



Justice. Opportunity. Inclusion.

2024
ANNUAL
REPORT



FROM THE EXECUTIVE DIRECTOR

Dear Friends,



I'm pleased to share with you our 2024 year-end report. 2024 was another exciting year for us; we continued to grow in the Bronx, expanding our services and partnerships to better support the financial health of our neighbors and our community.

Our new project, the **Bronx Seniors Financial Empowerment Project**, was a huge success. Working with four of the Bronx's preeminent senior services providers (Bronx River Community Center, Fordham-Bedford Community Services, JASA, and PEP for Seniors) we provided free, onsite tax assistance to close to 800 Bronx seniors in 2024. And in 2025, thanks to the project's anchor partners (Flagstar Foundation, New York Foundation for Eldercare, and the Fan Fox & Leslie R. Samuels Foundation), we will be expanding our free tax assistance and integrating it with free one-on-one financial counseling to assist seniors in achieving their current and future financial goals.

Our **Ventanilla Program** also had some exciting news. With the support of our long-time partner M&T Bank, we expanded our onsite financial counseling program from the Mexican Consulate to a second location at the Consulate General of Ecuador in New York City. The Ecuadorian Consulate has been a wonderful host and partner, and there is great enthusiasm for the program from Consulate visitors. We look forward to growing this partnership in the years to come.

But 2025 also has big challenges ahead. The hostility of the incoming Presidential Administration's proposed policies toward immigrants, and the NYC Administration's public commitment to partner with them on some of those proposals, does not sit well with us here in the Bronx. Half of us are newcomers and the other half doesn't have to climb very far up our family tree to meet our immigrant ancestors. We do not know what the next few years will bring, but we do know that the people of the Bronx are resilient and will weather whatever challenges we face.

At Ariva, our mission and programs are unchanged. We continue to support financial empowerment and inclusion for all New Yorkers, and we stand with our immigrant neighbors.

Here's wishing you the bluest sky and hoping something better comes tomorrow.

A happy and healthy New Year to all.

Irene Baldwin

WHERE WE SERVE

Ariva at Spring Bank

69 East 167th St.
Bronx, NY 10452
Year-Round Tax Preparation &
Financial Counseling

Ariva at University Heights

67 West Tremont Ave.
Bronx, NY 10453
Year-Round Tax Preparation &
Financial Counseling

Ariva at West Farms Housing

6 West Farms Sq.
Bronx, NY 10460
Year-Round Tax Preparation

Ariva at Part of the Solution (POTS)

2450 Grand Concourse Avenue
Bronx, NY 10458
Tax Preparation, Financial Counseling

Ariva at Youth Ministries for Peace and Justice (YMPJ)

1384 Stratford Ave.
Bronx, NY 10472
Tax Preparation

Parkchester Enhancement Program (PEP)

1525 Unionport Rd.
Bronx, NY 10462
Tax Preparation, Financial Counseling

Ariva at JASA

2049 Bartow Ave.
Bronx, NY 10475
Tax Preparation

Ariva at Eastside House

201 St. Ann's Ave.
Bronx, NY 10454
Tax Preparation

Bronx River Community Center

1619 East 174th St.
Bronx, NY 10472
Tax Preparation

Ariva at Serviam

2848 Bainbridge Ave.
Bronx, NY 10458
Tax Preparation

Mexican Consulate of New York

27 East 39th St.
New York, NY 10016
Financial Counseling

Consulate of Ecuador

800 2nd Ave., 2nd FL
New York, NY 10017
Financial Counseling

Ariva at Bridge Builders Community Partnership

156 West 164th St.
Bronx, NY 10452
Financial Counseling

Ariva at West Bronx Housing and Neighborhood Resource Center

220 East 204 St, Suite A
Bronx, NY 10458
Financial Counseling

Ariva at West Farms

1 West Farms Sq.
Bronx, NY 10460
Financial Counseling

Ariva at Part of the Solution (POTS) at Webster Ave.)

2759 Webster Avenue
Bronx, NY 10458
Financial Counseling

Ariva at Legal Hand-Bronx

3213 Third Ave.
Bronx, NY 10451
Financial Counseling

Bronx Workforce

400 East Fordham Road
Bronx, NY 10458
Financial Counseling

163rd Street Improvement Council

490 East 167th St,
Bronx, NY 10456
Ready to Rent

Center for Urban Community Services (CUCS)

198 East 121st St.
New York, NY 10035
Ready to Rent

Office of NYC Council Member Pierina Sanchez

2065 Morris Ave.
Bronx, NY 10453
Ready to Rent

University Neighborhood Housing Program (UNHP)

2715 Bainbridge Ave.
Bronx, NY 10458
Ready to Rent

St. Jerome H.A.N.D.S.

330 East 138th St.
Bronx, NY 10454
Ready to Rent

Susan's Place

1911-21 Jerome Ave.
Bronx, NY 10453
Ready to Rent

HANAC

27-40 Hoyt Avenue South
Queens, NY 11102
Ready to Rent

Legal Hand-Jamaica

149-13 Jamaica Avenue
Queens, NY 11435
Ready to Rent

Legal Hand-Crown Heights

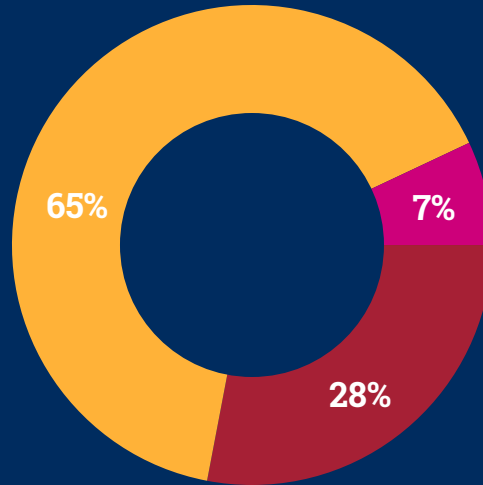
250 Kingston Avenue
Brooklyn, NY 11213
Ready to Rent



OUR COMMUNITY

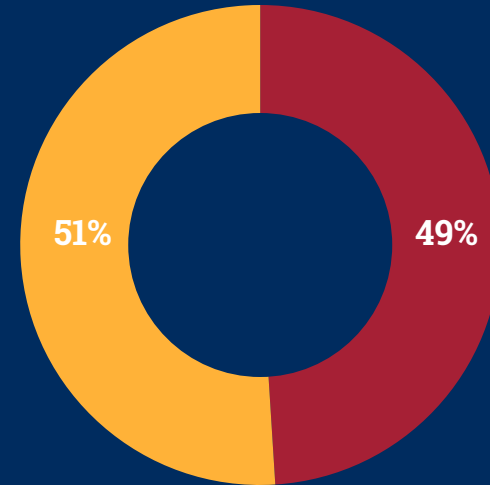
1: Race / Ethnicity

- 65% Hispanic/Latino
- 28% African American
- 7% other



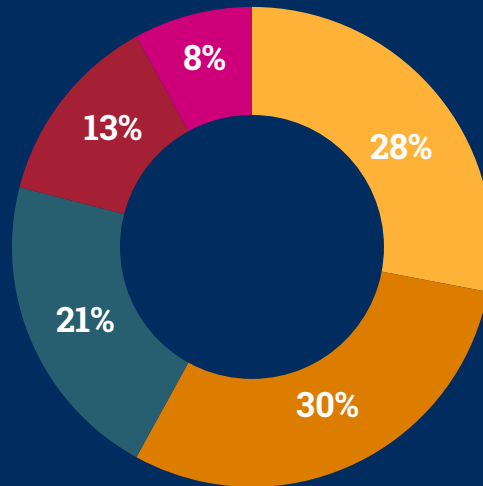
3: Language

- 51% English
- 49% Spanish



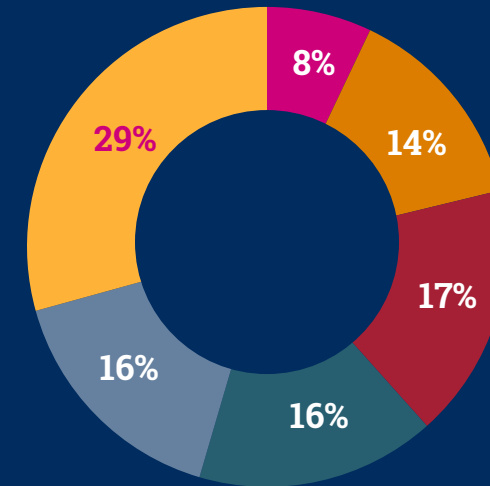
2: Income

- 28% Less than \$10,000
- 30% \$10,000 - \$19,999
- 21% \$20,000 - \$29,999
- 13% \$30,000 - \$39,999
- 8% \$40,000 or more



4: Age

- 8% 16-24
- 14% 25-34
- 17% 35-44
- 16% 45-54
- 16% 55-64
- 29% 65 and over



OUR PROGRAMS

Tax Preparation

Responding to Community Needs

In its 21st year, the Ariva tax program remains a vital resource for the community. In 2024, we expanded access and enhanced services to better meet the needs of our growing and diverse population.

We opened 10 in-person tax preparation sites, along with virtual and drop-off services, to improve accessibility, including four sites dedicated to seniors. Through the invaluable support of key partners and volunteers, we were able to provide critical resources and assistance to those who need it most, especially in light of the migrant crisis and the ongoing challenges faced by vulnerable populations.

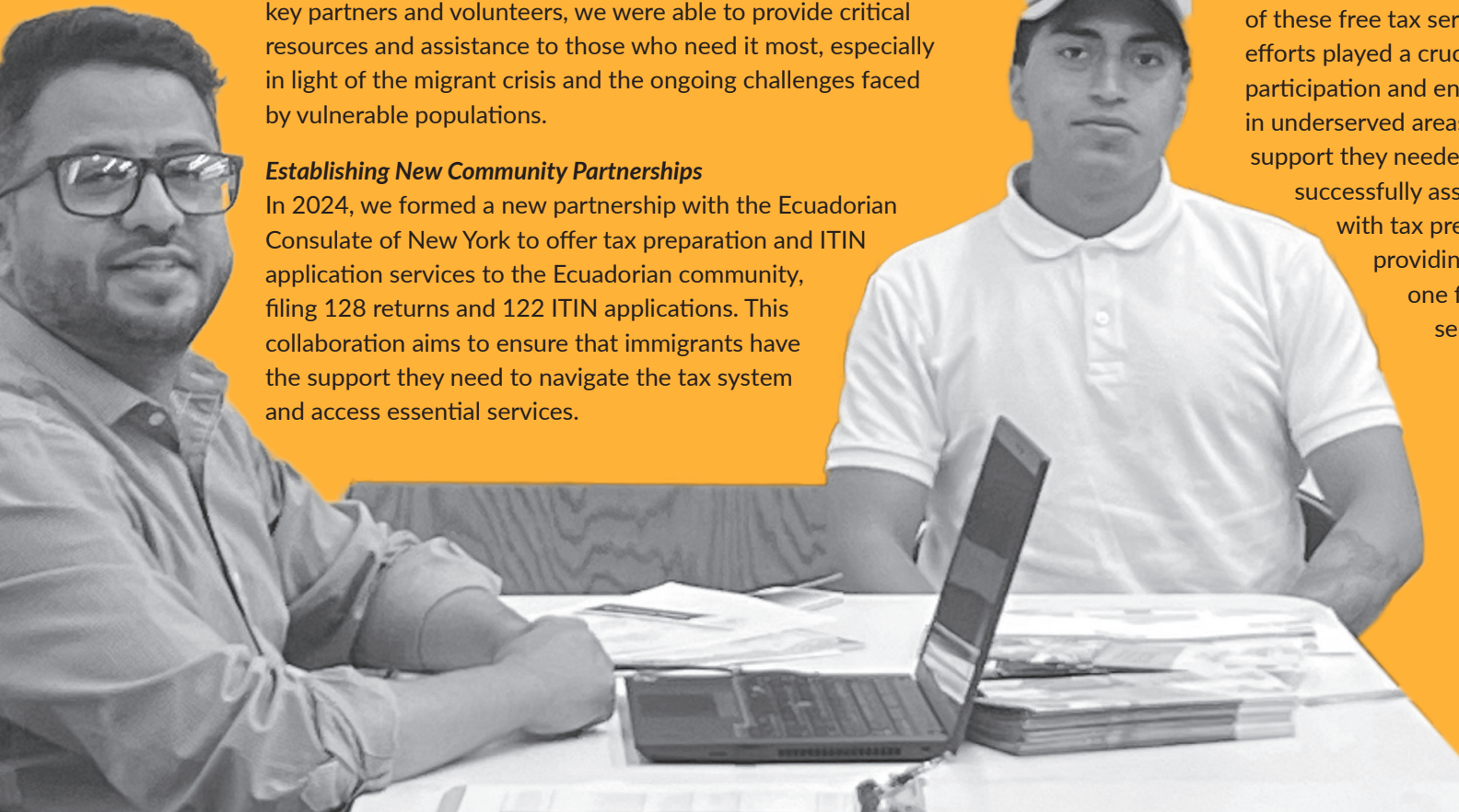
Establishing New Community Partnerships

In 2024, we formed a new partnership with the Ecuadorian Consulate of New York to offer tax preparation and ITIN application services to the Ecuadorian community, filing 128 returns and 122 ITIN applications. This collaboration aims to ensure that immigrants have the support they need to navigate the tax system and access essential services.

Expanding Vital Support to Seniors

Our tax program launched a transformative initiative to serve seniors in the Bronx, made possible by the generous support of the Fan Fox & Leslie R. Samuels Foundation, Flagstar Foundation, and the New York Foundation for Eldercare. In line with our mission to provide accessible, free tax preparation services, we dedicated four tax sites specifically for seniors, focusing on neighborhoods with high senior populations:

We partnered with local senior centers and community organizations to raise awareness and promote the availability of these free tax services. These efforts played a crucial role in driving participation and ensuring that seniors in underserved areas had access to the support they needed. As a result, we successfully assisted 741 seniors with tax preparation, while also providing access to one-on-one financial counseling services.



OUR PROGRAMS

Financial Counseling

Empowering Communities in the Bronx and Beyond

In 2024, Ariva provided one-on-one financial counseling to 4,728 people at 15 partnering community-based organizations. Our clients received guidance on improving their budgets, learning different ways to save, building and establishing their credit, and reducing and managing their debt. We are also committed to assisting our clients with wealth building, which includes ensuring they are screened for eligibility for public benefits.

Serving Immigrant Populations

With our community partners and supporters, we strive to foster a more equitable and prosperous future for all New Yorkers. In 2024, we continued our commitment to supporting New York City's hard-working immigrants by helping them better understand how to navigate the complex United States financial system. This effort is aided by our partnerships with several Latin American Consulates and immigrant-serving organizations, including the Mexican Consulate, the General Consulate of Ecuador, and the Consulate of El Salvador.

La Ventanilla, the Financial Education Window, an initiative made possible by support from M&T Bank and the Mother Cabrini Health Foundation, aims to empower Spanish-speaking immigrant communities with tools for economic security and financial decision-making. In operation at the Mexican Consulate for over 10 years, in 2024 La Ventanilla, with funding from M&T Bank, expanded to the Consulate of Ecuador in New York, providing access to information about secure and affordable banking options, the credit systems in the U.S., and setting

financial goals. We offered Tax Days and workshops on credit building, small business development, and entrepreneurship.

Facilitating Access to Affordable Housing

Many low-income and vulnerable New Yorkers don't realize how much their credit history and finances play a role in their eligibility for affordable housing. In 2024, Ariva provided financial counseling that helped hundreds of low-income NYC residents prepare their finances to apply for affordable housing. We assisted clients with setting up accounts through Housing Connect, applying to affordable housing lotteries, preparing for the housing interview, organizing client documentation once selected, reviewing credit, discussing debt management, developing realistic budgeting strategies, saving for emergencies, opening bank accounts to pay rent, and being fully prepared to move in.

Supporting Entrepreneurs

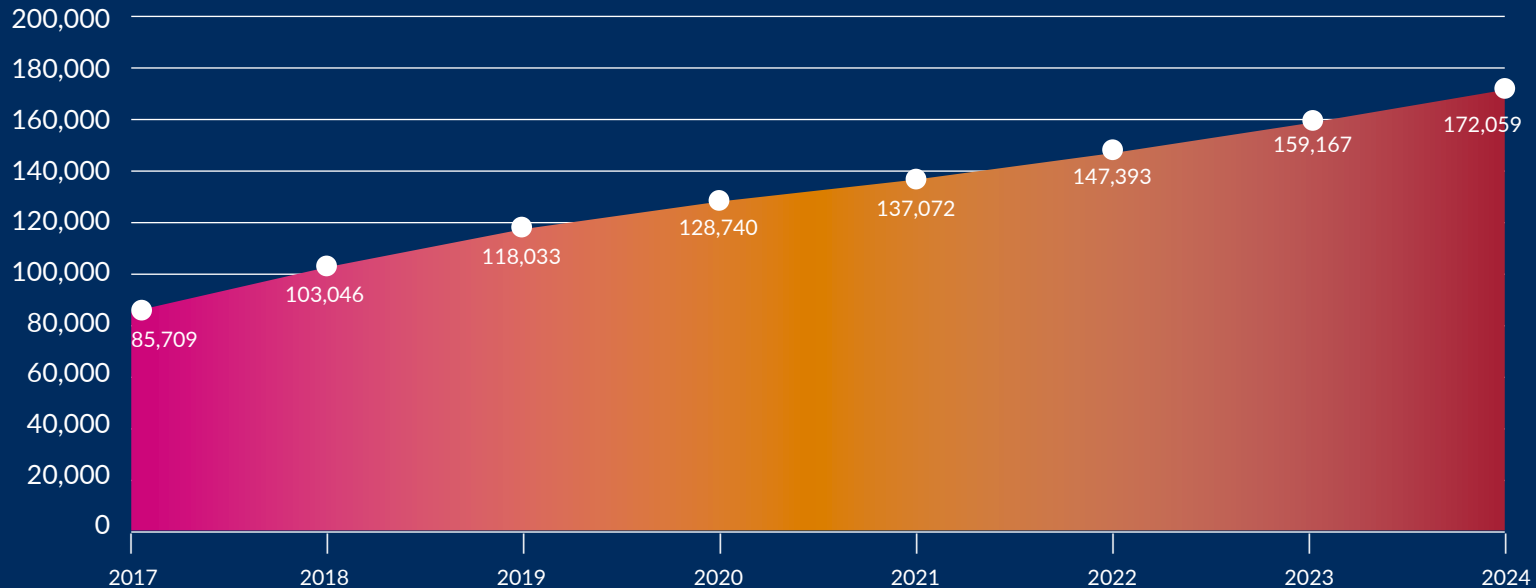
In 2024, our Bronx Small Business Program played a vital role in empowering entrepreneurs and small business owners by offering free, comprehensive services, workshops, and expert guidance. The Bronx entrepreneurship support program served 121 clients, conducted five business workshops, and helped 47 clients create detailed business plans. Participants benefited from one-on-one counseling, business planning support, Employer Identification Number (EIN) application assistance, and resources to determine business structures and learn about financing options. As we look to 2025, we remain dedicated to supporting entrepreneurs and contributing to the vibrancy of our community.

BY THE NUMBERS

In 2024



Over the Years: Total Clients Served



OUR CLIENTS



I'm of a certain age, and coming up to Social Security. I had my head in the sand for many years and didn't really look at where I stood. This is a first start to get a handle on where I am, and what I can and can't do," says Carolyn, an Ariva financial counseling client. With the guidance of one of our financial counselors, Carolyn says she is now looking at her "personal bigger picture" and thinking about decisions to improve and secure her financial future. Since utilizing our services, Carolyn has learned to budget her income, find the right debt consolidation resources to alleviate her financial stressors, and explore ways to reduce expenses. "I'm not only in a new chapter but also in a totally different place now after meeting with Ariva," she says.

—Carolyn G., Ariva Financial Counseling Client



It's my dream to open my own daycare. I love kids," says Nicole, an entrepreneur who utilized Ariva free small business services. "I felt like I was drowning, and I didn't know how to get out of the situation. Ariva's team took the time to explain everything to me—how to save, how much to save, and where my credit score needs to be," she says. She feels closer to launching her Bronx daycare center today because of her financial planning work and the financial empowerment she is experiencing as a result.

—Nicole, Ariva Small Business Client (pictured right)

Read more at ariva.org/blog



OUR VOLUNTEERS



Taxes are scary for everyone—for me, for you, for the clients. To be able to help people through it and have them come out with money in their pockets is amazing. Volunteering with Ariva is unlike anything else I've done," says Ellen. A tax program volunteer with Ariva since 2020, she had no previous tax-related experience before training with Ariva. In one case, she helped a young woman with a complex tax situation secure a life-changing tax refund: "Her aunt helped her realize she was missing out on stimulus checks and the Earned Income Tax Credit for the last two years," Ellen explains. "We helped her file returns for the two years and claim the credits for herself and her family, which amounted to almost \$6,000." These kinds of experiences illustrate the impact of both our tax preparation and volunteer programs.

—Ellen Egeth, Ariva Tax Volunteer (pictured far left)



CELEBRATING

Our Commitment to Community Partnerships

We rely on a community of partners to reach and serve the families, seniors, and residents of the Bronx. At this year's Toast to Ariva, our annual fundraising event and community

gathering, we celebrated our longstanding partnership with University Neighborhood Housing Program (UNHP) under the leadership of Executive Director Jim Buckley, who also served as an Ariva board member for 10 years. We're so grateful for all of our sponsors and for the opportunity to honor our community partners year after year. Read more about the 2024 Toast to Ariva celebration [here](#).



CELEBRATING

Toast to Ariva 2024



LEADERSHIP AND STAFF

OUR BOARD OF DIRECTORS

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Steven Flax, Vice Chair
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Astrid Andre, Secretary

Directors

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Walter Blenman
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Natalie Lozada
Myriam Rebling

OUR TEAM

Administration

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Executive Director

Angelica Muñoz
Executive Assistant

Roy Nielsen
Fiscal Director

Bellamy Puch
Fiscal Associate

Teri Wade
Communications Manager

Tax Program

Nilda Bonilla
Administrative Assistant

Libretta Champagne
Senior Tax Preparer

Maribel Montilla
Senior Program Director

Claudia Munoz
Senior Tax Preparer

Madelin Quezada
Senior Tax Preparer

Isabelle Storella
Volunteer Coordinator

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Financial Counselor

Felix Arellano
Program Manager

Sidy Diakhate
Senior Financial Counselor

Sharon Fortis
Program Manager

Elizabeth Gomez Castrillon
Financial Counselor

Kaalvin Melendez
Financial Counselor

Keyla Jimbo
Financial Counselor

Daysi Lopez Castillo
Financial Counselor

Kaalvin Melendez
Financial Counselor

Kerly Moreno
Financial Counselor

Adelaida Morin
Senior Program Director

Jose L. O'Boyle
Administrative Assistant

Nelson Querales
Financial Counselor

Raul Sosa Ruiz
Administrative Assistant

Jose Souffront
Financial Counselor

Melissa Toonkel
Program Director

Fernando Zea
Financial Counselor

OUR VISION FOR 2025

In 2025, we will continue to help thousands of New Yorkers pursue better financial futures by providing free tax preparation and financial counseling services. Our team and leadership are committed to responding to the unique needs of the populations we serve, including seniors, immigrants, and entrepreneurs, and to forming new, mutually rewarding community partnerships that will expand our impact and build economic justice, opportunity, and inclusion in the Bronx and across New York City.



Get Involved

Volunteer or Intern With Us

By serving as a volunteer tax preparer with Ariva, you can help the community, learn new skills, and be part of a dedicated team. Some of our volunteers have returned each year for more than a decade. College students are welcome to intern with us for college credit. Find out more about the benefits of volunteering or interning: ariva.org/volunteer/

Support Our Work

We exist to help New Yorkers build financially empowered and prosperous lives—and we can't accomplish this important mission without your support. No dollar amount is too small! Every little bit helps us bring free financial services to those who need it most. Please consider making a donation: ariva.org/donate/

THANK YOU!

Individual Donors

Lemuria Alawode-El
Astrid Andre
Irene Baldwin and Mike McGrath
Shanthi Bhadriah
Heather Blumberg
Judy Blumberg
Diana Breen and Michael Ritter
Jim Buckley
Daeman Di Stefano
Aubrie Fennecken
Friend of Ariva
Orville Froome
Grbic Family Fund
Gary Hattem and Frazier Holloway
Douglas Houston
Heng Ly
Colleen Marocco
Allison Mayle
Linda McLaughlin
Maribel Montilla
Adelaida Morin
Kathleen Scott
Marie Sturm
Bob Swanton
Teri Wade
Anita Williams
Gerard Wollweber

Corporate

Apple Bank
BankUnited
Capital One
Dime Community Bank
Flagstar Bank
Fordham-Bedford Housing Corporation
HF Printing Solutions
JPMorgan Chase
M&T Charitable Foundation
OceanFirst
Renew & Redesign Consulting
Spring Bank
West Farms Square LLC

Foundation

The Fan Fox & Leslie R. Samuels Foundation
The Irene Ritter Foundation
Mother Cabrini Health Foundation
New York Foundation for Eldercare
Robin Hood Foundation

Government

NYC Council Member Amanda Farías
NYC Department of Consumer and Worker Protection

NYC Department of Housing Preservation and Development
NYC Department of Youth and Community Development
NYS Department of State
U.S. Department of the Treasury - Internal Revenue Service

In-Kind Support

Bitly
Fordham-Bedford Housing Corporation
Spring Bank

Partners

163rd Street Improvement Council
Bridge Builders Community Partnership
Bronx River Community Center
Center for Urban Community Service (CUCS)
Consulate of Ecuador in New York
Consulate General of El Salvador in New York City
Consulate General of Mexico in New York City

Eastside House
HANAC
JASA
Legal Hand Bronx
Legal Hand Crown Heights
Legal Hand Jamaica
New York Cares
NYC Health & Hospitals
NYS Department of Taxation and Finance
Office of NYC Council Member Pierina Sanchez
Parkchester Enhancement Program
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Susan's Place
University Neighborhood Housing Program (UNHP)
West Bronx Housing and Neighborhood Resource Center
West Farms (Fordham-Bedford Housing Corporation)
Youth Ministries for Peace and Justice (YMPJ)
NYC Small Business Service (Workforce 1)