

# Asset Building



Restoration believes that the basic foundation for wealth creation and asset building is financial literacy and education that helps people establish and maintain good credit, develop sound savings habits, avoid predatory lenders, and make wise investments. To help families in these economic times, the Brooklyn Financial Empowerment Center provides one on one financial counseling. Also, Restoration provides ongoing financial literacy and planning through the *Wealth Building Tuesdays* series. Workshops are taught by leaders in the banking and financial sector.

Restoration provides education and technical assistance as well as financing to small businesses. Restoration's micro-enterprise loan fund provides financing up to \$50,000 to eligible small businesses and startups. *To find out how Restoration can help you improve your personal financial or business health, call (718) 636-6924.*

# Financial Education and Counseling

## ***Wealth Building Tuesdays***

Looking to get out of debt or secure a mortgage? Wondering how to get the most out of your savings? Restoration can help you! We provide ongoing educational workshops led by experienced leaders in the private sector. Our Wealth Building Tuesday's series covers such topics as budgeting, money management, credit maintenance, investments and small business planning.

## ***Personal Financial Basics***

**Presenter** Lynn Tollett, Vice President, HSBC Mortgage Corp. USA

**Dates** Tuesdays, October 6 - 27, 2009

**Time** 6:30 PM - 8:30 PM

- "Managing Your Money and Banking"
- "Credit History, Using Credit Wisely"
- "Basics of Borrowing & Preventing Identity Theft"
- "Home Ownership and Managing Your Mortgage"

## ***Personal Financial Basics***

**Presenter** Credit Where Credit Is Due

**Dates** Tuesdays, November 10 - December 8, 2009

**Time** 6:30 PM - 8:30 PM

A five week certificate program with a curriculum designed to generate wealth via improved financial awareness, access to affordable financial services, credit establishment and asset accumulation.

- The Building Block for Financial Success
- How to Find Money to Save
- Understanding Your Credit
- Financial Services and Financial Institutions
- Putting Financial Plans into Practice

(To qualify for a Certificate, attendance to **AT LEAST** four of the five sessions is required)

## ***Personal Financial Basics***

**Presenter** Credit Where Credit Is Due

**Dates** Tuesdays, March 2 - 30, 2010

**Time** 6:30 PM - 8:30 PM

A five week certificate program with a curriculum designed to generate wealth via improved financial awareness, access to affordable financial services, credit establishment and asset accumulation.

- The Building Block for Financial Success
- How to Find Money to Save
- Understanding Your Credit
- Financial Services and Financial Institutions
- Putting Financial Plans into Practice

(To qualify for a Certificate, attendance to **AT LEAST** four of the five sessions is required)

## ***Personal Financial Basics***

**Presenter** Gamal Laborde, Personal Banker, Citibank

**Dates** Tuesdays, April 6 - 27, 2010

**Time** 6:30 PM - 8:30 PM

- Personal Finance & Money Management
- Establishing and maintaining good credit
- Basic Banking Principles
- Savings for Education and Retirement

## ***Personal Financial Basics***

**Presenter** Lona R. Gill, Vice President Marketing & Retail Banking, Amalgamated Bank

**Dates** Tuesdays, May 4 - 25, 2010

**Time** 6:30 PM - 8:30 PM

- Basic Banking
- Credit Management
- Debt Reduction
- Home Ownership

## ***Financial Empowerment Center***

**Dates** Begins September 19, 2009

**Times** Mondays - Fridays, 10 AM - 6 PM, Saturdays 10 AM - 2 PM

Restoration was selected as one of five organizations funded to operate a Financial Empowerment Center. The Financial Empowerment Centers deliver on the Mayor's 18 initiatives' promise to provide targeted relief to the City's most vulnerable populations as well as address the increased need for quality financial education during these difficult economic times.

The Center is staffed with three professional counselors equipped to offer free one-on-one counseling and financial coaching on money management, budgeting, financial planning, credit counseling, negotiating with creditors, finding affordable banking services, benefit screenings and referrals to other services and organizations.

We extend an invitation to offer any of these services to you, your family, friends or anyone you feel would benefit from the use of the Center. There are no income limitations. Conversations with our Counselors are confidential and the information obtained is well secured.

## **Business Services**

### ***Workshop In Business Opportunity (WIBO)***

**Dates** Begins September 17, 2009

**Thursdays** 6 PM - 9:30 PM

To help budding entrepreneurs develop their businesses, we have partnered with WIBO to deliver the How to Build a Growing Profitable Business program. The program is conducted in sixteen 3 hour classroom sessions. Once a week, each session deals with a different phase of running a business. Each phase of your business is covered in our workbook, which format guides an entrepreneur through a business plan. The workbook is designed to help you plan, in written detail, how you will conduct every phase of your business. *Registration starts now through September 17th.*

### ***The Restoration Capital Fund***

The Restoration Capital Fund provides loan and other support services to entrepreneurs who are unable to access bank credit for their business. *For more information on the loan fund, please call (718) 636-6924 or e-mail [bmcrac@restorationplaza.org](mailto:bmcrac@restorationplaza.org).*