



Annual Report 2021



Justice. Opportunity. Inclusion.



Executive Director's Note

Winter 2022

Dear Friends,

2021 was another exciting year for Ariva. Like everyone else, we thought we would be in a different place right now with the pandemic. Omicron really took us by surprise and gave us a very bumpy January, but the good news is we seemed to have worked through it. We continue to adjust, and we were able to deliver our programs and even launch a number of important new initiatives last year. In addition, we have more exciting new projects on the way in 2022.

We were open for in-person financial counseling and tax services throughout 2021 and we continue to be in-person for the current income tax filing season. Many of our clients were extremely hard hit by the pandemic, but, thanks to supportive funders and partners, we were able to expand our own programs to better serve them. In the following report, you'll learn about an enhanced partnership we have with M&T Bank and the Mexican Consulate in New York to deliver high quality financial capabilities services to Mexican nationals in New York City for years to come. Working with our friends at CapitalOne, we will be launching a new, year-round financial capabilities site in the Northeast Bronx, a community with very limited access to programs like the ones we offer. We are also very excited to have been selected for the current cohort of the Citi Foundation's Community Progress Makers Program; that program will allow us to invest in our infrastructure in a way we have never been able to before.

The following report discusses some of these, and other projects we worked on in 2021. Last year was difficult, and the need in our community was great, but the resources and support we received from our partners were extraordinary. And always, always, we cannot thank our volunteers enough. Last year, they worked with us remotely for the first time and they dealt with the inevitable bumps and barriers with patience, grace and humor. This year, we will still work with many volunteers remotely, but many are also coming back to volunteer with us in person again. We really could not do the work we do without them.

I hope you enjoy the following report and I really hope to see you all again in person next year.

Irene Baldwin
Executive Director



\$10,743,798 in refunds to the community.

Tax Preparation By The Numbers

5,500+ TAX RETURNS FILED

MORE THAN **\$10 MILLION** IN TAX REFUNDS

600+ ITIN APPLICATIONS AND RENEWALS FILED

11,000 VOLUNTEER HOURS

In 2021 we faced a second tax season in the midst of a global pandemic. To navigate the challenges at hand, we introduced several innovations.

We introduced new strategies to our volunteer tax preparation program. We conducted a four month outreach campaign and recruited more than 160 volunteers. In addition we launched a new virtual volunteer tax preparation training program via Teachable. In 2021, our volunteers donated more than 11,000 hours from the comfort of their own homes. We are so grateful to them.

While high unemployment due to the pandemic brought reduced eligibility for the Earned Income Tax Credit this year, we saw an increase in the utilization of the expanded child tax credit. We more than doubled the number of ITIN applications and renewals filed for our community.

We are proud to share that through a combination of drop off, virtual and in person services, our team of partners, staff and volunteers were able to support more than 5,532 Bronx residents, bringing \$10,743,798 in refunds to the community.

Financial Counseling By The Numbers

2,800+ PEOPLE RECEIVED FINANCIAL COUNSELING

CLOSE TO **4,000** ONE ON ONE FINANCIAL COUNSELING SESSIONS

15+ FINANCIAL COUNSELING LOCATIONS SERVED

Throughout 2021, we were able to meet our clients where they are with critical financial counseling. While we are so proud of our ability to adopt virtual solutions during this pandemic, we have always known that many in our community are best served by in person counseling. To that end, we provided services virtually and in person, helping our clients navigate the evolving financial challenges the year presented.

FINANCIAL EMPOWERMENT CENTERS

At our Financial Empowerment Centers, we supported 1,105 people and carried out 1,536 financial counseling sessions. Over the past year, we continued to see concerns in our community regarding loss of income, changes in credit, saving for emergencies, and paying off debt. During 2021, 55% of our sessions took place remotely over the phone and 45% were held in person.

READY TO RENT

Through Ready to Rent, we conducted a total of 534 counseling sessions at our own offices and alongside community partners including the Bronx Collab Space, Part of the Solution (POTS), and Center for Urban Community Services (CUCS). In contrast to the prior year where most of our services were remote via phone sessions, this year only 34% of total sessions were remote, while 66% were in person.

The Covid 19 pandemic surfaced financial challenges that left most of us feeling unprepared. As a result, while the primary focus of our Ready to Rent clients is to find an affordable apartment, many expressed an interest in saving for an emergency fund.



Left to right: Jorge Islas López, Consul General of Mexico in New York; Adelaida Morin, Senior Program Director, Ariva; Steve Flax, Administrative VP, M&T Bank, Community Reinvestment Group; Luis Gutiérrez Reyes, Head of the Institute of Mexicans Abroad (IME).

With M&T Bank as partner, we expanded our services at the Consulate General of Mexico in New York

Spotlights

THE VENTANILLA SUPPORTED BY M&T BANK

This year, we welcomed M&T Bank to our partnership with the Mexican Consulate of New York to support the financial well-being of the Mexican community in New York. With M&T Bank as our anchor partner, we will be substantially expanding our services at the Consulate in the years ahead.

In 2021, our team provided 1,736 financial counseling sessions to 1,162 people at the Mexican Consulate. In addition, we helped the community apply for the Excluded Workers Fund, for affordable housing through our Ready to Rent program, and provided free tax preparation and ITIN application services.

In partnership with the Mexican Consulate, financial institutions and community based organizations, we also hosted Facebook Live Events on these topics. In June, we participated in a financial inclusion webinar in multiple languages translated to Mixteco, Nahuatl and Tlapaneco.

Guillermina Fernandez, Program Manager, Ariva (top left); Elizabeth Gomez Castrillon, Financial Counselor, Ariva (top right); Epifania Adames, Community Outreach Coordinator, Neighborhood Association-Inter-Cultural Affairs (NAICA) (bottom)

"M&T is proud to support Ariva's partnership with the Mexican Consulate of New York City through the Ventanilla program. The partnership and its vital programming is a model that should be replicated across the country." — Steve Flax, Administrative VP, M&T Bank, Community Reinvestment Group

"We were thrilled to welcome M&T Bank as our partner at the Financial Education Window. Together, the Mexican Consulate of New York, M&T Bank and Ariva, we are empowering the financial well-being of the Mexican Community in New York." — Jorge Islas López, Consul General of Mexico in New York





We assisted 354 people to submit applications for the Excluded Workers Fund

EXCLUDED WORKERS FUND

Many hard-working New Yorkers have been hit hard by the pandemic. For those who were ineligible for income support such as the stimulus benefits or unemployment, the past few years have been exceptionally difficult. When the New York State Department of Labor opened the Excluded Workers Fund, an initiative to support New Yorkers that were excluded from other income supports, Ariva was ready and eager to assist the immigrant community in New York City to apply and qualify for these funds.

We conducted 16 digital workshops and 6 Facebook Live events to bring information about the Excluded Workers Fund, fraud prevention, and financial literacy in partnership with other community based organizations including MASA, St. Jerome HANDS, Qualitas of Life Foundation, Kingsbridge Heights Community Center, Mixteca, the Neighborhood Association for Inter-Cultural Affairs, NYC Small Business Services, and Children's Aid.

The Excluded Workers Fund showcased how well the financial counseling and tax programs work together to connect communities to much needed benefits and opportunities. One of the key requirements for clients to qualify for the Excluded Workers Fund was to show proof of work, and the easiest way to do that was by showing tax returns. Ariva continues to help people meet their fiscal obligations, while informing them of the overall benefits of filing taxes for their financial health.

Within just two months of its opening, Ariva assisted 354 people to submit applications for the Excluded Workers Fund. Of those clients, more than 70% also participated in our financial counseling programs!

Thank You!

OUR VOLUNTEERS

A special thank you goes to Ariva's volunteers, too numerous to list, who come back year after year and without whom we could not do the work we do.

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Working together to connect communities to much needed benefits.

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