

WE'VE CHANGED
OUR NAME

**THE
FOODBANK** IS NOW
of Monmouth and Ocean Counties



**HUNGER
WON'T
WIN HERE**

MEMBER OF
**FEEDING
AMERICA**

PROVIDING
FOOD AND RESOURCES
FOR A TOTAL
APPROACH TO
ENDING HUNGER
IN OUR COMMUNITIES



TAX RELIEF FOR WORKING FAMILIES HELPS TO SHORTEN THE FOOD LINES

At first glance, free tax preparation may not seem an obvious topic to discuss with individuals that may struggle with hunger, but in fact, it has a direct impact. If working families earn under \$54,000 annually, they may be eligible for the Earned Income Tax Credit (EITC). For this past year, the maximum EITC refund from federal and state was more than \$8,000. The only way to receive a refund, even if you don't owe taxes, is to file a tax return.

Many families do not know they are eligible for a refund and simply cannot afford the professional fees to file a tax return. That's where Fulfill can help. Our tax refund assistance program called VITA (Volunteer Income Tax Assistance) uses volunteer tax preparers trained and certified by the IRS to provide low and moderate income families with secure and confidential tax preparation at many sites in our communities.

This program is changing lives. Last year, the VITA program brought \$5.7 million back to our counties. The Fulfill staff and 45 certified volunteers completed 3500 tax returns. Of those, 88% of the returns were completed by volunteers and the program would not be the same without them. That refund can be used by families to pay bills or begin saving for their future and helps get them off the food lines.



MEET DERON AND CAROL.

They are married with a son in college and they are raising their granddaughter.

During the tax season last year, they found themselves overwhelmed with college expenses, adapting to raising their granddaughter, and worrying about the fines associated with their granddaughter having no health insurance. Their income was too high to receive NJ Family Care, but marketplace insurance plans were too costly. Deron, fully employed and hard-working, was still struggling to make ends meet and needed a solution to his tax dilemma.

His landlord suggested he visit Fulfill, and they made an appointment with a Resource Connections team member who was also a Healthcare Navigator. After they met, they not only had their taxes filed at no cost, but were also given affordable healthcare options to meet their budget. Now, their granddaughter has healthcare and the family received a much-needed tax refund, which helped offset some of their expenses and allowed them to feel more in control of their finances.

"We are so grateful to Fulfill for providing free income tax preparation services and the healthcare counseling by an ACA Navigator," said Deron. "Since meeting with a Fulfill team member at the Financial Success Center in Freehold, we have received our much needed tax refund, and our family will finally have healthcare in 2018 through ACA. We had no idea that these services existed until our landlord informed us. We are spreading the word. A heart-filled thank you to your organization for all you do!"

Deron and Carol said they will be first in line next year, at one of the many locations, where Fulfill Volunteer Income Tax Preparers are working to ensure that they can take advantage of the Free Tax Preparation and their refund.

FULFILL IMPACT

You made our year!



PROVIDING
FOOD

13 MILLION MEALS
including 3 million pounds of fresh produce to our network of over 300 feeding programs.



KIDS' FEEDING
PROGRAMS

**142,000
PREPARED MEALS**
for children in backpack, after-school and summer food programs.



CULINARY
TRAINING

**315 GRADUATES
TO DATE**

This year, Fulfill will graduate the 50th Culinary Training Class.



ENROLLMENT
ASSISTANCE

**\$5.6 MILLION
IN BENEFITS**



TAX REFUND
ASSISTANCE

**\$5.7 MILLION
IN REFUNDS**



AFFORDABLE
HEALTHCARE

**\$4.5 MILLION
IN SUBSIDIES**

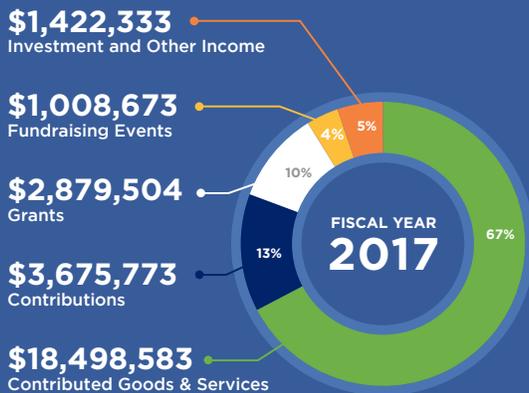


AND
MORE

**27,137
VOLUNTEER
HOURS**

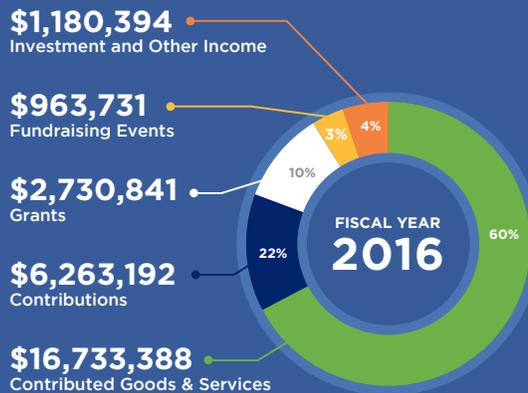
REVENUE & SUPPORT

Where does our funding come from?



\$27,484,866

2017 Total Revenue and Support

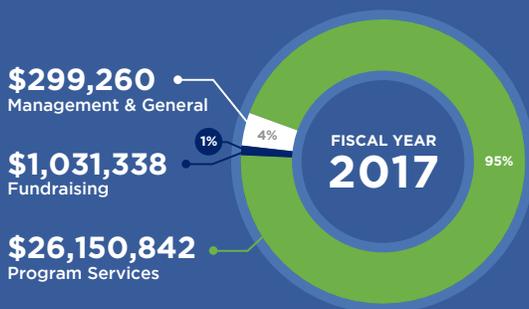


\$27,871,546

2016 Total Revenue and Support

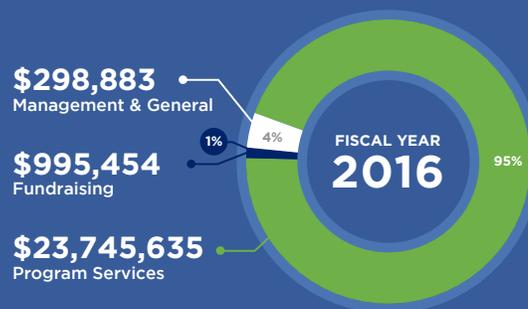
EXPENSES

Where does our funding go?



\$27,481,440

2017 Total Expenses



\$25,039,972

2016 Total Expenses

NET ASSETS

\$13,222,981

2017 Net Assets-End of Year

\$13,219,465

2016 Net Assets-End of Year

5-YEARS POST SANDY Spotlight Ocean County: Then and NOW

This year's hurricanes, Harvey, Irma and Maria, are a painful reminder for many of their own long recovery from Sandy, which is still going on today.

When Superstorm Sandy struck with a vengeance on October 29, 2012, it caused unprecedented destruction to the shore communities in Monmouth and Ocean Counties.

According to FEMA, over 40,000 structures in Ocean County alone were damaged or destroyed in the storm, a staggering 55 percent of the state's total. Residents struggled with housing, lost wages, food and financial instability and turned to The FoodBank, now Fulfill, and our pantries in record numbers for help.

The storm also exposed the fragile underpinning of our area's physical, economic, and social infrastructure, revealing the need of low income households - the poor and working poor - for resources, and financial stability. It was out of this realization that The B.E.A.T. Center in Toms River was conceived, where those who need support can come to receive food and other critical services that can bring income and stability back to their lives.

"Our food distribution numbers nearly doubled from Sandy, and they have not come down since the storm," says Carlos Rodriguez, Fulfill Executive Director. "We need to stay diligent when it comes to serving our neighbors and getting them back on track and remind our communities that there is still work to do to recover and stay resilient for the next disaster."

For the Smith family, this holiday season is the first in five years that they will be back in their post-storm home.

(See page 4 for the story of the Smith Family)

ONE FAMILY CHALLENGED BY SUPERSTORM SANDY

The Story of Jim Smith

In 2012, weeks after Jim tragically lost his father, Superstorm Sandy flooded his home with five feet of water. His home was deemed unlivable and Jim, his wife and three children moved into a trailer, the first of 5 moves in the next 5 years. But the trouble didn't end there. The following month, his youngest son was diagnosed with a lung disorder as a result of mold and debris in the air after the storm, so they moved into rental housing. A few months later, Jim was laid off by his company losing all medical benefits and the ability to pay the \$600/month in medical costs for his son, in addition to the \$4,000 in new rental and continued mortgage payments on their damaged home.

When they met with Fulfill nearly 6 months after the storm, the family was on the verge of emotional and financial collapse. At the Visitation Relief Center, Fulfill's Resource Connection team member listened and brought comfort and hope with the words, "I can help you... let's work through this together." Soon after the family received food, medical benefits for the children and SNAP benefits to feed the family. These combined services provided "guidance to heal and work through this challenge of a disaster, financial collapse and feelings of being broken all around."

Over the years, when Jim erroneously lost his SNAP benefits, Fulfill helped regain them. When Jim was going to be hospitalized for surgery, Fulfill helped him and his wife apply for health insurance. Without it the costs would have sent them into financial crisis again. After 5 years of delays in rebuilding his damaged house, Jim and his family are looking forward to spending this holiday season in their own home, which is finally ready after five years.

"SNAP and healthcare kept us going this year. Thank you all... Angels on earth really do exist."

-J. Smith



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Dear Friends of Fulfill:

Thank you for your continued support as we changed our branding this year and began doing business as **Fulfill**. The change in our name reflects the change in the way we are addressing hunger. We are doing more to distribute nutritious food and also providing life-changing programs and resources that get families through the rough patches and back on their way to financial health and independence.

This is the annual report of YOU – the impact of your support helps so many in our community and I'm grateful and proud of all we've accomplished together to end hunger. Together we provided 13 million meals this year, including 3 million pounds of fresh produce, but we still need to meet the demand for meals with approximately 30 percent more food.

Your continued support of Fulfill will provide the additional help that our neighbors need – whether it's a senior or veteran helped by our mobile pantries, children in backpack and after school food programs, or a struggling working family - they are all our neighbors and in need of a hand up.

I THANK YOU and welcome you to visit us, tour one of our facilities in Monmouth and Ocean counties, or spend some time volunteering. As your local food bank, we know that we cannot end hunger without YOU!

It is clear that with your help, Hunger Won't Win Here!

With gratitude,

Carlos M. Rodriguez,
Executive Director

