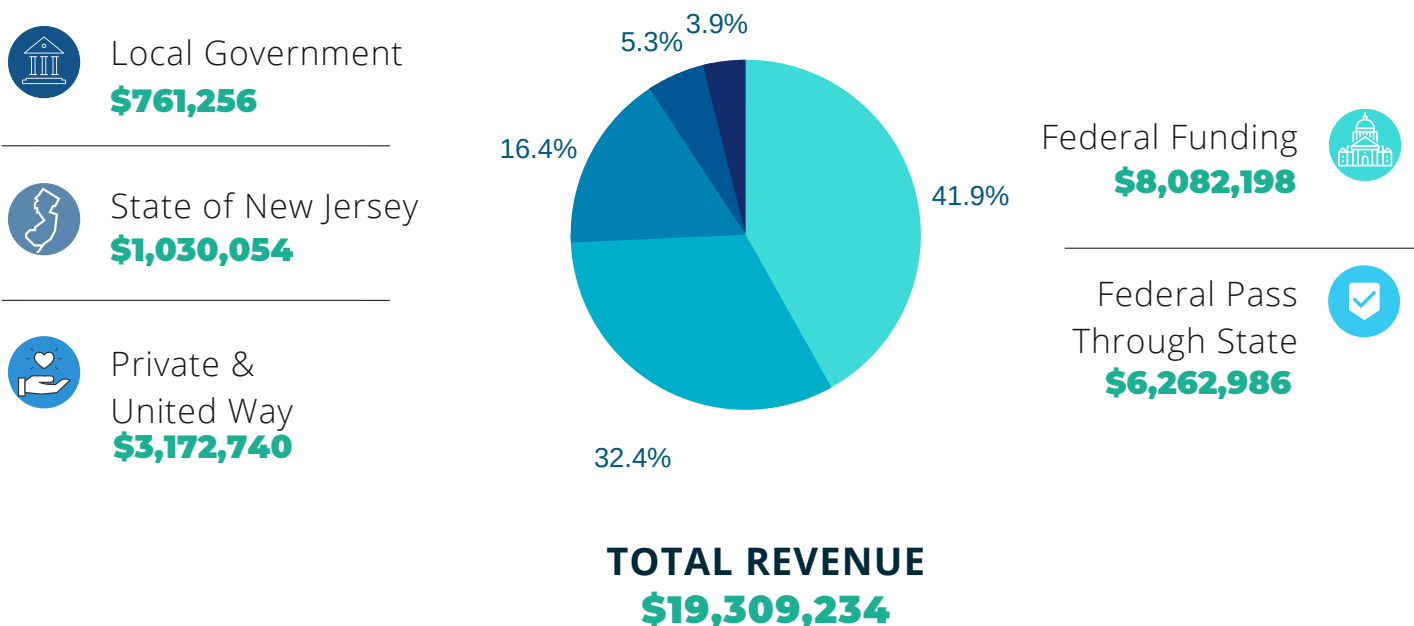


## 2019 FINANCIAL INFORMATION

### DIRECT FINANCIAL IMPACT ON SERVICE AREA



### DIRECT FUNDING



## CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

	2019	2018
Personnel	\$9,614,716	\$9,568,766
Fringe Benefits	\$3,472,722	\$3,085,257
<b>Total</b>	<b>\$13,087,438</b>	<b>\$12,654,023</b>
Contributing Services	\$1,882,536	\$1,795,829
Consultant/contractual	\$956,261	\$737,418
Travel and Transportation	\$262,993	\$307,917
Rents/space	\$965,086	\$955,565
Consumable supplies	\$495,670	\$514,623
Equipment	\$27,028	\$64,337
Communications	\$153,767	\$138,558
Insurance	\$169,430	\$150,197
Client assistance	\$1,188,579	\$1,328,764
Other costs	\$163,495	\$129,315
Interest		\$1,352
Bad debt expense	\$102,674	\$86,798
<b>Total</b>	<b>\$19,454,957</b>	<b>\$18,864,196</b>
Depreciation	\$148,711	\$122,737
<b>Total</b>	<b>\$19,603,668</b>	<b>\$18,968,933</b>

## A NOTE OF GRATITUDE

Dear Friend,

Thank you. None of the work described in this report, none of the benefits to the individuals and families that we serve and none of the progress we have made building stronger communities where all people can thrive would be possible without your support.

Norwescap has been serving the northwestern part of New Jersey since 1965, providing a broad portfolio of high-impact strategies to help people thrive. We have provided homes, heat, food and other essential needs to people in crisis; we have provided job training, industry certifications, skill building and other support to help people build a career and support their family. We have helped people build the skills they needed to successfully manage their finances and purchase over \$10 million in assets such as a home, business, or education via our financial empowerment programs. Norwescap works with each and every client to help them make progress and build a better life.

All of this vital work requires support; financial support; advocacy to support our efforts; volunteerism to expand our capacity to serve; and, partnerships to expand our impact. We are grateful to have friends and supporters like you. But more importantly, individual lives, communities and families are the beneficiaries of your generosity.

Over the next couple of years we will work on integrating data, technology and new strategies into our successful work, and we are optimistic, with your continued support, that we will accelerate our progress and expand our impact. Stick with us and share in this success!

Thank you!



Mark Valli

CEO

## DONORS

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**“ If it wasn’t for Norwescap,  
 on so many levels,  
 I don’t know where I would be today.  
 But thanks to them,  
 I can tell you that today  
 my family is truly  
 self-sufficient. ”**

**KAREN M.**

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Kiwanis Club of Phillipsburg  
Kiwanis Foundation of the  
    New Jersey District  
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“

*I am so appreciative of  
everything Norwescap  
does for me,  
the oil help,  
and this food delivery.  
I can't believe you  
are all so  
nice and so helpful.  
I sent in a \$25 donation  
out of my small social  
security check because I  
want you to know how  
much I appreciate all  
you do.*

”

NELLIE

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