



2025 IMPACT REPORT

FROM THE EXECUTIVE DIRECTOR



Dear Friends,

I am pleased to share with you our 2025 Impact Report. Despite the many challenges facing our Bronx community, Ariva continued to operate, and even grow, our financial capabilities programs, assisting almost 9,000 clients in our VITA income tax assistance program and more than 4,700 people in our financial counseling program. Our services are open to all New Yorkers, and we remain steadfast in prioritizing the most vulnerable among us, especially our immigrant neighbors. Two new, very generous grants from Capital One and the Citi Foundation made much of this expansion possible.

At Toast to Ariva 2025, we celebrated Ambassador José Sandoval Zambrano, Consul General of the Consulate of Ecuador in New York, which hosts our Ventanilla program. In partnership with the Mother Cabrini Health Foundation, M&T Bank, and Ariva, the program provides comprehensive financial capabilities services to Ecuadorian nationals and other Latin American New Yorkers. The Ventanilla at the Ecuadorian Consulate assisted over 750 clients in 2025, and we are honored to be able to recognize the important contributions the Consulate makes to our city and our communities.

The elders in our neighborhoods are another important priority for us. We have a program very close to our hearts, the Bronx Senior Empowerment Project, which provides free tax assistance and financial counseling onsite at four senior-serving community host sites. And, in 2025, we also started working with Bronx youth. Youth programming is new to us; in the Financial Literacy for Youth initiative, sponsored by the NYC Department of Consumer and Worker Protection (DCWP), our financial counselors will be working with Bronx public school students and their families.

As the 2026 income tax filing season is now upon us, some of our tax sites report up to 15% of clients have no bank accounts. Starting this year, the IRS is phasing out paper refund checks; this presents both a challenge and opportunity for us. We hope this filing season to help most of our unbanked tax clients open safe, affordable, conventional bank accounts, moving them into the financial mainstream.

You can read about all of these initiatives and more in the following report, where you will also hear from some of our clients and volunteers.

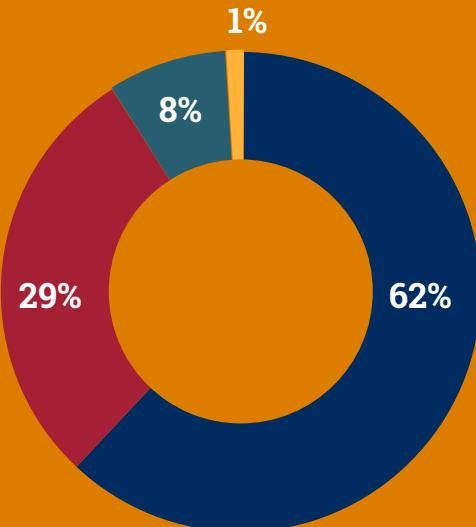
We are very proud of our accomplishments, and we know well we cannot do it without you: our community partners, volunteers, donors, and hard-working staff and Board of Directors. Thank you all for everything you do for us and with us and our community.

Irene Baldwin

OUR COMMUNITY

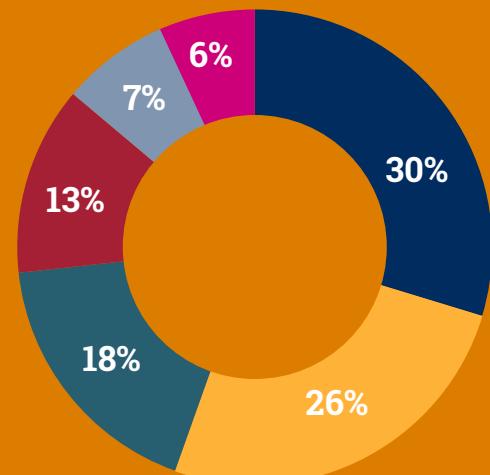
1: Race / Ethnicity

- 62% Hispanic/Latino
- 29% African American
- 8% Other
- 1% White/Asian



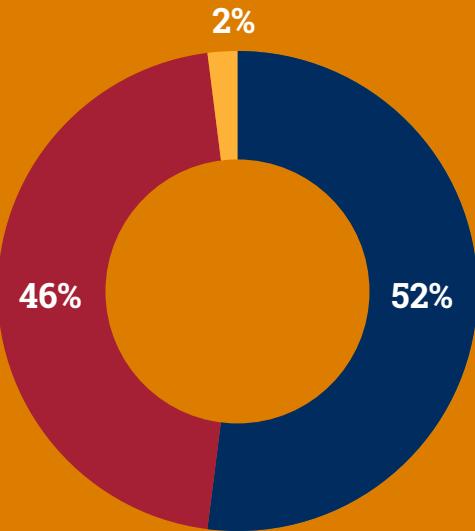
2: Income

- 30% under \$10,000
- 26% \$10,000 - \$19,999
- 18% \$20,000-29,000
- 13% \$30,000 - \$39,999
- 7% \$40,000-49,999
- 6% over \$50,000



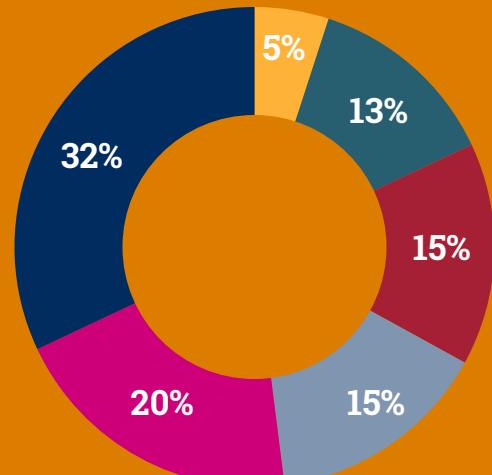
3: Language

- 52% English
- 46% Spanish
- 2% Other



4: Age

- 5% 16-24
- 13% 25-34
- 15% 35-44
- 15% 45-54
- 20% 55-64
- 32% 65 and over



Tax Preparation

In 2025, Ariva's [tax program](#) continued to lead the way in providing free, high-quality tax preparation services in the Bronx. The program served 8,878 individuals across 12 locations, including 11 sites throughout the Bronx and one site at the Consulate of Ecuador in Manhattan. These efforts reflect our dedication to making tax preparation services accessible to all, especially communities with the greatest need.

A key component of the tax program's success is volunteer participation. In 2025, our volunteer program doubled, with 109 volunteers contributing 4,500 hours to provide tax preparation services to our clients. We are grateful for our productive partnership with New York Cares, which provided more than 20% of our volunteer base.

With the generous support of our key funders—The Fan Fox & Leslie R. Samuels Foundation, Flagstar Bank, New York Foundation for Eldercare, and NYC Council Member Amanda Fariás—the Bronx Senior Empowerment Project continued to grow in 2025, serving 913 older adults at senior-serving sites during tax season and 128 during post-tax season at our year-round locations. Ariva has established tax sites dedicated to serving seniors at four Bronx community-based organizations: Bronx River Community Center, JASA, Parkchester Enhancement Program (PEP) for Seniors, and Fordham-Bedford Housing Corporation's Serviam Campus. This initiative provides seniors with a safe, trusted, and accessible pathway to file their taxes and gain access to financial counseling. In addition to providing tax services, the project actively engaged older adults as volunteers and part-time employees at our Bronx senior sites, creating meaningful opportunities for civic participation and workforce engagement.

Looking ahead in 2026, we are expanding our tax program through new Bronx host site partnerships with financial support from Capital One and Citi Foundation, further strengthening our presence in underserved Bronx communities. We have established a new host site at Commonpoint in the West Farms neighborhood, and, thanks to direct support from Capital One, Part of the Solution (POTS), a long-term host, has expanded to a second location on the Grand Concourse. These partnerships will significantly expand our reach to low-income Bronx residents. We will also continue to grow the Bronx Senior Empowerment Project by supporting older adults through meaningful employment, volunteer opportunities, and financial counseling services.



Financial Counseling

In 2025, Ariva provided [financial counseling](#) to over 4,700 clients in more than 7,800 individual sessions through our Financial Empowerment Centers, Ready to Rent, The Ventanilla, NYS Financial Literacy Initiative, Bronx Initiative, and Entrepreneurship programs. We have also expanded our reach through partnerships with 24 community organizations that host our financial and entrepreneurship counseling services. Additionally, 652 people met with both a tax preparer and a financial counselor, receiving integrated services that addressed both tax benefits and their financial goals.

Thanks to the support of M&T Bank and the Mother Cabrini Health Foundation, our Ventanilla programs at the Consulate of Ecuador and the Consulate of Mexico in New York have continued to be successful, serving more than 1,500 clients in 2025. Through our Ready to Rent program, we helped over 1,000 people prepare and apply for the NYC Housing Lottery, in collaboration with the NYC Department of Housing Preservation and Development (HPD), the NYC Department of Consumer and Worker Protection (DCWP), and the NYC Council, and supported by partnerships with nine NYC Housing Ambassador organizations: Nos Quedamos, Kingsbridge Heights Community Center, Cypress Hills Local Development Corporation, Flatbush Development Corporation, HANAC, Ocean Bay Community Development Corp., FUNDAVENYC, Good Old Lower East Side (GOLES), and the Chinese-American Planning Council, Inc.

We provided 340 [entrepreneurship](#) clients with support in 2025. With support from the NYC Department of Youth and Community Development (DYCD), we served entrepreneurs in the Bronx neighborhoods of West Farms Square, Belmont, and East Tremont.

(continued)



OUR PROGRAMS

Financial Counseling (continued)

Through additional funding from Capital One and the Citi Foundation, we were able to expand our entrepreneur and small business program to all neighborhoods in the Bronx and provide services at a new site out of CUNY on the Concourse. We also continued to serve entrepreneurs at the Mexican Consulate of New York. We are excited to be able to help self-employed individuals, gig workers, and microentrepreneurs launch and expand their small businesses. Our clients are learning about legal structures, business plans, how to apply for an Employer Identification Number, the importance of separating personal and business finances, and much more. In July, in partnership with the Consulate of Ecuador in New York, we hosted an entrepreneurship fair where more than 100 people connected with legal resources, NYC Small Business Services, and financing options.

Looking ahead in 2026, during tax season, we will have a financial counselor serving our Bronx seniors in person at all of Ariva's senior-dedicated tax sites: Bronx River Community Center, JASA, Parkchester Enhancement Program (PEP) for Seniors, and Fordham-Bedford Housing Corporation's Serviam Campus. Thanks to an expansion of the Mother Cabrini Health Foundation grant, we will also prioritize year-round financial counseling for Bronx seniors.

Through a partnership with the NYC Department of Consumer and Worker Protection (DCWP), Ariva is excited to be a part of a new initiative, Financial Literacy for Youth, which will help public school students and their families develop skills to manage their personal finances. In 2026, we will provide financial education workshops to NYC public high school students and one-on-one financial counseling sessions and workshops to their parents in the Bronx. In addition, we will partner with financial institutions to deliver the NYC in-school banking pilot, providing students and their families with access to safe, affordable bank accounts and banking education.



OUR NUMBERS

In 2025

8,878
tax returns
filed

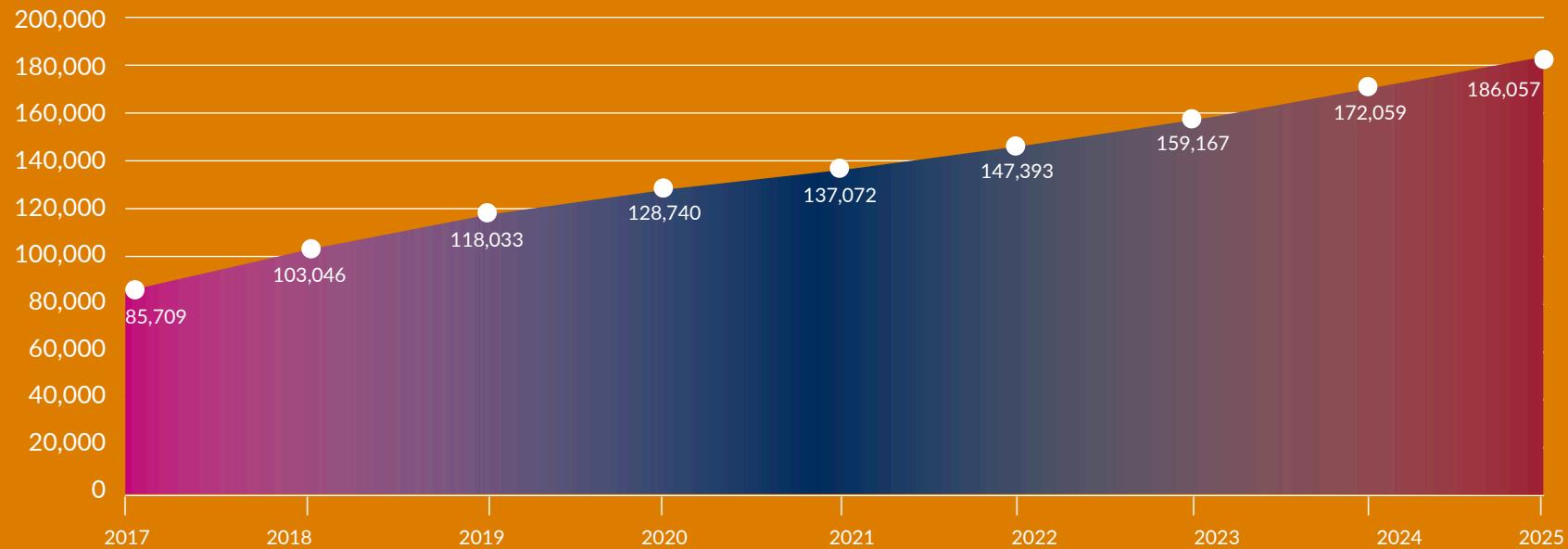
381
ITIN
applications

4,780
financial counseling
clients served

652
tax clients who also
received financial
counseling

340
entrepreneurship
clients served

Over the Years: Total Clients Served



Kylie: Overcoming Health and Financial Challenges

We never know when a health crisis will impact our lives. Whether physical or mental, our own personal journey or that of a loved one, a health crisis can also send us into a financial or tax crisis, too. Kylie, one of our first-time tax clients, came to us for support this year after overcoming a health challenge and four years of delaying filing her taxes.

With years of experience in the hospitality business, Kylie found herself out of work during the pandemic when the city shut down. Thankfully, she found several side gigs and kept her bills paid. But in 2021, she knew she was experiencing health challenges she needed to prioritize, and she stopped working to rest and heal. “I ended up on SNAP benefits and cash assistance for the first time in my life. I couldn’t access the medicine I needed at first and struggled for a couple of years to find relief,” she said.

As Kylie took time to recover, her mother supported her financially and her close friends stepped in to help. By early 2025, she had almost regained her health and was getting ready to start a new job. She knew it was time to repair her finances, but she was nervous about owing late fees and the impact on her credit score.

“I finally had the mental stamina to take care of the rest of my life, including buckling down and cleaning up my finances. I was nervous that if my new employer ran a background check, they might see the mess. And, I knew I needed help,” she said. She found Ariva on the web and called to make an appointment with our tax preparation team. Libretta, an Ariva Project Coordinator, called to meet with her the next day, providing her peace of mind and guidance about required paperwork.



One of her most thrilling surprises upon filing her taxes was discovering that her student loans—over \$20,000—had been paid off from federal programs and tax credits!

Kylie has also taken advantage of Ariva’s free, one-to-one financial counseling and is on the path to budgeting and credit building. “I wish I had known about Ariva sooner. I procrastinated because I was afraid and didn’t know what to do. It was so easy, and now it’s done. The team at Ariva was so helpful!”

“ Libretta was very kind, very clear. She made it very simple for me to contact federal and state agencies to get paystubs for the last four years. They sent me everything in a few weeks, and the Ariva tax team handled the rest. ”

Photos are representative only.

From Uncertainty and Confusion to Financial Empowerment: Elena and Her Family

When Elena Victoria arrived in New York City with her husband and daughter, their relocation from Argentina was not what they had expected. They imagined a different city, a different kind of new beginning—but when they moved to the Bronx, they knew no one, had no credit, no employment, and no roadmap. At least not yet.

"Life in New York City was hard," Elena recalled. "We moved here from Argentina thinking we had saved enough money, but the reality here was different. For the first few months, Elena and her family lived in a single room, depended on food banks, borrowed money, and waited for work permits. Just as her daughter was about to celebrate her sixth birthday, the turning point came: an introduction to Ariva through a local food assistance organization. Free financial counseling assistance with Ariva's financial counselors opened the door to resources—and hope.

"[They] taught us how to build credit, look for work, and fix our immigration status," Elena said.

With every visit, Elena and her family strengthened their financial skills—from filling out forms to building financial goals. They started dreaming again, too, about their new careers, launching a business, and permanent residency. "We still go over our notes when we need to re-center and focus on our financial goals again," Elena said.

Two years filled with hardship, growth, and resilience have led Elena to a place of clarity—not just about how far she has come, but about the path she now feels called to walk. From the earliest days of navigating unfamiliar systems and cultural norms to building credit and filing documents she once couldn't understand, Elena has transformed



confusion into confidence. "Ariva is a lighthouse in the middle of the storm. If you see a sign that says 'Ariva,' walk in. You'll find people who care and guide you with heart, knowledge, and resources."

Elena's financial journey in the United States has created a deeper sense of purpose: "Now I want to give back. I imagine there's another woman out there like me, feeling lost who needs free financial help. I want to volunteer, to show them it's possible." Elena wants to teach her daughter about empathy, service, and strength. "If one day she sees someone struggling, I want her to know it's her turn to help 'shine a light' when they can't see the way."

“ What surprised me the most about working with Ariva wasn't the information—it was their empathy. They weren't just financial professionals behind desks; they were people who checked in, who remembered us and our story. Sometimes it felt like, 'They believe in us more than we believe in ourselves.' ”

Ready to Rent: Felicia's Journey to a Home She Loves

When Felicia came to Ariva's Ready to Rent program with her housing needs, we were eager to help her find a home where she felt safe and that she could afford long-term. Through the Ready to Rent program, New Yorkers like Felicia receive free financial counseling from Ariva to prepare to apply for the New York City Housing Lottery. That kind of one-on-one assistance is critical when navigating a complex system like the housing lottery—especially when one of the main reasons for application denials is due to incorrect income calculation.

For Felicia, a 74-year-old senior living alone, the Ready to Rent program ensured she was prepared to submit her housing lottery application. Elizabeth Gomez Castrillon, one of our financial counselors, worked with Felicia every step of the way to help her get ready to apply. Forty-five days after submitting her application, Felicia was notified that she won the NYC housing lottery! Within a few months, she moved to her new, seniors-only apartment building.

The NYC housing lottery process can feel overwhelming, but our financial counselors are committed to alleviating the stress. Stories like Felicia's inspire us to expand our services to reach even more New Yorkers.



“ I was fearful when applying, but Elizabeth made herself available when I felt fear and had questions. Because of Elizabeth and the support of Ariva, I was so organized. I had everything in order, all of my finances and materials. Everything I had was correct and ready to submit. ”

Nathaniel: Improving His Credit Score and Launching a Small Business

Checking your credit report consistently and thoroughly is crucial to maintaining and increasing your credit score—especially when you’re applying for a loan or launching a business.

When Nathaniel, a native New Yorker and disabled veteran, came to Ariva through the Veterans Affairs (VA) hospital for financial help, he was eager to quickly improve his credit score for two reasons: he was preparing to apply for a mortgage for a condominium, and he was ready to turn his entrepreneurial idea into a small business. Through our financial counseling and small business programs, Ariva’s team was available to guide him toward both goals.

“My credit score improved a lot. First, I learned how to repair it and now I’m working toward making it better,” said Nathaniel. “And eventually, I was approved for a mortgage!”

As our financial counseling team helped Nathaniel build credit, our small business program helped him with his mental health counseling business called Better Than the Best. They provided guidance on business formation, explaining the distinctions between an LLC and a corporation and how each could affect taxes and liability. Together, they refined his concept, reviewed the first draft of his business plan, discussed goals, and began outlining a plan to move toward formal registration.



“Ariva showed care and concern for my situation, and it was a very positive experience. Working with them was one of the best things that happened to me, and I encourage everyone to take advantage of Ariva’s free financial counseling.”

VOLUNTEER SPOTLIGHT

Financially Empowering New Yorkers: Alex Dang

In 2025, more than 100 people joined us as tax preparation volunteers, all from different backgrounds, all dedicated to providing thorough, confidential free tax preparation services in NYC. Our free tax preparation services are fueled by dedicated volunteers like Alex Dang, who first joined our volunteer community during the pandemic in 2020.

The idea of becoming a community tax volunteer intrigued Alex. Volunteering with Ariva to prepare tax filings is quite the opposite of his day job as a software engineer and has given him the opportunity to make connections with people he otherwise would have never met.

"Taxes can seem like such a complex field, and it seemed interesting to get hands-on experience, especially because I don't have any knowledge of taxes besides doing my own," Alex said. "Plus, my job isn't customer facing in any way, so it felt like a fun way to interact with other people that I normally wouldn't meet in life."

In 2025, Ariva welcomed Alex back at our Spring Bank tax site, one of our busiest year-round locations. As an experienced tax preparation volunteer, Alex took on quality review, which is a crucial step in helping us efficiently process returns.

Some volunteers appreciate the opportunity to strengthen their English-speaking skills and apply tax knowledge to their schooling. No journey is the same, but every volunteer leaves a lasting impact on our community, and our community leaves a lasting impact on our volunteers.



“Everyone has to do their taxes, so you meet a lot of different people. You also get to work with so many other volunteers. They're all in different fields from me, and they all have their own motivations for volunteering.”

CELEBRATING WITH OUR SUPPORTERS AND FRIENDS

In 2025, we enjoyed another wonderful **Toast to Ariva** celebration with our community at Serviam Hall through the generosity and hospitality of Fordham-Bedford Housing Corporation. We honored José Sandoval Zambrano, Consul General of Ecuador in New York, in recognition of our successful partnership with the Consulate of Ecuador and our mutual commitment to bring financial inclusion and empowerment to the communities we serve.

Because of you, our generous donors, sponsors, and friends, we raised more than \$47,000 at **Toast to Ariva** to support economic justice, opportunity, and inclusion in the Bronx and beyond. We are grateful for your [support](#), which helps us to provide financial guidance, peace of mind, and skill building to thousands of New Yorkers.



CELEBRATING WITH OUR SUPPORTERS AND FRIENDS

Toast to Ariva 2025



THANK YOU TO OUR DONORS AND PARTNERS

Individual Donors

Astrid Andre
Irene Baldwin and Mike McGrath
Shanthi Bhadria
Walter Blenman
Heather Blumberg
Judy Blumberg
Diana Breen and Michael Ritter
Will and Lindsay Bressman
Jim Buckley
Daeman Di Stefano
Steve Flax and Pat Cassidy
Friend of Ariva
Orville Froome
Jose Garcia
Josh Garcia
Susan and John Grbic
Gianina Kesselman
Heng Ly Family
Barry Mann
Colleen Marocco
Linda McLaughlin
Maribel Montilla
Adelaida Morin
Kathleen Scott
Anthony Spinelli
Bob Swanton and Lin Iervolino
Teri Wade
LaKia Williams
Gerard Wollweber

Corporate

Apple Bank
BankUnited
BNY
Capital One
Citi Foundation
Dime Community Bank
Flagstar Bank
Fordham-Bedford Housing Corporation
Hanover Bank
JPMorgan Chase
Lower East Side People's FCU
M&T Bank
Metropolitan Commercial Bank
Part of the Solution (POTS)
Spring Bank
University Neighborhood Housing Program
West Farms

Foundations

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

Government

NYC Council
NYC Council Member Amanda Farías
NYC Council Member Kristy Marmorato

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
Bronx Workforce 1
Center for Urban Community Service (CUCS)
Commonpoint
Community Justice Connect – Bronx
Community Justice Connect – Jamaica
Consulate General of Ecuador in New York
Consulate General of Mexico in New York
Cypress Hills Local Development Corporation, Inc.
East Side House
Gotham Health – Morrisania (NYC Health & Hospitals)
HANAC
JASA
Lehman College/CUNY on the Concourse Bronx Business Tech Incubator
Lower East Side People's Federal Credit Union
New York Cares
NYC Small Business Service
NYS Department of Taxation and Finance
Office of NYC Council Member Pierina Sanchez (District 14)
Parkchester Enhancement Program
Part of the Solution (POTS)
Rose Hill Housing
Serviam Campus (Fordham-Bedford Housing Corporation)
Spring Bank
St. Jerome H.A.N.D.S.
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)

OUR LEADERSHIP AND STAFF

OUR BOARD OF DIRECTORS

Officers

Heng Ly, Chair
Walter Blenman, Vice Chair
Susan Grbic, Treasurer
Steven Flax, Secretary

Directors

Lemuria Alawode El
Diana Breen
Josh Garcia
Gianina Kesselman
Myriam Rebling
Robert Swanton
LaKia Williams

OUR TEAM

Administration

Irene Baldwin
Executive Director
Jose Lainez
Custodian
Angelica Muñoz
HR Associate
Roy Nielsen
Fiscal Director
Bellamy Puch
Fiscal Associate

Tax Program

Nilda Bonilla
Administrative Assistant
Libretta Champagne
Project Coordinator
Maribel Montilla
Tax Program Director
Claudia Munoz
Senior Tax Preparer
Madelin Quezada
Senior Tax Preparer
Isabelle Storella
Volunteer Coordinator

Financial Counseling Team

Sergio Aguilar Diaz
Financial Counselor
Sidy Diakhate
Senior Financial Counselor
Elizabeth Gomez Castrillon
Financial Counselor
Nancy Gutiérrez
Financial Educator
Javier Lopez
Financial Counselor
Daysi Lopez Castillo
Financial Counselor
Leticia Lopez Elizalde
Financial Educator
Kaalvin Melendez
Financial Counselor
Kerly Moreno
Financial Counselor
Adelaida Morin
Senior Program Director
Jose O'Boyle
Administrative Assistant
Nelson Querales
Financial Counselor
Miguel Ramos
Financial Counselor
Roland Rapalo
Program Manager
Raul Sosa Ruiz
Entrepreneurship Counselor
Lisa Silver
Program Manager
Jose Souffront
Financial Counselor
Melissa Toonkel
Program Director
Fernando Zea
Financial Counselor

OUR VISION FOR 2026



We will continue to strengthen and expand our programs and services to bring financial justice and empowerment to more New Yorkers in the Bronx and beyond, especially those who are most in need of assistance, including seniors, immigrants, and entrepreneurs. We will continue to build strong community partnerships that enable us to work together to have an impact and improve the quality of life for people and families in neighborhoods throughout 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 at 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; visit ariva.org/donate.