

Start Small
**THINK
BIG**

YEAR IN REVIEW

2010





Start Small Think Big, Inc.

Financial Empowerment for the South Bronx

(718) 665-5250 • (347) 989-5139

startsmallthinkbig.org

Start Small's Big Impact

We have provided crucial financial and legal services to over
350 SOUTH BRONX RESIDENTS.

We have secured pro-bono services from law firms, banks, credit unions,
community-based organizations, and not-for-profit service providers
VALUED AT CLOSE TO \$400,000.

To support our first year of programming, we have raised over
\$90,000 IN PRIVATE DONATIONS.

We have become a New York not-for-profit corporation, securing 501(c)(3)
TAX-EXEMPT STATUS.

We have forged strategic relationships with more than a dozen service
providers, partnering and offering workshops from:

- East Side House Settlement
- The Phipps Opportunity Center
- WHEDCO (Women's Housing and Economic Development)
- The Business Outreach Center
- Single Stop USA
- The Bronx Defenders
- Credit Where Credit is Due
- The Urban Justice Center
- Supporting Healthy Marriages
- Junior Achievement of NY
- Mayor's Office of Financial Empowerment
- CheckSpring Bank
- Debevoise & Plimpton
- Bingham McCutchen

With your help, we have accomplished tremendous things in 2010.
We look forward to continued success in the new year.

THANK YOU!



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Alex Herrera

Alex, 22, is a single father with two small sons, ages 4 and 5. Before Alex came to Start Small, he worked a minimum wage job, but depended heavily upon public assistance to support his family. Earlier this year, with no warning and no reasons given, Alex was informed that his benefits were being terminated.

Without public assistance, Alex could no longer afford to send his children to day care. As a single parent, Alex had no choice but to stay home and take care of his children during the day, and work at night, to support his family. Alex was making only minimum wage, and without public assistance, even though he was working full-time, he was really struggling to make ends meet. Moreover, this grueling schedule made it impossible for Alex to return to school, as he had planned, to pursue a degree in business management.

Alex came to Start Small desperate to get his life back on track. He met with Emily Nelson, Start Small's public benefits specialist. With Emily's help, Alex's benefits have been fully restored. Alex's children are back in day care, and Alex is preparing to start classes in business management at the Borough of Manhattan Community College next month.

Seeing that Alex was supporting his family on a very tight budget, Emily referred him to Pedro Salazar, Start Small's personal financial counselor. With Pedro's help, Alex is now working to build his credit and is learning how to better manage his money. Alex told me, "I tell all my friends with money problems, Start Small can help you too. They make it easy to do all the things you need to do" to get back on track.



Alex is just one of Start Small's clients. There are, literally, hundreds more cases like his. Start Small is making a real impact on people's lives.

To date, **Pedro Salazar**, our Personal Financial Counselor, has helped over 100 people identify and work toward their personal financial goals. Specifically, Pedro helps clients to obtain their credit score, open a free bank account, repair damaged credit, create a budget, and start saving.

And **Emily Nelson**, our Public Benefits Specialist, has helped over 60 people verify their eligibility for a wide spectrum of benefits, tax credits and services, thus achieving in fifteen minutes what frequently takes weeks or even months to complete. Public benefits are a powerful and effective tool for lifting families out of poverty.



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Making a Difference in the South Bronx



Lashawn Tarver



Deborah Aviles



Yesenia Lopez



Mikael King



Natalie Perez



Sunitha Menon Spry

Many low-income families live with little knowledge of how to build assets and limited access to legitimate financial services. Start Small is proud to have helped these individuals - and many more - become less vulnerable, reduce debt, and connect to their financial futures.

