

NJ SHARES

2010 ANNUAL REPORT



|our mission|



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 TEMPORARY NEED OF ENERGY PAYMENT SUPPORT.

NJ SHARES 2010 CLIENT PROFILE

BENEFITS PROVIDED BY NJ SHARES

- 78% received a grant in only one of the past six years

CHARACTERISTICS OF NJ SHARES GRANT RECIPIENTS

NJ SHARES recipients are likely to have vulnerable household members.

- 57% HAD A CHILD 18 OR YOUNGER IN THE HOME
- 16% HAD A HOUSEHOLD MEMBER OVER 60 YEARS OLD

Most of NJ SHARES grant recipients are the working poor.

- 86% HAD EMPLOYMENT INCOME
- 53% HAD INCOME BETWEEN 225% AND 300% OF THE FEDERAL POVERTY LEVEL

NJ SHARES is serving those hit by the recession.

- 12% REPORTED RECEIPT OF UNEMPLOYMENT COMPENSATION, COMPARED TO ABOUT 5% IN PREVIOUS YEARS
- 8% REPORTED UNEMPLOYMENT AS REASON FOR GRANT APPLICATION, COMPARED TO 2% TO 6% IN PREVIOUS YEARS

OFFERING HOPE DELIVERING HELP



Client profile data is based on an annual program evaluation conducted by Applied Public Policy Research Institute for Study and Evaluation (APPRISE).

LETTER FROM THE PRESIDENT AND CHAIRMAN



Dear Friends,

The recession has left more households in need in the last 12 months than we have seen in our 12-year history. Its impact is felt deeply by many New Jerseyans, and the organizations established to help them. State unemployment levels are still exceptionally high, forcing many households that have never before sought help to do so now.

Child poverty is on the rise statewide. According to the NJ Kids Count report published by Advocates for Children of New Jersey, in some New Jersey communities, child poverty is a staggering 35% higher than the previous year. Legal Services of New Jersey Poverty Research Institute's (LSNJPRI) Poverty Benchmark report maintains that the current economic climate has created both an increased need for government assistance programs and a significantly reduced capacity to fund them. LSNJPRI highlighted that New Jerseyans who live in poverty are experiencing deprivation in at least one basic need, such as food, medical care or ability to pay for utilities.

With the current state fiscal crisis, our elected officials and state institutions will be challenged to provide help to those in need. In this climate, organizations such as NJ SHARES have never been more important. Last year, large numbers of first-time applicants came to us with an urgent need for energy bill assistance. No one should have to sacrifice necessary food and medicines to keep their homes warm in the winter and cool during dangerously hot days in summer. For many households, energy bill payment relief can stop a household debt spiral from getting out of control.

NJ SHARES plays a key role in extending the energy safety net, to meet the needs of those who are not eligible for Federal and State programs, but need help nonetheless. In 2010, NJ SHARES was able to provide 11,500 households with energy bill relief but had to turn away thousands more due to inadequate funding.

Providing help to thousands of households across the state would not be possible without the support of our partners and friends. Our network of 266 partners, operating out of 329 sites, are our connection to people in crisis. Our partners not only help us provide energy, water and telephone bill assistance, but also alleviate the broader challenges faced by our state's most vulnerable households. Our legislative partners are working to address budgetary constraints with the need to address the social and economic problems faced by many New Jerseyans. And to our many supporters and donors, thank you for your continued partnership.

In the year ahead NJ SHARES will again be challenged to provide help for thousands of individuals and families. We look forward to working together with all of our supporters and partners to ensure help for those who need it.

Sincerely,

Joyce E. Campbell
Chairman of NJ SHARES Board of Directors

James M. Jacob
President and CEO

“PROVIDING HELP TO THOUSANDS OF HOUSEHOLDS ACROSS THE STATE WOULD NOT BE POSSIBLE WITHOUT THE SUPPORT OF OUR PARTNERS AND FRIENDS.”

—Joyce E. Campbell
James M. Jacob



The economic downturn hit my family hard. My husband owns a trucking company, so when the economy took a turn for the worse, he was getting less and less work. At the same time, his expenses were going up due to the high price of gasoline.

We were two months behind on our PSE&G bill last winter, which made us worry that we would sink farther and farther into debt. I have a job, but my income was not enough to catch up on our bills.

I heard about NJ SHARES from the Mercer County Hispanic Association in Trenton. When we got the grant to clear our past-due energy bill, we were so relieved. Thank you NJ SHARES!

— Claudia, Hamilton, NJ

FAMILIES GRATEFUL FOR ASSISTANCE

I was working in real estate when I had a string of bad luck. Business was slow, and then my husband and I separated. Money was tight, and then I had a horrible accident while cooking for my 88-year-old mother. I got burned by hot soup, receiving third-degree burns on my head and back. I had no medical coverage so never received follow up care after my initial visit to the emergency room.

Caring for my mother makes it difficult for me to work regular hours, so I am now self-employed. Unfortunately I've got a lot of debt and was unable to pay my electric bill. Then, I visited HOPES CAP, a family resource center in Hoboken, which told me about NJ SHARES. They helped me apply so I could get a grant to catch up with my utility bills.

I am so grateful to NJ SHARES and to my friends at HOPES CAP. They came to my rescue when I had nowhere else to turn. I'm now getting back on my feet and will never forget how much they helped me.

— R.C., North Bergen, NJ

“WITH THE ECONOMY THE WAY IT IS I DON'T TAKE THIS HELP FOR GRANTED. IT'S GOOD TO KNOW THAT HELP IS AVAILABLE.”

— T.M., Willingboro, NJ

“NJ SHARES' energy, telephone and water programs have made significant impact in providing programs for New Jersey's limited income households in crisis.”

— Marisa Musachio, NJ SHARES Agency Advisory Council Chairman and Operations Director for HOPES CAP, Inc.

ANNIVERSARIES:

New Jersey SHARES celebrated milestone anniversaries for its Telephone and Water assistance programs

NJ SHARES' United Water Cares program celebrated its five-year anniversary. In 2005, NJ SHARES teamed up with United Water New Jersey to create and administer an assistance program to help customers who, due to a temporary financial crisis, could not pay their United Water bills. Since its inception, the program has grown to eight additional states, including Arkansas, Connecticut, Delaware, Idaho, Mississippi, New York, Pennsylvania and Rhode Island. NJ SHARES is proud to have administered this valuable program, through our network of community agencies, for the last five years. More information about UW Cares can be found at www.uwcares.org.

NJ SHARES also celebrated its first anniversary providing the administration for NJ American Water's (NJAW) H2O to Help Others Program and the Low Income Payment Plan (LIPP), for NJAW households that are having difficulty paying their water bills. Since NJ SHARES has been administering the programs, we have provided assistance to more than 1,500 NJAW customers.

Another key milestone this year is the fifth anniversary of the NJ SHARES Client Services Call Center. Our first call center was launched in 2005 to service the Verizon Communications Lifeline and Link-Up America programs. It quickly set the stage for NJ SHARES to be a valuable touch-point for those in need, and an important mechanism for linking clients with affordable telephone service.

Our inaugural call center, which handled more than 125,000 client inquiries in 2010, also led the way for NJ SHARES to expand and use our expertise to assist the New Jersey Department of Community Affairs (DCA) with its call center, to answer client inquiries for the Low Income Home Energy Assistance Program (LIHEAP) and Universal Service Fund (USF) energy assistance programs. The DCA call center handled more than 320,000 calls in 2010.

Both the NJ SHARES Client Services Call Center and the DCA Call Center have been outstanding learning experiences, providing us with the opportunity to share best practices about matching people with programs, both in New Jersey and nationwide.

|offering hope|



After working for a local company for 15 years, I lost my job and had to go on unemployment. We are a family of three, and with limited income it was getting more and more difficult to keep up with our bills.

I was paying our gas and electric bill, but was unable to make the full payments. We soon fell behind. I spoke with PSE&G and they referred me to NJ SHARES. We received a much-needed grant and were able to clear our unpaid bills.

It's such a shock to suddenly lose your job and have to face supporting a family on very little income. NJ SHARES energy assistance programs are a huge help to New Jersey's working families.

— Ramon, Hamilton, NJ

|outreach|

NJ SHARES participated in 240 collaborative events this year. Nationally and in-state, NJ SHARES was featured in highly respected forums.

NJ SHARES President & CEO Jim Jacob hosted a workshop at the National Energy and Utility Affordability Conference (NEUAC), held in San Antonio, Texas. The workshop, entitled "Serving the Newly Vulnerable," explained how NJ SHARES is reaching out to people who never before required energy assistance, but due to the weak economy, are now experiencing financial distress. The Serving the Newly Vulnerable workshop highlighted some key statistics from 2009, including: 60% of NJ SHARES grant recipients had a child 18 or younger in the home; the average household had only one person in the family contributing to income; 89% had employment income; 13% were single-parent households.

Jim Dieterle, a founding member of the NJ SHARES Board and Senior State Director of AARP New Jersey, shared his insights with NEUAC participants in his workshop, "Automatic Enrollment into LIHEAP and Utility Discount Programs." The workshop described New Jersey's groundbreaking approach – which Dieterle spearheaded – to ensuring that needy seniors

get streamlined access to programs for medications, food and energy assistance. The workshop described how, for instance, those approved for PAAD, the low-income prescription drug program, will automatically be enrolled in utility discount programs. Another example he provided was the Food Stamp program, where those qualifying for food stamps automatically qualify for LIHEAP. NEUAC is organized by the National Fuel Fund Network and the National Low Income Energy Consortium.



Michelle Roers of United Way Morris County, Thomas Hayes of NJNG, and Barbara Gomes of NJ SHARES partner to present energy assistance information available at one of 240 events that NJ SHARES participated in this year.



A NEW REACH

The Nanticoke Lenni-Lenape Indian Tribe has partnered with NJ SHARES to expand energy, telephone and water bill assistance to their community. The tribe, based in southern New Jersey, already administers the LIHEAP program for their community's most vulnerable population. The NJ SHARES partnership means the tribe can offer NJ SHARES assistance to households who do not qualify for LIHEAP and are below the 400% FPL income cap.

According to the 2000 Census, there are more than 3,000 enrolled members of the Nanticoke Lenni-Lenape Tribe in New Jersey. Gail Gould, LIHEAP Coordinator for the Tribe said, "We are excited to bring these valuable programs to the community."



Pictured: Jim Jacob and Cheryl Stowell of NJ SHARES, and Assemblyman Upendra Chivukula.

LEGISLATOR OF THE YEAR AWARD

NJ SHARES recognized Assemblyman Upendra Chivukula with an award that celebrates his exemplary commitment to New Jersey households in crisis. Assemblyman Chivukula has been a legislative champion for NJ SHARES' mission to Offer Hope and Deliver Help. He and his staff continue their tireless efforts in partnership with us to promote NJ SHARES' programs, and to help us achieve legislative recognition of our need for sustained funding.

NJ SHARES RECEIVED GRANTS TOTALING \$40,000

In 2010, The AGL Foundation, the philanthropic arm of Elizabethtown Gas's parent company, AGL Resources, provided NJ SHARES with a \$20,000 grant. PEPCO Holdings, Inc., the parent company of Atlantic City Electric gave NJ SHARES an additional \$10,000 grant to use for energy assistance. The PNC Foundation contributed a \$10,000 grant to NJ SHARES this year.



Pictured: Barbara Gomes, NJ SHARES; Don Carter, Elizabethtown Gas Vice President; and Jodi Gidley, President of Elizabethtown Gas.



Pictured: Mark Gould, Tribal Council Chairman; Gail Gould, LIHEAP Coordinator; Dena Shipley, NJ SHARES Outreach Coordinator; Lisa Pierce, LIHEAP Assistant; and Alita Corbett, Atlantic City Electric Community Relations.

|delivering help|

Five years ago, I was diagnosed with cancer and had to go through extensive treatment. The treatment and medications had severe side effects, including nerve damage and fibromyalgia. I have chronic pain and am unable to return to my job teaching autistic children.

The timing of my illness was unfortunate, as both of my children – one of whom is also disabled – were getting ready to start college. My wife has continued to work, but in a short period of time our bills became unmanageable. Social Security Disability is not enough to help us make ends meet. We quickly spent through our savings.

As our bills piled up, we were having difficulty finding the funds to fill our heating oil tank. I heard about NJ SHARES from a woman I met in our township municipal building. I couldn't believe that it was possible to get a grant to purchase heating oil. NJ SHARES came to the rescue during a very challenging time for our family. I sincerely hope the organization will continue to help people like us.

— A.C., Trenton, NJ



| 2010 FINANCIAL INFORMATION |

UNRESTRICTED NET ASSETS, REVENUES, GAINS AND OTHER SUPPORT:

Individual Contributions	\$ 261,619
Corporate Contributions	\$ 789,380
State Funds	\$ 2,919,631
Interest/Fundraising/Projects	\$ 2,151,246
TOTAL	\$ 6,121,876

EXPENSES

Program Services	\$ 10,498,474
Support Services:	
Management and General	\$ 132,000
Fundraising	\$ 95,079
TOTAL	\$ 10,725,553

Net Assets at Beginning of Year	\$ 9,146,266
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Net Assets at End of Year	\$ 4,543,089
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**Subject to verification by annual independent audit.*

“WITH THE COST OF LIVING AND THE PRICES OF GAS, ELECTRIC, AND OIL FOR HEAT, IT WAS JUST IMPOSSIBLE FOR ME TO SURVIVE WITHOUT YOUR HELP, AND I’M TRULY GRATEFUL.”

— P.S., Garfield, NJ

OUR BOARD

EXECUTIVE COMMITTEE

Joyce E. Campbell
Chairman

Michael R. Swayze
First Vice-Chairman

James Dieterle
Second Vice-Chairman

Linda Kleppinger
Secretary

Joan Sweeney
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Skylands Energy Service, Inc.*

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*League of Municipalities,
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*Office of Governmental
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John Becker
Elizabethtown Gas

Gary Gamler
*JCP&L, a FirstEnergy
Company*

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Action Association*

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New Jersey Natural Gas

Nancy Rosal
PNC Bank

Michelle A. Damiani
Rockland Electric Company

Jannie Foxworth
South Jersey Gas

Virginia Evans
The Salvation Army

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*Trenk, Dipasquale, Webster,
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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*



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



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

BOARD MEMBERS

James Dieterle
AARP New Jersey

Sheldon Presser
*Advocates for Children
of New Jersey*

Alita Corbett
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Mike Vogel
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Rockland Electric Company

Joan Sweeney
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Brenda Beavers
The Salvation Army

Ciro Scalera
Verizon New Jersey

Michael R. Swayze
Member At Large



The NJ SHARES Board of Directors: Seated: Linda Kleppinger, Sofia Comas-Phillips, Joyce E. Campbell, Mayor Janice Mironov, and Alita Corbett. **Standing:** Michael Vogel, Claire Bartolomeo, Gregory Seitz, Linda Feger, Virginia Evans, Sheldon Presser, Jacqueline Berger, James Dieterle, Michael Swayze, and Mary Beth Dixon.

AGENCY

NJ SHARES added 57 new agencies and 79 new intake sites in 2010, creating a network of 266 partners operating out of 329 sites.

A Partnership for a Better Tomorrow	Catholic Charities – Diocese of Metuchen	First Pentecostal Church	Kimball Medical Center	Ocean Community Economic Action Now, Inc.
Abundant Life Fellowship Church	Catholic Charities – Archdiocese of Newark – Essex Parish Access Center	First United Methodist Church	Keansburg Resource Network Mental Health Association	Orange Health Department
Affordable Housing Alliance	Catholic Charities – Archdiocese of Newark – Union Parish Access Center	Freehold Area Open Door, Inc.	Kearny Department of Public Health	Orange Housing Department
American Red Cross – UW Cares – Mississippi	Catholic Charities – Diocese of Trenton	Gloucester County Office of Educational and Disability Services	Keeping It All Together	Patterson Task Force for Community Action, Inc.
Bach Foundation	Catholic Charities, Inc – UW Cares – Delaware	God’s Promise Community Development Center	Lakewood Resource and Referral Center	Paulsboro Community Development Center
Bayonne Economic Opportunity Foundation	Catholic Family and Community Services	Grace Community Family Life Center	Latin American Institute	People Help of Sussex County
Bergen County Community Action Program, Inc.	Center for Food Action	Hamilton Township Senior Services	Lawrence Community Center – HomeFront	People for People Foundation of Gloucester County
Bethel Development Corporation	Center for Independent Living of South Jersey	Hammonton Family Community Center	Lawrence Township Senior Center – Cedarville	Plainfield Family Success Center
Beyond Today	Centerville Outreach Ministries, Inc.	Healing and Helping Women in Our Communities with Health Awareness	Linden Family Success Center	Proceed, Inc.
Bloomfield Department of Health and Human Services	Comite Union Para Salvadorenos (CEUS)	Heightened Independence and Progress	Long Branch Concordance	Project Self Sufficiency
Borough of Lincoln Park – Mayor’s Office	Check Mate, Inc.	Hispanic Affairs and Resource Center	Madison Municipal Welfare Department	Project Freedom
Borough of Neptune City and West Long Branch	City of East Orange Division of Senior Services	Hispanic Family Center of Southern New Jersey	Mercer County Hispanic Association	Providence House of Catholic Charities
Boys and Girls Club – Atlantic City	City of Jersey City Department of Health and Human Services	Hispanic Information Center of Passaic, Inc.	Millhill Child and Family Development Corporation	Puerto Rican Action Board, Inc – Lakewood
Boys and Girls Club – Garfield	Community Action Partnership – UW Cares – Idaho	Homefirst Family Success Center	Mizpah Inland Human Services, Inc.	Puerto Rican Action Board, Inc – New Brunswick
Boys and Girls Club – Lodi and Hackensack	Clinton Hill Community Resource Center	HomeFront	MOCEANS – Center for Independent Living	Puerto Rican Action Committee
Boys and Girls Club – Union County	Collaborative Support Programs of New Jersey, Inc.	HOPES CAP, Inc.	Monmouth Cares	Puerto Rican Association for Human Development, Inc.
Boys and Girls Club – Union Township	Covenant Life Ministries Church	Hunterdon Helpline	Monmouth County Division of Social Services	Puertorriquenos Asociados for Community Organization, Inc (PACO)
Boys and Girls Club – Vineland Township	DASI	Interfaith Neighbors, Inc.	Morris County Organization for Hispanic Affairs	Rahway Community Action Organization
Brick Senior Outreach Services	Dawn Center for Independent Living	Ironbound Community Corporation	Morristown Neighborhood House	Resources for Independent Living, Inc.
Bromley Neighborhood Civic Center	Dwelles of Zion – Community Development Center	Jefferson Park Family Success Center	Morristown Senior Center	Roselle Family Success Center
Burlington County Community Action Program, Inc.	East Orange Housing Authority	Jersey Care Home Health	My Sistahz Keeper Association	Saint Benedict Church
Camden City Independent Living Center	Ebenezer African Methodist Episcopal Church	Jersey City Mayor’s Action Bureau	National Multiple Sclerosis Society Greater Delaware Valley Chapter	Saint Francis Community Center
Camden County Council on Economic Opportunity, Inc.	El Centro de Recursos Catholic Charities	Jewish Family & Children Services of Greater Monmouth County	New Community Corporation	Saint James African Methodist Episcopal Church
Cape Human Resources, Inc.	Essex County Division of Community Action	Jewish Family Services – Passaic	New Jersey State AFL – CIO	Saint Thomas More Church
Cape May County Office of Disability Services	Ewing Neighborhood Center	Jewish Family Services of Somerset, Hunterdon, & Warren Counties	New Milford Social Services – UW Cares – Connecticut	Saint Vincent DePaul Society
Casa PRAC, Inc. (Puerto Rican Action Council)	Family Service Association	Jewish Family Services – Union	Newark Emergency Services for Families	Save Latin America, Inc.
Cathedral Community Development Corporation	Family Support Organization	Jewish Family Services – Metro West	Newark Now, Inc.	Sisters Helping Each Other
Catholic Charities – Diocese of Camden	First Hopewell Multi Purpose Community Center		Newark Preschool Council	Social Service Association of Ridgewood
			NIA Community Habitat Development, Inc. – The Women’s Crisis Center	Solutions to End Poverty Soon – STEPS
			North Hudson Community Action Corporation	Somerset Community Action Program, Inc.
			North Stelton African Methodist Episcopal Church	Somerset County Community Development
			North Ward Family Success Center	South County Community Action – UW Cares – Rhode Island
				Southeast Senior Center for Independent Living

South Jersey AIDS Alliance	The Salvation Army – Bridgeton	The Salvation Army – Red Bank	Township of Hamilton – Community Services	Vineland First Church of the Nazarene
South Jersey Cancer Fund	The Salvation Army – Cape May Courthouse	The Salvation Army – Salem	Township of Nutley	Vineland Township Customer Service Office
Spanish American Social Cultural Association – Hispanic Social Service Center (SASCA)	The Salvation Army – Hackensack	The Salvation Army – Spring Valley – UW Cares – New York	Township of Woodbridge Office on Aging	Vision at Hope Center
Spanish Community Center	The Salvation Army – Harrisburg – UW Cares – Pennsylvania	The Salvation Army – Vineland	Tri County Community Action Partnership	Visiting Homemaker Services
Suits for Success	The Salvation Army – Jersey City	The Salvation Army – Wilkes Barre – UW Cares – Pennsylvania	Tri County Independent Living Center	Volunteers of America
Sussex County Division of Social Services	The Salvation Army – Kearny	The Salvation Army – Williamstown	Tri-City Peoples Corporation	Wawa Internal Care – Associates in Need
Team Resurrection, Inc	The Salvation Army – Montclair Citadel	The Salvation Army Grand Family Success Center	United Passaic Organization	Wayne Welfare Department
Teaneck Family Readiness Group	The Salvation Army – Morristown	The United Methodist Church of Mantua	United Progress, Inc.	West Milford Township
The Christian Caring Center	The Salvation Army – Newark	Total Living Center, Inc.	United Way 211 – UW Cares – New York	Westchester Community Opportunity Program – UW Cares – Tuckahoe, New York
The G.I. Go Fund	The Salvation Army – New Brunswick	Town Of Harrison – Senior Center	United Way of North Essex	Westfield Community Center
The Nanticoke Lenne – Lenape Indians	The Salvation Army – Pine Bluff – UW Cares – Arkansas	Township of Brick – Administrative Office	United Way of Salem County	
The Rock Community Center of Newark, Inc			United Way of Union County	
The Salvation Army – Atlantic City			Urban League of Bergen County	
The Salvation Army – Berwick – UW Cares – Pennsylvania			Urban League of Hudson County	
			Urban League of Morris CountyUrban League of Union County, Inc.	

NEW JERSEY ASSEMBLY

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Jennifer Beck	Michael J. Doherty	Joseph M. Kyriillos, Jr.	Nicholas J. Sacco	Jim Whelan



New Jersey SHARES, Inc.

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Energy Assistance Hotline

1-866-NJ SHARES (1-866-657-4273)

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>



“I AM A SINGLE MOM WITH A FULL-TIME JOB AND DID NOT KNOW THAT A SERVICE LIKE NJ SHARES EXISTED FOR WORKING PEOPLE. I WOULD LIKE TO THANK NJ SHARES FOR THEIR ASSISTANCE WITH MY UTILITY BILL. IT WAS GREATLY APPRECIATED AND VERY MUCH NEEDED.”

— M.D., Bayonne, NJ

Special thanks to:

- MGT Design
- Jon Roemer Photography, L.L.C.