NJ SHARES
2009 ANNUAL REPORT
NEW JERSEY SHARES, INC. (NJ SHARES) IS A STATEWIDE, NON-PROFIT, 501(C)(3) ORGANIZATION CREATED TO PROVIDE ASSISTANCE TO NEW JERSEY HOUSEHOLDS WHO ARE IN NEED OF TEMPORARY HELP IN PAYING THEIR ENERGY BILLS DUE TO A SHORT-TERM FINANCIAL CRISIS.

ABOUT NJ SHARES GRANT RECIPIENTS

- 58% HAD A CHILD 18 OR YOUNGER IN THE HOME
- 12% HAD A HOUSEHOLD MEMBER OVER 60 YEARS OLD
- 89% HAD EMPLOYMENT INCOME
- 96% HAD INCOME ABOVE THE NJ LIHEAP STANDARD
- 68% HAD INCOME BETWEEN 176% AND 300% OF THE FEDERAL POVERTY LEVEL
- 6% HAD THEIR SERVICES SHUT OFF AT THE TIME THEY APPLIED FOR THE GRANT
- 39% HAD A SHUTOFF DATE THAT HAD PASSED
- 19% HAD A PAST DUE WARNING NOTICE

Client profile data is based on an annual program evaluation conducted by Applied Public Policy Research Institute for Study and Evaluation (APRISE).
LETTER FROM THE PRESIDENT AND CHAIRWOMAN

Dear Friends,

Throughout 2009, many New Jerseyans faced unprecedented difficulty making ends meet, with unemployment, a weak economy and continued high energy prices forcing many households into a bill payment crisis. For those with limited or fixed incomes, a bill payment crisis can quickly spiral out of control, jeopardizing a family’s finances as well as their ability to provide life-sustaining home heating, food and medicine for their families.

NJ SHARES plays a critical role for those who do not qualify for other assistance programs. Last year, thanks to the support of our governor, legislators, agency partners and friends, NJ SHARES continued to make a difference for thousands of our neighbors across the state. Last year, we helped 20,000 vulnerable households with one-time grants for energy assistance.

We were able to achieve this thanks to several important sources of funding. First, we received $10 million in New Jersey’s Economic Stimulus Bill to help families in crisis last winter. We were also the recipient of $5 million in Energy Assistance funding, included in the state budget,

for natural gas, oil, propane and electric grants. And, Escheats Legislation resulted in $1.4 million in funds for natural gas and electric utility bills. In addition, funding from the Regional Greenhouse Gas Initiative – via the Board of Public Utilities – provided a groundbreaking and innovative funding source.

Yet despite having the funding to help 20,000 households this year, NJ SHARES was forced to turn away thousands more who needed our help. In these difficult economic times, with New Jersey unemployment hovering around 10 percent, it is more important than ever for government officials, legislators and other supporters to recognize that we have much more work ahead of us. We continue to create new alliances that will strengthen our ability to provide an energy assistance safety net.

The support we have received this year has been inspiring and has come in many forms: innovative funding solutions, an invitation to contribute to the Governor’s Energy working group, additional contributions from energy providers, expertise from the Agency Advisory Council and much more.

We would like to express our gratitude to our agency partners, without whom we could never achieve our mission.

The success we celebrate this year is due to the support of many. We cannot thank you enough.

Sincerely,

Joyce E. Campbell
Chairwoman of NJ SHARES Board of Directors

James M. Jacob
President and CEO
NJ SHARES EXPANDS ITS PROGRAMS

NJ SHARES has expanded energy assistance to include deliverable fuels through partnerships with the Fuel Merchants and Propane Gas Associations in New Jersey. Because energy bill payment crises can also extend to water and telephone, NJ SHARES is now “making a splash” with its involvement with two major water companies, New Jersey American Water and United Water. In addition, we continue to connect our communities by administering Verizon’s Communication Lifeline and Link-Up America programs, providing discounted telephone service to low income and senior citizen households.

In October, NJ SHARES officially took over the administration of two programs for New Jersey American Water, “H2O To Help Others” and the “Low Income Payment Program” (LIPP). Since 2005, NJ SHARES has been administering United Water Cares in New Jersey and in eight additional states. We are thrilled to be leveraging our energy expertise to help vulnerable households keep their water running — across New Jersey and in other states as well.

NJ SHARES continued in its role as the New Jersey administrator for Verizon Communication’s Lifeline and Link-Up America. These programs serve a vital role in helping low income households stay connected with telephone service. In September, NJ SHARES partnered with the New Jersey Board of Public Utilities and Verizon to raise awareness for the programs during National Telephone Discount Lifeline Awareness Week, a special week-long event dedicated to publicizing the programs.

In March, NJ SHARES opened a new call center to provide information on a variety of assistance programs for low income people, as well as for individuals and families in the midst of a temporary financial crisis. The new call center, which NJ SHARES is operating on behalf of the NJ Department of Community Affairs (DCA), kicked off with staff members who have been specially trained to offer a broad array of program information to households that are struggling to pay their energy bills.

NJ SHARES WINS NATIONAL FUEL FUND AWARD

For a third time in its short history, NJ SHARES was presented the distinguished Victorine Q. Adams award by the National Fuel Fund Network (NFFN) at the National Energy and Utility Affordability Conference. The award, recognizing institutional innovation and achievement, was named in honor of fuel fund pioneer, the late Victorine Q. Adams. NJ SHARES’ receipt of the award in 2009 coincided with NFFN’s 25th anniversary celebration.

“You came to my rescue in January and I had to write to thank you. This is the first time I needed help and I am a grateful NJ SHARES was there for me in this rough economy.” — R.S., North Plainfield

Left: James M. Jacob, President & CEO, accepts the award from Skip Arnold of the NFFN Board.
Acting Governor Stephen Sweeney signed legislation on January 15th to provide NJ SHARES with $25 million in funding for energy bill assistance. The funding, which will be available on July 1, will allow NJ SHARES to assist limited and moderate income New Jersey households in crisis who cannot afford their energy bills and do not qualify for the Federal Low Income Home Energy Assistance Program.

The funds, which have no impact on taxpayers or utility customers, could potentially help 32,000 households stay safe in their homes through the 2010-2011 heating season.

The bill was passed with bipartisan support. Primary sponsors included Sandra B. Cunningham, Upendra J. Chivukula, Vincent Prieto, Wayne P. DeAngelo and Annette Quijano. Acting Governor Sweeney signed the bill at AARP Headquarters in Forrestal Village.

“Providing funding so NJ SHARES can help families and seniors keep warm over the winter is simply the right thing to do,” said Sweeney. “Even though economists tell us the recession is waning, we see first-hand how many families still need the type of help NJ SHARES provides. I applaud the hard work of all the legislative sponsors, NJ SHARES and AARP for never letting up until this bill was signed.”

I hold a part time job, but it doesn’t provide a steady income. I don’t have set days – they call me when they need me, and often I have trouble making ends meet. In particular, I was having difficulty keeping up with my PSE&G bill.

PSE&G put me on a payment plan, but due to reduced hours at work, it was not always easy to make the payments. At church one Sunday, I came across the newspaper put out by Mercer County Hispanic Association, a social service agency that works with NJ SHARES. The Agency provided information about energy assistance programs, with instructions on how to apply.

By providing me with assistance to pay my utility bill, NJ SHARES not only provided me with energy, it also helped me arrange my finances so I would have money for food, medicine and other things necessary for everyday survival. I work hard and I do the best I can to meet my financial responsibilities, but it’s great to know that NJ SHARES was there to provide help when I needed it.

— L.R., Trenton

“IN THIS ECONOMY, EVEN WORKING PEOPLE WHO HAVE TIGHTENED THEIR BELTS CANNOT AFFORD THE BASIC ESSENTIALS.”

— Joann Williams-Swiney, Director of New Community Corporation’s Family Resource Center
NJ SHARES participated in 258 collaborative events this year – nearly tripling last year’s efforts. Nationally, NJ SHARES was featured in highly respected forums.

In January, NJ SHARES was highlighted as operating a best practices call center at the 4th Annual Call Center Summit in Orlando, Florida. Kimberly Warrick, NJ SHARES’ Client Service Call Center Manager, presented the workshop, Connecting with Empathy During an Uncertain Economy.

In February, NJ SHARES joined 200 advocates at the National Fuel Fund Network’s LIHEAP Action Day in Washington, D.C. to urge Congress to continue funding LIHEAP at a level of at least $5.1 billion and to include additional funding for this vital program that assists disadvantaged Americans in paying their heating and cooling bills in the stimulus bill.

In June, NJ SHARES was an active presenter at this year’s National Energy and Utility Affordability Conference (NEUAC), held in Portland, Oregon. The conference included such topics as energy availability and sustainability, outreach and advocacy, vulnerable populations, weatherization and conservation, and energy assistance and education.

NJ SHARES participated in two of the discussion tracks, addressing outreach and vulnerable populations. Barbara M. Gomes, NJ SHARES Director of Outreach and Communications, presented at the NEUAC Grassroots Outreach and Volunteer Training workshop, where she shared best practices and ideas on effective ways to conduct outreach and collaborative advocacy.

Jim Jacob, NJ SHARES President and CEO, was a plenary session speaker covering Regional Greenhouse Gas Initiatives (RGGI), and how RGGI funding is already benefitting vulnerable communities. Jim also discussed RGGI in a hot topic session and presented a few other workshops titled, LIHEAPing and Bounding into the Void: Addressing the Needs of the Newly Vulnerable, where he addressed the best way to reach people who are facing energy bill payment crisis for the first time.

In the New Face of Poverty: Ask the Experts session, Jim Jacob discussed how the challenging economy and increased unemployment has led to a more varied constituency for energy assistance. The workshop looked at some of the issues facing the new poor and the stresses their needs place on the existing network.
I’m a single mom and have always made ends meet, but my problems started after I got a series of injuries to my wrist and knee. I was out on disability for several months, with considerable pain and difficulty doing normal activities.

During this difficult period, I had to pay people to drive my daughter to school, purchase groceries and prepare meals. The doctors I needed to see were far from my home, so I also struggled with high gas prices for the long drive. Meanwhile, my daughter was being bullied at school, so I had no choice but to send her to a private school. Before long I got behind on my bills, including my electric bill.

I heard about NJ SHARES from a friend. I applied, and they responded with a grant to help me clear my debt to the electric company. One less bill to worry about meant I could concentrate on providing food and a safe environment for my daughter.

When you reach out for help, one of the greatest feelings is knowing that someone is going to reach back. NJ SHARES is a wonderful advocate for working people in crisis, and I’m so grateful they were there for me and my daughter.

— E.T., Hamilton Township

“I cannot begin to tell you what NJ SHARES assistance means to my family. Thank you for seeing the need for people who are not considered low income. We are working so hard and still struggling to pay the basics. I’ve helped people all my life. This was the first time I needed help. Thank you.”
— A.C., Brooklawn

UTILITY COMPANIES GO ABOVE AND BEYOND

ATLANTIC CITY ELECTRIC – $25,000

“We are sensitive to the hardships our customers face, particularly during these tough economic times when many have nowhere to turn during a financial crisis,” said Atlantic City Electric Region President Vince Maione.

ELIZABETHTOWN GAS – $40,000

Elizabethtown Gas Vice President Don Carter said, “New Jersey SHARES does so much for so many. This donation will be available to help qualified households pay their heating bills this winter.”

NEW JERSEY NATURAL GAS – $100,000

“NJ SHARES is a lifeline for many families struggling to pay for essential services,” said Laurence M. Downes, Chairman and CEO of New Jersey Natural Gas. In these challenging economic times, it is even more important for companies that can do more to do more, and we are proud to do our part.”

SOUTH JERSEY GAS – $100,000

“Many New Jersey residents are walking a financial tightrope each month as they try to maintain their household in the face of rising costs and shrinking income,” said Jeff DuBois, COO of South Jersey Gas. “NJ SHARES builds a bridge to ensure households receive the assistance needed.”

ACE Contribution pictured from left to right: Bob Marshall, Atlantic City Electric Region Vice President; Charlie Wimberg, Atlantic City Electric Region Vice President; Vince Maione, Atlantic City Electric Region President; Jeanne Fox, President of The Board of Public Utilities; Barbara M. Gomes, NJ SHARES Director of Outreach and Communication and Janet Randolph, Pepco Holdings Inc., Manager Customer Relations
“PEOPLE ARE OVERWHELMINGLY GRATEFUL BECAUSE NJ SHARES ASSISTANCE MEANT THEY COULD KEEP THEIR FAMILIES SAFE AND WARM AND USE THEIR LIMITED RESOURCES TO BUY FOOD OR PAY THEIR RENT.”
— Marisa Musachio, HOPES CAP, Inc.

2009 FINANCIAL INFORMATION

UNRESTRICTED NET ASSETS, REVENUES, GAINS AND OTHER SUPPORT:

| Individual Contributions      | $ 245,723 |
| Corporate Contributions      | $ 679,802 |
| State Funds                  | $ 17,456,712 |
| Interest/Fundraising/Projects | $ 1,919,162 |
| **TOTAL**                    | **$ 20,301,399** |

EXPENSES

| Program Services             | $ 14,032,444 |
| Support Services:            |             |
| Management and General       | $ 128,892   |
| Fundraising                  | $ 159,980   |
| **TOTAL**                    | **$ 14,321,316** |

Net Assets at Beginning of Year | $ 3,166,182
Net Assets at End of Year       | $ 9,146,266

*Subject to verification by annual independent audit.

“I WANT TO THANK NJ SHARES FOR HELPING ME WHEN I NEEDED IT MOST AND FOR ALLOWING ME TO MAINTAIN MY DIGNITY. ONCE I GET BACK ON MY FEET, NJ SHARES WILL BE MY CHARITY OF CHOICE.”
— S.B., Morganville
OUR BOARD

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Michael R. Swayze
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James Dieterle
Second Vice-Chairman
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New Jersey Public Interest
Research Group

Michael Nardo
PNC Capital Markets

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Atlantic City Electric

Tonya Woodland
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John Becker
Elizabethtown Gas

Gary Gamler
JCP&L, A First Energy Company

Patricia Hunt
New Jersey Community Action Association

Robert DiTommaso
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Nancy Rosal
PNC Bank

Claire Bartolomeo
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Michelle A. Damiani
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South Jersey Gas

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Verizon New Jersey

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AARP New Jersey

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Michael Hoy
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Reverend Bruce H. Davidson
Lutheran Office of Governmental Ministry in New Jersey

Jacob Toporek
New Jersey State Association of Jewish Federations

Wayne Griffith
New Jersey Community Action Association

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APPRISE, Inc.

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The NJ SHARES Executive Committee pictured left to right: Joan Sweeney, Michael Swayze, Joyce Campbell, James Dieterle, Linda Kleppinger and James M. Jacob.


The NJ SHARES Executive Staff pictured left to right: Barbara M. Gomes, James M. Jacob, and Cheryl B. Stowell.

NJ SHARES EXECUTIVE STAFF
James M. Jacob
President and Chief Executive Officer

Barbara M. Gomes
Director, Outreach and Communication

Cheryl B. Stowell
Director, Government Affairs
A Partnership for a Better Tomorrow
Abundant Life Fellowship Church
Affordable Housing Alliance
Alliance for the Disabled in Action
American Red Cross – UW Cares – Mississippi
Atlantic City Rescue Mission
Bayonne Economic Opportunity Foundation
Bergen County Community Action Program, Inc.
Bethel Development Corporation
Bloomfield Department of Health and Human Services
Borough of Lincoln Park – Mayor’s Office
Brick Senior Outreach Services
Bromley Neighborhood Civic Center
Burlington County Community Action Program, Inc.
Camden City Independent Living Center
Camden County Council on Economic Opportunity, Inc.
Cape Human Resources, Inc.
Cape May County Office of Disability Services
CASA PRAC, Inc. (Puerto Rican Action Council)
Cathedral Community Development Corporation
Catholic Charities – Diocese of Camden
Catholic Charities – Diocese of Metuchen
Catholic Charities – Diocese of Newark - Essex Parish Access Center
Catholic Charities – Diocese of Newark – Union Parish Access Center
Catholic Charities – Diocese of Trenton
Catholic Charities, Inc. – UW Cares – Delaware
Catholic Family and Community Services
Center for Food Action
Center for Independent Living South Jersey
Centerville Outreach Ministries, Inc.
Check-Mate, Inc.
City of East Orange Division of Senior Services
City of Jersey City Department of Health and Human Services
Community Action Partnership – UW Cares – Idaho
Dawn Center for Independent Living
Dress for Success – Hudson County
Dwellers of Zion – Community Development Center
East Orange Housing Authority
El Centro de Recursos Catholic Charities
Essex County Division of Community Action
Ewing Neighborhood Center
Family Service Association
Family Support Organization
First Hopewell Multi Purpose Community Center
First Pentecostal Church
First United Methodist Church
Freehold Area Open Door, Inc.
God’s Promise Community Development Center
Grace Community Family Life Center
Grace Senior Center for Healthy Living
Hamilton Township Senior Services
Hammonton Family Community Center
Hispanic Family Center of Southern New Jersey
Hispanic Information Center of Passaic, Inc.
HomeFront
HOPES CAP, Inc.
Interfaith Neighbors, Inc.
Ironbound Community Corporation
Jersey City Mayor’s Action Bureau
Jersey City Senior Services
Jersey City Senior Services of Greater Mercer County
Jersey Family & Children Services of Greater Mercer County
Jersey Family & Children Services of Greater Monmouth County
Jersey Family Services – Passaic
Jersey Family Services – Union
Jersey Family Services – Metro West
Jersey Family Services – Cedarville
Keep It All Together
Kean University
Keamy Department of Public Health
Lakewood Resource and Referral Center
Lawrence Community Action – HomeFront
Lawrence Township Senior Center – Cedarville
Long Branch Concordance
Madison Municipal Welfare Department
Mercer County Hispanic Association
Middlesex County Economic Opportunities Corporation
Mizpah Inland Human Services, Inc.
MOCEANS – Center for Independent Living
Monmouth Cares
Monmouth County Division of Social Services
Morristown Neighborhood House
Morristown Senior Center
My Sister’s Keeper Association
National Community Outreach
New Jersey National Guard – Teaneck
Neighborly Needs, Inc.
New Community Corporation
New Jersey State AFL – CIO
New Milford Social Services – UW Cares – Connecticut
New Shoes International
Newark Emergency Services for Families
Newark Presbyterian Church
North Hudson Community Action Corporation
North Ward Family Success Center
North West New Jersey Community Action Program, Inc.
Ocean Community Economic Action Now, Inc.
Orange Health Department
Orange Housing Department
Paterson Task Force for Community Action, Inc.
Paulsboro Community Development Center
People Help of Sussex County
Plainfield Housing Authority Proceed, Inc.
Puerto Rican Action Board, Inc. – Lakewood
Puerto Rican Action Board, Inc. – New Brunswick
Puerto Rican Association for Human Development, Inc.
Puertorriqueños Asociados for Community Organization, Inc. (PACO)
Rahway Community Action Organization
Resources for Independent Living, Inc.
Saint Benedict Church
Saint Francis Community Center
Saint James African Methodist Episcopal Church
Saint Joseph’s Carpenter Society
Saint Thomas More Church
Saint Vincent DePaul Society
Save Latin America, Inc.
Senior Citizens United Community Services
Social Service Association of Ridgewood
Solutions to End Poverty Soon (STEPS)
Somerset Community Action Program, Inc.
Southeast Senior Center for Independent Living
South County Community Action – UW Cares – Rhode Island
South Jersey Cancer Fund
Spanish American Social Cultural Association – Hispanic Social Service Center (SASCA)
Spanish Community Center
Stanley S. Holmes – Resident Council – AC Housing Authority
Sussex County Division of Social Services
The Christian Caring Center
“YOU WILL NEVER KNOW THIS GIFT YOU HAVE GIVEN ME.
THANK YOU FOR BEING THERE WHEN I NEEDED YOU MOST.”
— N.P., West Deptford
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Energy Assistance Hotline
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NJ SHARES is a 501(c) (3) nonprofit organization.

Tax deductible donations to NJ SHARES may be made online at:
https://secure.njshares.org/howYouCanHelp/donationsNew.asp

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