



# The CAPsule

Bergen County Community Action Partnership, Inc.

Spring 2009, Vol. 3, Issue 1

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## 1<sup>st</sup> Bergen FCU to Open in Hackensack

Jane Walters, Regional Director of the National Credit Union Administration (NCUA) has just announced the approval of a federal charter for the 1<sup>st</sup> Bergen Federal Credit Union (FCU). 1<sup>st</sup> Bergen becomes the first federally-approved credit union in New Jersey in more than a decade.

Credit unions exist to promote the financial well-being of their members, including those of modest means, through a system that is cooperative, member-owned, volunteer-directed and not-for-profit (enabling the offering of higher interest rates on deposits and lower interest rates on loans).

1<sup>st</sup> Bergen's field of membership is open to persons who live, work, worship, volunteer, attend school or conduct business in Bergen County, New Jersey.

The credit union is expected to open for business in late April. It will be centrally located in Hackensack, at the corner of Main and Salem Streets, and will serve the banking needs of individuals and businesses

throughout Bergen County. The credit union will provide safe and secure banking services — saving, borrowing and financial literacy — for all its members. Financial literacy services will be especially important for people who may have had poor or no prior banking experiences. Each member's shares in 1<sup>st</sup> Bergen will be federally insured up to \$250,000 and backed by the full faith and credit of the U.S. Government.

Founding this credit union is just one of several new strategies designed to help people address current economic concerns in a prudent manner.

BCCAP, the sponsoring organization of 1<sup>st</sup> Bergen FCU, has been Bergen County's designated anti-poverty agency since 1967. Starting a credit union is in keeping with BCCAP's mission to help make a difference in people's lives by offering them new and enhanced economic opportunities. For additional information, please contact: Joan Freling at 201-968-0200.



Members of 1<sup>st</sup> Bergen FCU Board of Directors are, from right to left, Freeholder Rev. Dr. Walton, Joan Freling, Robert Halsch, Robert Moore, Carlos Guerra, Allan De Giulio, Ph.D., Rev. Gregory Jackson and Daniel McNerney.

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## From the Executive Director's Desk...



Community Action is in the front row as President Obama and Congress have directed a dramatic increase in resources to stimulate the economy and help people who are struggling to make ends meet. The **American Recovery and Reinvestment Act of 2009**, also known as the “Stimulus,” will usher in a new era of service and dedicated commitment by community action agencies.

Community action has long been entrusted with bringing families back from the brink through new and exciting initiatives, and it will continue to do so. President Obama, in his inaugural remarks, spoke about a “*new era of responsibility*.” Bergen County Community Action Partnership, Inc. (BCCAP) will set new standards for Community Action in helping people change their lives if we are successful.

This edition of **The Capsule** is devoted to many ways BCCAP has embraced new responsibility in helping to lift people up.

The agency has recently implemented new **asset development programs** that are a complement to its broad scope of social services. BCCAP understands that no one can become truly self-sufficient without accumulating assets. To address this need, BCCAP is now providing **Volunteer Income Tax Assistance (VITA)** and assistance with **Earned Income Tax Credits (EITC)** at no cost to low-income persons.

One of the most significant new initiatives that BCCAP is offering the community is a **federally chartered credit union**, the first of its kind to be chartered by the National Credit Union Administration (NCUA) in well over a decade in New Jersey. The doors to the credit union will open in early spring. While it will serve all those who **live, work, worship, attend school or volunteer in Bergen County**, special focus will be placed on the low-income populations who will have access to the much-needed financial literacy services coupled with safe and secure banking opportunities.

Moreover, there are new and exciting opportunities on the horizon for **three and four year olds**. In keeping with Governor Corzine’s vision for universal preschool, giving them a true **head start** on success, the agency’s services are expanding. By September, our facility at 535 Midland Avenue in Garfield will open a new child development center with seven new state-of-the art classrooms. Recently, Head Start staff enhanced their own credentials by gaining P-3 (Preschool – grade 3) certification or the Child Development Assistant Certification, which will result in even greater outcomes for the children in the classroom.

In keeping with the new Administration’s vision to **create jobs** while at the same time helping those in need improve their home’s energy efficiency, BCCAP will be expanding its **Weatherization Program** in Bergen County. Under new program parameters, more clients will be eligible (those with incomes up to 200 percent of the federal poverty level ) and expenditures for labor and materials for each unit of service have been increased from \$2,500 to \$6,500.

BCCAP is striving to be the resource where people can walk through the doors to access new opportunities. As a Community Action Agency, BCCAP is the keeper of the legacy of Martin Luther King and of President Johnson’s Great Society. As such, BCCAP will continue to help create opportunity for those most in need.

*Robert F. Halsch, Jr.*

## Asset Development Programs

BCCAP's asset development programs are designed to help individuals gain the financial literacy skills that will lead them to higher levels of economic success and more active participation in their communities. This is a "win-win-win" for individuals, families and communities.



### IDA: Individual Development Account

BCCAP's [IDA Program](#) is designed to help eligible low-income persons participate in a matched savings program. Savings will be used for any one of the following:

- Education
- Housing
- Business Ownership

Case management, financial literacy training, access to credit counseling and supportive services are components of the program.

### Homelessness Prevention Program

Financial assistance is provided to income-eligible families who are being evicted or who lose their rental housing due to a temporary financial problem that occurred through reasons beyond their control. Documentation is required to prove eligibility for program participation.

The program, which provides temporary financial assistance, also offers participants the opportunity to work with BCCAP's housing counselor on budgeting in order to prevent future recurrences of homelessness.



### Volunteer Income Tax Assistance And Earned Income Tax Credit For 2009 Tax Preparation Period

Assistance with tax preparation for low-moderate income people and assisting eligible people with claiming their earned income tax credit. Services are free.

### Bridges to Success

A unique collaboration between the faith-based community and BCCAP, [Bridges to Success](#) provides on-going support and referrals for former welfare recipients who need guidance and assistance with

- employment concerns,
- financial education, and
- access to credit and transportation.

Eligible enrollees participate in a car grant-loan component of the program, providing them with the financial capability to purchase **a vehicle for transportation to work.**

### NJ Women's Micro-Business Program

This program offers a unique opportunity for unemployed and underemployed women to receive the business skills needed to start a small business.

The program highlights the following:

- Financial Education and Business Classes
- Business Plan Development
- Opportunity to apply for a small start-up loan
- Opportunity to work with a business coach



# Head Start Scrapbook

Head Start Parents recently attended a workshop where they were instructed in the art of making playdough (right). The lesson was then brought to the classroom, where students first made playdough and then created figures inspired by their imaginations (below).



Volunteers with students at reading time.



The ladies of the Garfield Senior Center with their donation of hand-made dolls

## Teachers Receive Additional Certifications

Through a grant from the New Jersey Department of Education, Head Start teachers and assistant teachers went back into the classroom to attain Preschool—Grade-3 certification or Child Development Assistant certification. Staff from **William Paterson University** brought classroom learning to Head Start, and in 9 months, over 17 teachers received their certification. The training focused on preschool development as children enter kindergarten and grade school.

The teachers and teacher assistants recently received their certification with commendations from school and public officials at an awards ceremony. Officials included: **NJ State Senator Loretta Weinberg, Assemblyman Gordon Johnson, Freeholder Julie O'Brien, Freeholder Rev. Dr. Vernon C. Walton, and Bergen County Sheriff Leo Maguire.**

**Congressman Steve Rothman** sent a special commendation to the awardees. **Assemblywomen Joan Voss and Connie Wagner** also sent commendations.

**Dr. Ellen Woloch** from the **NJ Department of Education** and **Dr. Ana Maria Schuhmann** and **Dr. Holly Seplocha** praised the group for their dedication to helping young children work toward developing their potential.



Bergen County Head Start Staff who completed their Primary-3 Certification proudly show off their certificates



Nohar Aly, Head Start Teacher Assistant, accepting her certificate: from left to right, **Freeholder Julie O'Brien, Freeholder Rev. Dr. Walton, Bergen County Sheriff Leo Maguire, BCCAP Executive Director Bob Halsch, BCCAP Director of R & D Elaine Miller, Head Start Director Nancy Griner, and BCCAP Board Chair Lois Braithwaite.**



Bergen County Head Start Staff who completed their Child Development Assistant Certification.

## Project Homeless Connect



Alison DuBois, BCCAP Crisis Services Director, Lois Braithwaite, BCCAP Board Chairwoman, and Donald Conway, BCCAP Board Vice Chairman, overseeing the event at BCCAP's Orchard Street Drop-In Center.

**Project Homeless Connect** has become an annual event to help link homeless persons to services, while also counting the number of homeless and determining needs in Bergen County. BCCAP hosted the event at its 67 Orchard Street location in Hackensack at the end of January, 2009.

The Bergen County Department of Health, the County's Board of Social Services, and Comprehensive Behavioral Healthcare, Inc. had staff on hand to answer questions. Flu vaccinations were offered to adults, as well as AIDs testing. The **Parisian Beauty Academy** in Hackensack offered haircuts at no charge. Donations of essential items such as gloves, socks and shoes were distributed to the homeless. Thanks to area businesses, food was served throughout the day.

## Verizon Awards Grant to BCCAP's Education Center

BCCAP was recently awarded a "Check Into Literacy" grant to provide ESL (English as a Second Language) classes that will include a computer-based learning component as well as traditional ESL instruction. BCCAP will seek volunteers from **Verizon's Volunteers** who will assist students with the technical aspects of the computer to maximize learning.

This grant is made possible by the generous donations from Verizon customers who contribute \$1 each month to support literacy programs throughout New Jersey.

*"To change lives through education, economic opportunities, healthcare, housing and human services."*

**Bergen County Community Action Partnership, Inc.** (BCCAP) is a 501(C)(3), not-for-profit Community Action Agency. Established in 1967, BCCAP is Bergen County's designated anti-poverty agency.

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The CAPsule is the Newsletter of the Bergen County Community Action Partnership, Inc., Hackensack, NJ.

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From left to right, BCCAP's Elaine Miller and Robert Halsch, Verizon Regional Community Affairs' Donnette Barnett, BCCAP's Allan DeGiulio and Mary Mulvaney.

## Debbie Nicholson Recipient of Wynona M Lipman Synergy Award

Debbie Nicholson, a valued and long-term employee of **Bergen County Community Action Partnership (BCCAP)**, was honored recently as one of this year's recipients of the *Wynona M. Lipman Synergy Award*.

Ms. Nicholson joined other outstanding New Jersey women and community organizations that have developed policies, programs, and services that benefit women in New Jersey at the event held at the Governor's mansion, Drumthwacket, in March. The New Jersey Department of Community Affairs' Division on Women, and the New Jersey Advisory Commission on the Status of Women, hosted the awards.

The award is named after the first African-American woman elected to the New Jersey Senate. First elected in 1971, and serving for 8 terms, **Senator Wynona M. Lipman** of Essex County championed the causes of women, minorities, children and small businesses while serving in the Legislature.

Ms. Nicholson has been instrumental in shaping **BCCAP's NJ Women's Micro Business Program**, serving as the program manager, teacher, and facilitator for unemployed and underemployed women in Bergen County planning to start a small business. Her close affiliations with the faith-based community enable her to promote another program, **Bridges to Success**, which provides on-going support and guidance to former welfare recipients through a unique collaboration between BCCAP and the faith-based community, leading to a car grant-loan compo-

nent of the program providing clients with the financial capability to purchase a vehicle for transportation to work. She is also an integral part of BCCAP's new program of **Homelessness Prevention**, which provides temporary rental assistance to low-income families.



New Jersey Governor John Corzine with BCCAP's Debbie Nicholson after the awards ceremony.

## Thanks for Operation Holiday 2008

Bergen County Community Action Partnership, Inc. (BCCAP) extends our sincere appreciation to all the community businesses and individuals for their generous contributions to our **Operation Holiday** program.

As the designated anti-poverty agency in Bergen County, we created **Operation Holiday** to make the holidays a bit brighter for the children of our neediest families. This year the program was an outstanding success. We were able to provide **960** children with gifts this holiday season.

Again, we thank you for your generosity, and we look forward to our continued partnerships.

**Save the Date!**

**Fashion Show**

**Tuesday  
October 6, 2009**

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## How You Can Help

**BCCAP Program Funding:** As we examine the changing needs of the low-income population we serve, we develop programs and services based on those needs. Funding opportunities are sought from both public and private sources. Won't you help us to help those who are struggling to make ends meet? You can help them find hope and opportunity for a better tomorrow by donating.



### HOW TO DONATE:

Tax-deductible checks payable to BCCAP can be mailed to

**BCCAP Community Support  
241 Moore Street  
Hackensack, NJ 07601**

Please call Elaine Miller, BCCAP Director of R & D at 201-968-0200 ext, 7005, if you have items to donate.

### Wish List:

- Used vehicle in good condition to transport clients to programs
- Computers, printers for classroom use
- Office furniture in good condition
- Non-perishable food items



### **Bergen County Community Action Partnership, Inc.**

241 Moore Street, Hackensack, NJ 07601

Tel: (201) 968-0200

FAX: (201) 968-0240

Contributions to support any of BCCAP's programs may be sent to the above address.

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