ANNUAL REPORT 2012

Celebrating 35 Years of Improving Lives
CAMBA is a non-profit agency that provides services that connect people with opportunities to enhance their quality of life.

This past year, the scope of CAMBA’s mission was at the forefront of our minds and efforts. In 2012 we celebrated CAMBA’s 35th anniversary—35 years of making Brooklyn better with an ever-expanding palette of programs meeting the most pressing needs in our communities.

But as 2012 wound down, we knew it wasn’t our anniversary that would define the year. Superstorm Sandy came ashore and New Yorkers suddenly found themselves rebuilding lives that had seemed rock-solid just days before.

Our staff rose to the occasion. Shelter staff worked with aid groups to care for displaced nursing-home residents and people with medical needs; homelessness-prevention workers in restoration centers connected abruptly-homeless families with temporary housing; and school-based staff cleared out offices that had sat underwater. But perhaps most memorably, our staff went above and beyond—volunteering where needed, working long hours and traveling far—while dealing with flooded basements and ruined homes of their own.

Of course, we must also recognize the many strides we made apart from the historic storm.

To combat the City’s increasing homelessness, we helped more than 4,000 families avoid eviction and kept more than 200 homeowners at risk of foreclosure in their homes. CAMBA Housing Ventures was selected by the City to build Van Dyke Houses, a 100-unit family development in Brownsville. At 97 Crooke Avenue in Flatbush, residents filled the 53 apartments, and the development won a Building Brooklyn Award.

Our economic development programs infused Brooklyn’s economy with both workers and much-needed capital. More than 650 people found jobs through our workforce development program, and we provided technical assistance to 17 businesses, increasing revenue by $1.36 million.

To develop our future community pillars, we served 9,000 youth, 2,000 of whom we kept engaged and learning after school while their parents worked. More than 800 high school students moved toward their own careers with internships and summer jobs. Through our Flatbush Promise Neighborhood Initiative, we laid a foundation for a comprehensive approach to dramatically improving educational outcomes for our youth.

At the forefront of our work is the health of our communities. We gave out 52,000 packages of healthy groceries at our emergency food pantry. Addressing the longer term, the Brooklyn Partnership to Drive Down Diabetes educated hundreds of people on diabetes management, fitness and nutrition. And our HIV/AIDS programs kept almost 900 HIV-positive clients connected to life-saving medical care.

This is just a small part of what we accomplished over the past year. Please read on and learn more about CAMBA’s achievements in 2012.
When Superstorm Sandy struck on Oct. 29, 2012, New York City faced an unprecedented disaster—lives lost, neighborhoods destroyed, people homeless and destitute, the City’s infrastructure devastated.

CAMBA responded immediately. Even before the tides surged, dedicated staff members prepared for marathon shifts at all of CAMBA’s 24-hour facilities, providing ongoing care to the clients who rely on them. Immediately after the storm subsided, staff reached out to clients living in flood-ravaged areas to make sure they were safe and had food, heat and other necessities. And staff throughout the agency gave their time to volunteer at shelters.

HomeBase staff worked with the City and FEMA in Coney Island and Staten Island to find housing for families and individuals whose homes were claimed by the waves.

Our Legal Services staff added a new role to their work: fighting with insurance companies to ensure that homeowner claims were honored.

And throughout the storm’s aftermath, CAMBA’s ongoing work never paused.

“We had to let people know they had someone on their side. We let them know they are not going to be left in the street.”

Tanisha Edwards
In 1970, Flatbush Dutch Reformed Church, an active religious institution since its founding in 1654.

1977: CAMBA founded in Flatbush to meet neighborhood needs, including improving trash collection, reducing crime and beautifying the community.

1978: Joanne M. Oplustil takes the reins.

1979: CAMBA moves into 1720 Church Avenue, sharing space with Izzy Zerling's boxing arena.

1980: CAMBA begins supporting artists in Zimbabwe and services here through the sales of traditional Shona sculptures. Today, CAMBA's year-round gallery houses one of the largest collections of Shona sculptures in the U.S.

1982: CAMBA begins offering HIV/AIDS services, an early response to a growing crisis. Today, CAMBA provides housing, food and access to medical care for over 1,000 HIV-positive clients each year.

1984: CAMBA moves into 1720 Church Avenue, sharing space with Izzy Zerling's boxing arena.

1988: CAMBA provides housing, food and access to medical care for over 1,000 HIV-positive clients each year.

1991: Beacon Center at P.S. 269 opens, gives kids a second home after school. Today, as part of the Flatbush Promise Neighborhood, the Beacon serves as a hub for cradle-to-career education reform in Flatbush.

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1996: Takes over operation of the Park Slope Women's Shelter, CAMBA's first homeless shelter.

1998: The Beyond Hunger Emergency Food Pantry opens its doors. Today, the pantry gives out 52,000 packages of healthy groceries each year.


2005: CAMBA Housing Ventures founded; one year later breaks ground on Morris Manor.

2007: Name officially changes to “CAMBA” to reflect the agency’s scope far beyond its original mission.

2012: CAMBA celebrates 35 years of improving lives through our constantly expanding palette of programs and services around New York City. Here’s how we started and a sampling of what we’ve done along the way.
When Kari Browne and Lori Kranczer thought of starting a business together, it was an idea born from their own lives. Both were new mothers in Flatbush, craving adult contact while home with their babies. The friends, a journalist and an attorney, wanted to create a community space for mothers and babies to go together. “We wanted a place we would want to go to,” Kari says.

Full of ideas, but short on funds and business acumen, the two approached CAMBA Small Business Services for a loan and guidance. And there, they found it.

“It’s not just about the money at CAMBA, but also the guidance and support along the way,” Kari says. “CAMBA came through at the right time for us.”

Their inspiration, loan and business know-how were transformed into Lark Café, a play space/café on a quickly-growing stretch of Church Avenue in Flatbush.

And the strollers have been rolling in.

“KARI BROWNE AND LORI KRANCZER

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Kari and Lori took full advantage of the opportunity: beyond giving them a loan, their CAMBA counselor helped them develop a business plan—which they entered into a borough-wide competition. Their counselor even connected the new entrepreneurs to additional funding from another agency.

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Kari Browne

ECONOMIC DEVELOPMENT OUTCOMES 2012

- Taught 700 entrepreneurs and aspiring entrepreneurs small business management skills, from social marketing to financial reporting and credit repair
- Provided technical assistance to 17 existing businesses, increasing revenue by $1.36 million
- Loaned $162,000 to 14 entrepreneurs, creating or preserving 44 jobs
- Connected 653 low-income adults to jobs, including recently arrived asylees and refugees
**ARIA MITCHELL**

As a high school sophomore, Ariana Mitchell felt powerless. “It seemed like I was being pushed aside—never listened to,” she says.

That’s when she turned to CAMBA’s Teen Relationship Abuse Prevention Program (RAPP), which helps teens become aware of abusive behaviors and develop healthy relationships.

After Ariana started meeting with her RAPP counselor, and in groups with other teens, she realized that there were negative things happening in her life and was soon able to face them head-on.

“I saw things I never thought of as bullying… and wow, they were,” Ariana says.

Before long, Ariana was drawing on her experience and helping other young people who needed the same guidance she had received. She soon led peer groups, educated summer youth workers about bullying and represented her program at student fairs. This spring, the self-assured teen plans to address New York City Council to help save Teen RAPP from budget cuts.

Now Ariana brims with confidence, imagining her future career, as an architect, lawyer… or, she says, “maybe a kindergarten teacher.”

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**RAQWAN GREGORY**

As a third-grader in CAMBA Kids World after-school at P.S. 269, Raqwan Gregory was known for acting out.

A couple of years later, on the cusp of middle school, Raqwan started at CAMBA’s Beacon 269 program and got off to a rocky start. The program director wondered if Raqwan, coming from an all-female household, needed a male role model in his life.

Raqwan soon found his role model: Raymone George, a member of the Beacon’s celebrated step team and a former gang member who used the Beacon to help leave his troubled past behind.

“Raymone helped me see that if we do something wrong in the beginning, we should try to prevent it from happening again,” Raqwan says.

Now, Raqwan sees the young man he has become—one who respects all people. He talks about dancing, computers, basketball, karate… a handful of all that makes his program a hub of CAMBA’s Flatbush Promise Neighborhood Initiative, serving area youth from cradle to career.

As for Raqwan’s own career plans: “I see myself on TV,” he says. “I want to be an artist who dances, sings and raps… but I also dream of helping the homeless.”

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**EDUCATION & YOUTH DEVELOPMENT OUTCOMES 2012**

- Increased the literacy skills of more than 500 adults by at least one educational level
- Engaged more than 2,000 children in out-of-school-time programming with safe and creative learning activities while their parents worked
- Connected more than 800 high school students with hands-on work experience through subsidized internships and summer jobs
- Created a network of 150 community partners to develop cradle-to-career services to improve educational outcomes in the Flatbush Promise Neighborhood
- Helped more than 1,000 high school students prevent and recover from relationship violence
Gernette Cowell was a single mother of five, pregnant with twins and struggling to support her family on part-time work. Then, a few months into her pregnancy, Gernette’s unborn babies went into distress and she found herself in the hospital, leaving her five young children at home with a relative. After two months in the hospital, Gernette gave birth to twin boys. Now back at home, she was facing a world of difficulty.

While in the hospital, Gernette had lost what little work she had. She was already behind on rent, and now she was thousands of dollars in arrears. Her landlord wanted her out. What’s more, Gernette learned that her twins suffered developmental delays and would need testing and therapy. Luckily, Gernette had a lifeline: CAMBA’s Healthy Families program, to which she had been connected at the hospital.

A CAMBA family support worker helped Gernette get temporary assistance to pay some of her back rent and negotiated a settlement with her landlord for the remainder. Her support worker brought baby supplies for the twins and referred Gernette to a hospital for free testing and the occupational, physical and speech therapy they needed. She helped Gernette obtain SSI for one of the babies—an enormous help for the family. “It’s amazing,” Gernette says. “Anybody’s situation—CAMBA has a way to help them.”

Now the twins are thriving and Gernette recently signed a new two-year lease. Soon her mother will arrive from Jamaica—enabling Gernette to look for work and a new, permanent means of providing for her family.

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Gernette Cowell

FAMILY SUPPORT OUTCOMES 2012

- Supported 223 parents through Healthy Families Home Visiting, connecting 96% of participants to a job, educational program or job training program by their baby’s second birthday
- Provided foster care prevention services to 285 families, 97% of whom have kept their children living at home
- Reunited 18 refugees with their families, from countries such as Bhutan, Burma, China, Iran, Iraq, Somalia and Sudan
- Counseled and advised more than 200 people on our Rape Crisis Hotline
When Gustavo Y.’s boyfriend kicked him out in late 2010, he found himself suddenly one of Brooklyn’s homeless.

Estranged from his family and with no job, Gustavo took up residence at the Bedford-Atlantic shelter in Crown Heights. He had a roof over his head again, but Gustavo’s life was about to change forever.

While living at the shelter, he was diagnosed with bipolar disorder, schizophrenia...and HIV.

Soon after, Gustavo was receiving treatment at a nearby medical center and was referred to CAMBA.

Staff at CAMBA’s HIV/AIDS program quickly moved Gustavo into a CAMBA transitional housing facility, where he felt safe. He started meeting with a counselor and attending group sessions to learn how to live with HIV. Gustavo regained his independent living skills, while coping with his medical condition and reducing the stress it causes.

“It took me a while to open up. I was closed off,” Gustavo says. “But it made me comfortable to be with other people in the same boat.”

Now Gustavo is living independently in CAMBA housing, continuing his therapy and getting meals and nutritional counseling from CAMBA, which helps him stay healthy. He hopes to return to work soon—to be a waiter like he was before. “I’m close,” he says. “I just need to get myself out there again.”

“Health outcomes 2012"

- Helped 95% of our approximately 900 HIV-positive clients maintain a connection to primary medical care; brought medical services to 48 homeless clients not receiving care
- Reached 800 community members with our HIV Anti-Stigma Theatre Troupe and tens of thousands of Brooklyn residents with a social marketing campaign
- Enrolled over 400 men and women in diabetes, fitness and nutrition programs, leading to weight loss, blood sugar monitoring, and increases in exercise and fruit and vegetable consumption
- Provided healthy groceries to 4,500 individuals and families in need at our Beyond Hunger Emergency Food Pantry each month
Andy Morris

Miracle Man. That’s the nickname nurses gave Andy Morris after his horrific accident in 2010. Shoved by a stranger, Andy tumbled onto the subway tracks and hit his head on the third rail, sending 625 volts of electricity through his body.

Now, Andy is living at CAMBA Housing Ventures’ 97 Crooke Avenue, dedicated to Rev. Dan Ramm, working hard to rebuild his life.

Andy’s determination carried him through nine months in the hospital, the pain of rehab and the emotional trauma of realizing that, because of his injuries, he would never again work as a skilled cabinetmaker and member of the carpenters union.

The prospect of living in a homeless shelter was daunting, and Andy was relieved when he was accepted at 97 Crooke. “This makes me feel like I’m home again,” Andy says. “All the stress is gone.”

Today, taking advantage of CAMBA’s support services in 97 Crooke, Andy is focusing on earning a living and regaining financial independence. He has developed a thriving business creating and selling jewelry made of airbrushed sea shells, and he takes classes in culinary arts, preparing for a new career in the restaurant industry.

“CAMBA put a roof over my head,” Andy says. “Now, I know I’m on the right track.”

Rodney Martinez

Rodney Martinez came to CAMBA’s Atlantic House Men’s Shelter with a goal: to do whatever he needed to get back living on his own.

Hailing from what he calls a “broken home,” Rodney lost five of his siblings to drugs and AIDS. He was heading down the same destructive path, but when he saw his brother die of a drug overdose, Rodney swore, “I would never use drugs again.”

But even after being clean for 15 years, a series of unfortunate circumstances—jail time, a disabling injury, bipolar disorder—left Rodney unemployed and homeless. He landed at the CAMBA shelter in early 2012.

Rodney wasted little time embracing all the staff offered. He took part in counseling and therapy, groups for dealing with anger issues and, eventually, housing interviews. With the encouragement and support of his case manager, Rodney got back into a technical college where he had been enrolled.

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Just six months after coming to the shelter, Rodney moved into a transitional residence in the Bronx. Within months, he will move on again, to live independently in his own apartment.

Now two semesters from earning his degree in computers, Rodney has big plans. He’s also training to be a state-certified drug counselor and would like to combine the two fields… maybe doing IT work for a drug-counseling organization. “I just want to help people,” Rodney says.

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When Barbara Murray answered the call from her CAMBA attorney, she couldn’t believe her ears. After years of living with the specter of foreclosure, she and her family would be able to keep their home.

Ricardo and Barbara Murray refinanced their mortgage in 2006 to pay for repairs to their two-family Crown Heights home. The Murrays planned to use the renovated apartment for much-needed rental income. But before long, the adjustable interest and terms of their new mortgage sent their monthly payment soaring to $6,000, a burden they couldn’t bear.

Ricardo and Barbara sought out a loan modification to lower their payments, but to no avail. When the couple came to CAMBA in late 2010, they owed $9,000 a month and were $130,000 in arrears.

The attorneys at CAMBA Legal Services sprang into action. They took the Murrays’ case and, for months, navigated a gauntlet of legal procedures in and out of court and evasive tactics by the loan servicers. In the midst of this, Barbara Murray learned she was pregnant with the couple’s fourth child.

“At CAMBA, we had a great team,” says Ricardo. “They didn’t just show up... they were always by our side.”

Even when the bank again denied a modification, their attorneys weren’t deterred, rightfully questioning the numbers used for the decision. Soon after, under threat of full-on litigation by CAMBA, the bank offered the Murrays a modification—dismissing the foreclosure action, reducing debt and payments, forgiving accrued interest and fixing the future interest rate. The Murrays and their CAMBA attorneys were thrilled by the outcome.

On the day their attorneys were in court for the final settlement conference, Barbara and Ricardo celebrated their victory at home... resting with their newborn son.

“Ricardo and Barbara Murray

LEGAL SERVICES OUTCOMES 2012

› Assisted more than 900 immigrants in immigration legal matters, including over 150 citizenship applications and 50 applications for Deferred Action for Childhood Arrivals (DACA)

› Eliminated $250,000 in consumer debt through legal representation, advice and financial counseling for more than 700 individuals

› Kept more than 200 homeowners at risk of foreclosure in their homes

› Provided legal services to over 200 domestic-violence victims in a variety of legal matters including immigration, family law, consumer debt and housing
Since its inception in 2005, CAMBA Housing Ventures Inc. (CHV) has grown to become an award-winning model for affordable, supportive housing. CHV pairs excellent design and sustainable, energy-efficient buildings with CAMBA’s outstanding social services to provide safe, healthy and life-changing homes for low-income and formerly homeless individuals.

Accomplishments to Date:

**COMPLETED:**
- 396 affordable and supportive apartments, representing $101 million in public and private investment

**IN CONSTRUCTION:**
- 384 apartments ($130 million investment)

**IN PRE-DEVELOPMENT:**
- 352 apartments ($125 million investment)

Residents moved into 97 Crooke Avenue, dedicated to Reverend Dan Ramm. The Flatbush development received a **Building Brooklyn Award** for supportive residential housing and a Silver Brick Award for architectural excellence.

CHV won a competition to **develop 100 affordable family units** on New York City Housing Authority land at the Van Dyke Houses in Brownsville, Brooklyn.

CHV partnered with Hudson Companies and Related Companies to **develop Gateway Elton Phase I**, a 197-unit development in Spring Creek, Brooklyn, atop of which sits the **largest residential solar power system in New York State**.

The 209-unit CAMBA Gardens was a local economic engine, using a Brooklyn-based general contractor to award **$14.6 million in contracts to businesses that employ 1,097 Brooklyn residents**.
For 35 years, generous supporters like you have enabled CAMBA to be flexible and change with the times—whether fulfilling community needs or responding to families and individuals in crisis. Please consider donating to us via one or more of the options described below.

**TYPES OF GIFTS**

**CASH:** Making a cash gift is the simplest and most immediate way for you to support CAMBA. Gifts may be made by check (payable to CAMBA and mailed to CAMBA, 1720 Church Avenue, Brooklyn, NY 11226) or through our secure website, CAMBA.org.

Become a CAMBA Sustainer and make a greater impact! Allocate an automatic withdrawal from your checking account or credit card of at least $10 per month. As a CAMBA Sustainer, you will be recognized in our publications and on our website.

**CORPORATE MATCHING GIFTS:** Matching gift programs enable you to increase the value of your gift—often up to 100%. Check with your human resources department of your or your spouse’s company for more information.

**MEMORIAL/HONORARY GIFTS:** Designate your donation to remember or honor a family member or friend. We will promptly send a tribute acknowledgment, if you request one.

**IN-KIND CONTRIBUTIONS:** Gifts of clothing, toys, books and furniture—all in good condition—are needed continuously by our programs. Furthermore, our Food Pantry accepts canned and boxed food items to fill its shelves.

**IRA TRANSFERS:** If you own a traditional or Roth IRA and are age 70 years or older, you can directly transfer up to $100,000 a year to CAMBA without paying taxes on the withdrawal. (Note: this rule does not apply to employer-sponsored retirement plans.)

**BEQUESTS:** After providing for your loved ones with an up-to-date will, consider adding CAMBA to your bequest. Talk with your attorney for more information.

**GIFTS OF APPRECIATED STOCK:** If you own low-yielding stocks, mutual funds or other securities that are worth more than your original purchase price, contribute them to CAMBA and receive a tax deduction for the full current value, thus avoiding the capital gains tax you would have incurred if you had sold the assets outright.

If your securities are worth less than your original purchase price, it is best to sell them, take the loss, then make a cash contribution to CAMBA that is tax deductible.

**OTHER PLANNED GIFTS:** Consider donating various trusts, annuities and gifts of significant non-cash assets, such as real estate, to CAMBA.

**GIFTS OF CLOTHING, TOYS, BOOKS AND FURNITURE:** Shona sculptures can be found in the collections of discerning museums and collectors worldwide.

Learn more about CAMBA’s Shona sculptures and view items available for purchase at ShonaSculptures.com.

CAMBA is proud to be one of the nation’s premier sources of Shona stone sculptures. Since 1991, we have showcased an extensive collection of these magnificent sculptures from Zimbabwe, a country in southern Africa whose name literally means “house of stone.”

The spirits are everywhere: in the air, in the rocks,” says Bernard Matemera, a founder of the Shona movement. “A rock is like a fruit—like an orange or a banana…I open the rocks. The fruit is inside.” Shona sculptures can be found in the collections of discerning museums and collectors worldwide.

Learn more about CAMBA’s Shona sculptures and view items available for purchase at ShonaSculptures.com.
**FINANCIALS**

**CAMBA, INC. AND AFFILIATES**
Combined statements of activities for the years ended August 31, 2012 and 2011.

<table>
<thead>
<tr>
<th>REVENUES</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unrestricted</td>
<td>Temporarily Restricted</td>
</tr>
<tr>
<td>Government Grants</td>
<td>$85,402,927</td>
<td>-</td>
</tr>
<tr>
<td>Developers’ Fees</td>
<td>$30,000</td>
<td>-</td>
</tr>
<tr>
<td>Contributions and Other Private Grants</td>
<td>$4,799,597</td>
<td>6,000</td>
</tr>
<tr>
<td>Program Reimbursements and Fees</td>
<td>$3,338,088</td>
<td>-</td>
</tr>
<tr>
<td>Interest and Dividends</td>
<td>$22,687</td>
<td>-</td>
</tr>
<tr>
<td>Rental Income</td>
<td>$99,100</td>
<td>-</td>
</tr>
<tr>
<td>Net Realized and Unrealized (Loss) on Investments</td>
<td>$2,421</td>
<td>-</td>
</tr>
<tr>
<td>Net Assets Released from Restrictions</td>
<td>$58,603</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>$94,253,423</td>
<td>($53,603)</td>
</tr>
</tbody>
</table>

**EXPENSES**

**Program Services:**
- Housing Services and Development: $59,290,469 - $59,290,469 $50,284,585
- Education and Youth Development: $10,028,861 - $10,028,861 9,377,536
- Family Support Services*: $3,484,172 - $3,484,172 2,884,737
- Legal Services: $2,173,177 - $2,173,177 1,135,505
- Economic Development: $2,545,034 - $2,545,034 1,875,866
**Total Program Services**: $81,421,866 - $81,421,866 $72,359,065

**Supporting Services:**
- Management and General: $12,074,185 - $12,074,185 $10,085,051
- Development: $364,257 - $364,257 371,663
**Total Supporting Services**: $12,438,442 - $12,438,442 10,456,714

**Total Expenses**: $93,860,308 - $93,860,308 $82,815,779

**NET ASSETS**

- Current Net Assets: $1,722,950
- Current Net Assets—Beginning of Year: $6,329,993 $2,276,056
- Current Net Assets—End of Year: $6,722,950

*Program Services names and expenses do not correspond to those in the body of the 2012 annual report (pages 10, 12), due to program name changes subsequent to the reporting of FY 2012 financials.

**STATEMENT OF FUNCTIONAL EXPENSES**

- Housing Services and Development: 73%
- Education and Youth Development: 4%
- HIV/AIDS Services*: 5%
- Family Support Services*: 5%
- Legal Services: 3%
- Economic Development: 12%

*Program Services names and expenses do not correspond to those in the body of the 2012 annual report (pages 10, 12), due to program name changes subsequent to the reporting of FY 2012 financials.

**An additional affiliate, Songea Holding Company, was combined in the 2009 financial statements and consequently the 2008 comparative statements were restated in the 2009 financial statements.**