



If I could sum up 2025 in one word, it would be change.

We experienced change nationally and politically, change within our internal programming, and change in how we view the road ahead. **Over the past 52 years, NEWSED has continually evolved alongside the communities we serve—and we truly have seen it all.** Yet **2025 stood apart as a year defined by uncertainty and transition**, raising difficult questions about where we are headed individually and collectively.

Many of the families and small business owners NEWSED serves faced the early warning signs of economic instability we have seen before: rising foreclosures threatening housing security, small businesses closing their doors, and households struggling to stay afloat. Layered onto these challenges were fears driven by aggressive immigration enforcement, persistent inflation, and the expiration of critical Biden-era resources such as the American Rescue Plan Act.

It is precisely during moments like these that nonprofit organizations must step forward with purpose and resolve. **NEWSED's role has never been more clear: to provide practical, technical, and deeply individualized support that helps people build—and protect—their self-sufficiency.** This year's annual report highlights the stories of clients whose lives were stabilized, strengthened, and redirected through NEWSED's programs, partnerships, and the unwavering commitment of our staff.

Hope matters. It inspires us and sustains us. But hope alone is not enough when families are facing foreclosure, when entrepreneurs are on the brink of closing, or when entire communities are navigating fear and uncertainty. **Real progress requires action, collaboration, and leadership.** It requires institutions and individuals willing to stand up, adapt, and lead change rather than wait for it.

As we look ahead, **I remain deeply optimistic—not because the path forward is easy, but because of the collective strength that surrounds NEWSED.** Together, we have proven time and again that resilience, compassion, and strategic action can move communities forward, even in the most challenging times.

Thank you for being part of NEWSED's journey—past, present, and future. Your belief, partnership, and support make our work possible, no matter how we continue to evolve.

With immense gratitude,

ANDREA BARELA
President & CEO

NEWSED



Community Development
Corporation



Moving Forward

THROUGH A CHANGING WORLD



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

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.



NEWSED has advanced economic opportunity, asset creation, and housing stability for underserved communities across Colorado for more than 52 years. As we enter 2026 and look ahead, we remain steadfast in our commitment to strengthening individuals, families, and small businesses by expanding access to the tools, education, and support needed to achieve long-term financial stability.

Building on the progress of prior years, NEWSED continues to deepen its impact through mission-driven partnerships, strategic financial growth, and enhanced programming. Our work in 2026 focuses on broadening access to financial literacy, small business development, and sustainable pathways to homeownership. Guided by our strategic priorities, we are investing in innovative technologies, strengthening internal infrastructure, and refining service delivery to better meet the evolving needs of our community—ensuring NEWSED remains a trusted and responsive anchor for economic opportunity now and into the future.

Our Programs & 2026 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 2026, WE WILL:

- Expand financial wellness support to support homebuyers and homeowners.
- Increase program participation through enhanced outreach and funding.
- Provide homeownership and foreclosure counseling, financial literacy facilitation, 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 2026, WE WILL:

- Strengthen and diversify financial programs to meet the evolving needs of our clients.
- Expand access to credit-building and repair to promote economic independence.
- Provide utility assistance and rental counseling to promote housing stability, improve affordability, and enhance overall quality of life.

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 2026, WE WILL:

- Maintain Start-Up Business Workshops & Business Basics Courses (Eng & Span) to equip small business owners with essential skills.
- Bring new business into The Zone Marketplace's new location.
- Increase partnerships and funding streams for the benefit of BIPOC owned businesses.



CLIENT SPOTLIGHT Angelic White

"NEWSED saved my home, y'all!" Angelic White shared while testifying at NEWSED's Civil Rights Awards. After losing her mother to COVID-19 and her job of 17 years, Angelic faced the very real threat of foreclosure and homelessness.

With support from NEWSED Housing Counselor Claudia Ortega, Angelic secured an Emergency Mortgage Assistance Program (EMAP) award and successfully stabilized her housing. Her story reflects a reality NEWSED sees every day: a single unexpected event—such as a job loss or emergency repair—can quickly place families at risk of foreclosure.

Through expert counseling and personalized support, NEWSED helps families navigate complex foreclosure processes, understand their credit, and build sustainable financial stability. Angelic's success is one of many examples of how NEWSED keeps families housed, secure, and moving forward.



CLIENT SPOTLIGHT Erika Bridges

Erika Bridges learned about NEWSED's Business Basics Course through a Zone Marketplace client and joined one of the program's first cohorts of 2025. Soon after, she moved into the Zone Marketplace at its new location at 733 Santa Fe Drive.

A Denver native raised in Park Hill, Erika spent much of her career working in engineering before a company ownership change—and then the pandemic—prompted her to pursue a long-time passion for fashion. After building momentum through pop-up sales, bulk sourcing, and online platforms, Erika was ready for the next step: a storefront.

With support from NEWSED, Erika launched Erika's Dress Code, now a popular shop at the Zone Marketplace. Her success reflects the impact of NEWSED's 12-year-old small business incubator, which helps entrepreneurs turn passion into sustainable businesses.



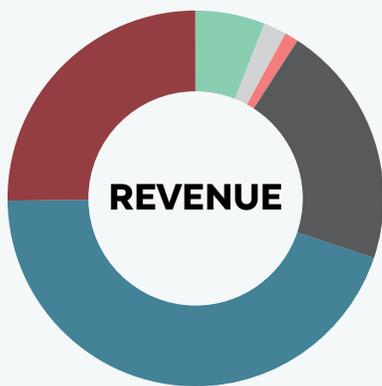
CLIENT SPOTLIGHT Janie Lupercio

The story of Janie Lupercio and her family is one NEWSED holds especially close. Over the course of three years, NEWSED housing counselors worked alongside Janie as she prepared to achieve homeownership. Through individualized support—including budgeting assistance, credit repair, and homebuyer education—Janie steadily moved toward her goal.

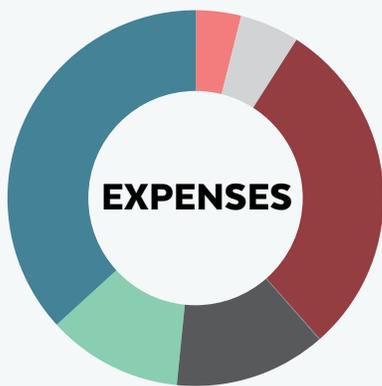
Janie, an immigrant, supports her husband, who is unable to work while undergoing dialysis, and their two children. Her journey to homeownership was made possible through determination, trusted guidance, and strong partnerships. NEWSED collaborated with Tierra Colectiva, whose Community Land Trust initiative developed the home Janie purchased in the Globeville-Elyria neighborhood.

In the summer, Janie, her family—and their beloved chihuahua—moved in. Their story reflects the power of sustained support, partnership, and perseverance, and it is one NEWSED is deeply proud to share.

LEARN MORE AT [NEWSED.ORG](https://www.newsed.org).



- 45% Event Revenue
- 25% Government Contracts
- 21% Foundation & Corporate
- 6% Fees
- 2% Individual Contributions
- 1% Rent Revenue



- 37% Payroll
- 30% Event Expenses
- 13% Professional Fees
- 12% General & Admin
- 5% Taxes
- 4% Insurance

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