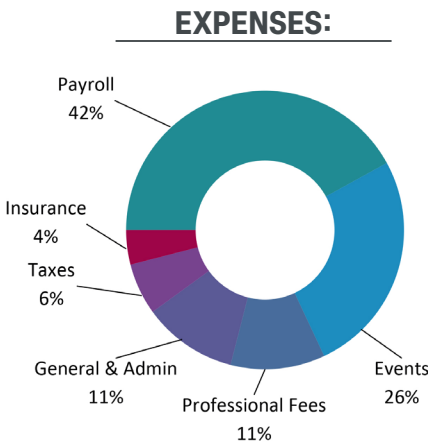
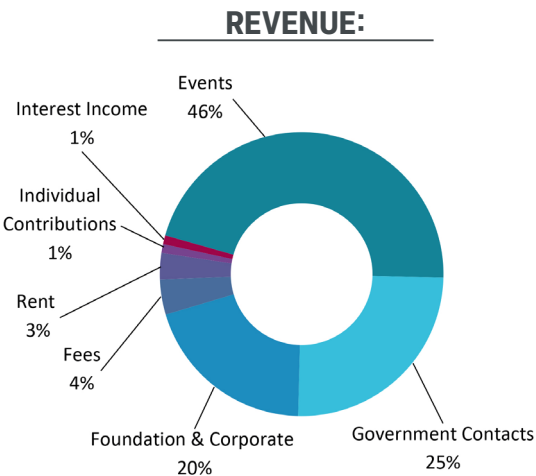


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MAIN OFFICE: 303-534-8342
FAX: 303-534-7418



THE ZONE MARKETPLACE
733 SANTA FE DRIVE, DENVER, CO 80204
PHONE: 303-534-8342



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DEAR COMMUNITY PARTNERS,

It is with great pride and gratitude that I present to you the 2024 Annual Report for NEWSED Community Development Corporation. As we reflect on this past year, I am honored to share the remarkable progress we have achieved together in our mission to promote economic development, housing counseling, small business support and our newly added financial literacy programs.

Over the past year, NEWSED has continued to make a meaningful impact by providing vital resources and services to those who need them most. We have remained steadfast in our commitment to fostering a thriving and equitable community for all.

Our success would not have been possible without the dedication of our partners, supporters, and—most importantly—you, the members of our community. Your continued trust and engagement inspire us to push forward in addressing the challenges we face and seizing the opportunities that lie ahead.

As you explore this report, you will find stories of resilience, innovation, and collaboration that highlight the profound impact of our collective efforts. I invite you to celebrate these achievements with us and to continue being an integral part of our journey toward a brighter and more inclusive future. Thank you for your unwavering support and belief in our mission.

With deepest appreciation,

Andrea Barela
President & CEO
NEWSED Community Development Corporation

NEWSED:

EMPOWERING COMMUNITIES IN 2025 AND BEYOND

For over 51 years, NEWSED has been committed to promoting economic growth, asset creation, and housing stability for underserved communities in Colorado. As we look toward 2025 and beyond, we are expanding and strengthening our programs to ensure individuals, families, and small businesses have the resources, education, and support needed to thrive.

Through mission-driven partnerships, financial expansion, and program enhancements, we aim to provide greater access to financial literacy, small business development, and homeownership opportunities. Our 2025 strategic plan focuses on growing our programs, leveraging new technologies to improve client services, and strengthening our internal infrastructure to better serve the community.

OUR PROGRAMS AND 2025 GOALS

HOUSING COUNSELING & EDUCATION

NEWSED's HUD & CHFA-approved Housing Counseling Program continues to grow, helping more individuals and families achieve and sustain homeownership. **In 2025, we will:**

- Expand financial education to support homebuyers and homeowners.
- Increase program participation through enhanced outreach and funding.
- Provide homeownership and foreclosure counseling, financial literacy education, and first-time homebuyer workshops to ensure long-term housing stability.



FINANCIAL EMPOWERMENT & ASSET CREATION

Building generational wealth starts with financial stability. NEWSED is expanding financial literacy programs and leveraging partnerships to help individuals build credit, save for the future, and invest in assets. **In 2025, we will:**

- Strengthen and diversify financial programs to meet the evolving needs of our clients.
- Expand access to small business loans (New Seed Lending Program), credit-building Lending Circles, and Down Payment Assistance to promote economic independence.



SMALL BUSINESS DEVELOPMENT & THE ZONE RETAIL INCUBATOR

Entrepreneurs are the backbone of thriving communities. NEWSED is committed to providing business coaching, education, incubation, and specialized programming that prepares entrepreneurs for real-world success. **In 2025, we will:**

- Expand Start-Up Business Workshops and Business Basics Courses (English & Spanish) to equip small business owners with essential skills.
- Strengthen The Zone Marketplace, Denver's first retail incubator, offering affordable space, expert coaching, networking, and real-world selling opportunities.
- Increase funding and specialized support for minority- and women-owned businesses.



LOOKING AHEAD: STRENGTHENING OUR IMPACT

NEWSED is dedicated to expanding our reach, strengthening financial sustainability, and modernizing our services to better serve our community. Key initiatives for 2025 include:

- Leveraging strategic partnerships to enhance program offerings and funding opportunities.
- Investing in technology to streamline data collection, reporting, and client experiences.
- Developing staff training programs to ensure our team is equipped to support community growth.
- Expanding real estate investments to create long-term infrastructure supporting our mission.

As we move forward, our commitment remains the same—empowering individuals, strengthening businesses, and fostering economic resilience for a more equitable future. Join us in 2025 as we continue to build stronger communities together!

Learn more at www.NEWSSED.org.

MISSION:

NEWSED promotes community development to underserved populations in Colorado by providing navigation for housing services, nurturing small businesses, and promoting asset creation.

CORE VALUES STATEMENT:

NEWSED fosters love of our community, believes strongly in integrity, strives to provide innovative and sustainable programming, and has pride in our diverse cultural heritage.



PROGRAM SPOTLIGHT: NEWSED'S FINANCIAL LITERACY PROGRAM – EMPOWERING STRONGER FINANCIAL FUTURES

In 2024, NEWSED launched its Financial Literacy Program to help individuals and families take control of their financial futures. Through a series of free workshops in English and Spanish, participants gained essential knowledge on budgeting, debt management, and credit building, guided by certified financial coaches. The program's impact was clear—165 individuals completed the course, leaving with the confidence and tools needed to make informed financial decisions and build wealth.

THE PROGRAM IS STRUCTURED INTO THREE KEY MODULES, EACH DESIGNED TO PROVIDE A COMPREHENSIVE FINANCIAL ROADMAP:

- **Treasure Map to Financial Bliss** – Assessing financial health, setting goals, and tackling debt.
- **Credit Chronicles** – Understanding credit scores, responsible borrowing, and credit-building strategies.
- **Money Mindfulness & Progress Party** – Cultivating financial awareness, tracking progress, and celebrating financial wins.

TRANSFORMING LIVES THROUGH FINANCIAL EMPOWERMENT

Guy Gregoire Ngoma came to NEWSED in 2024 with the dream of purchasing his first home but lacked a credit history after 15 years in the U.S. Through our coaching and tools like lending circles and credit builder loans, he successfully increased his credit score to 652 in just six months. Now, Guy is on track to become a homeowner by spring 2025 with continued support from our pre-purchase counseling.

Lemy Lincoln sought guidance to set financial goals and prepare for a larger home for his growing family. Through our program, he developed a debt repayment plan, supplemented his income, and successfully paid off his debts by November 2024. Now focused on saving for a home, Lemy continues to receive coaching and will transition to pre-purchase counseling later in 2025.

LOOKING AHEAD

The Financial Literacy Program is more than just education—it's a pathway to financial freedom. By expanding our reach and partnering with mission-aligned organizations, we aim to provide even more individuals with the tools they need to achieve homeownership, access capital, and build lasting financial security.

Interested in learning more?
Join us and take the first step toward a stronger financial future!



NEWSED
COMMUNITY DEVELOPMENT CORPORATION