

# Promoting Financial Justice for Immigrant New Yorkers



**NYC Immigrant Financial Justice Network**  
c/o Neighborhood Economic Development Advocacy Project  
73 Spring Street, Suite 506, New York, NY 10012  
[www.nedap.org](http://www.nedap.org)

**Monday, April 14, 2008**  
**1:00 pm - 5:00 pm**

*The second conference presented by the  
NYC Immigrant Financial Justice Network*

# NYC Immigrant Financial Justice Network

## Members

- ☞ ACCION New York
- ☞ Asociación Tepeyac
- ☞ Bethex Federal Credit Union
- ☞ Chhaya Community Development Corp.
- ☞ Citizens Committee for NYC
- ☞ Credit Where Credit Is Due
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- ☞ Fifth Avenue Committee
- ☞ Flatbush Development Corp.
- ☞ Lower East Side People's Federal Credit Union
- ☞ Mid-Bronx Senior Citizens Council
- ☞ MFY Legal Services
- ☞ Nat'l Federation of Community Development Credit Unions
- ☞ Neighborhood Economic Development Advocacy Project
- ☞ New Immigrant Community Empowerment
- ☞ New York Immigration Coalition
- ☞ NYC Financial Network Action Consortium
- ☞ Queens Legal Aid
- ☞ People's Center for Economic Independence
- ☞ Project Enterprise
- ☞ Sanctuary for Families
- ☞ St. Mary of Assumption Church
- ☞ Urban Justice Center Community Development Project

The NYC Immigrant Financial Justice Network is dedicated to expanding immigrants' economic rights and opportunities, and to eliminating barriers that immigrants face in the financial services system.

**[www.nedap.org/ifjp.html](http://www.nedap.org/ifjp.html)**

## NOTES:

## Acknowledgements

The NYC Immigrant Financial Justice Network would like to thank Georgia Kirtland, Raquiba LaBrie and the Open Society Institute for generously hosting today's forum!

Conference Planning Committee:

Kihani Brea, Dey Del Rio, Teresa Garcia, Brian Gurski, Saara Nafici, Zoe Sullivan, Alba Villa and Pinky Vincent.

## For more information...

Many of the materials presented today are available online at [www.nedap.org/April14.html](http://www.nedap.org/April14.html).

A conference report will be posted soon.

For more information about the NYC Immigrant Financial Justice Network, please visit [www.nedap.org/ifjp.html](http://www.nedap.org/ifjp.html).

## Promoting Financial Justice for Immigrant New Yorkers

### Agenda

- 1:00 - 1:15 pm **Welcome & Overview**  
*Deyanira Del Rio, NEDAP*
- 1:15 - 2:15 pm **Panel 1: Immigrants' Access to Financial Services**  
*Facilitator: Deyanira Del Rio, NEDAP*  
*Zoe Sullivan, Queens Community House*  
*Evelia Coyotzi, small business owner & Asociación Tepeyac member*
- 2:15 - 3:30 pm **Panel 2: Impact of the Foreclosure Crisis on NYC Immigrant Communities**  
*Facilitator: Sarah Ludwig, NEDAP*  
*Teresa Garcia, Asociación Tepeyac*  
*Seema Agnani, Chhaya CDC*
- 3:30 - 3:45 **Break**
- 3:45 - 4:30 pm **Strategy/Discussion Groups**  
Group 1: Predatory Lending & Foreclosure Prevention  
*Facilitators: Oda Friedheim, Legal Aid Society, Queens*  
*Josh Zinner, NEDAP*
- Group 2: Microenterprise Opportunities  
*Facilitators: Kihani Brea, Project Enterprise*  
*Brian Gurski, LaGuardia Community College SBDC*
- Group 3: Worker Rights & Financial Justice  
*Facilitators: Valeria Treves, NICE*  
*Alba Villa, MFY Legal Services*
- 4:30 - 5:00 pm **Group Reports & Closing**

## Speaker Bios

**Seema Agnani** is the Executive Director of Chhaya CDC, a community-based organization dedicated to meeting the community development needs of South Asians. Previously, she worked at the Fund for New Citizens at The New York Community Trust and at Citizens Committee for NYC. She is a board member of National Coalition for Asian Pacific American Community Development.

**Kihani Brea** is a Center Manager at Project Enterprise. She manages peer lending centers and provides technical assistance and loan packaging to primarily immigrant, Spanish-speaking entrepreneurs. Kihani has worked for various NYC elected officials and at the Audubon Partnership for Economic Development LDC. She is an avid writer and contributes to various publications.

**Evelia Coyotzi** is a self-employed Latina who used to sell tamales as an unlicensed street vendor. Working with Asociación Tepeyac and several other groups, she attended financial literacy and business development classes, obtained her vendor's permit, learned to file her income taxes, and received a loan to purchase a push cart. She recently bought a small grocery store in Queens.

**Deyanira Del Rio** is Associate Director of NEDAP, a community economic justice resource center. Dey leads the NYC Immigrant Financial Justice Network, trains groups on fair lending issues, and co-authored NEDAP's financial education courses geared to low income and immigrant New Yorkers. She is board chair of the LES People's Federal Credit Union, a city-wide financial cooperative.

**Oda Friedheim** joined the Queens neighborhood office of the Legal Aid Society in 1996. She represents low-income homeowners in foreclosure proceedings and has brought affirmative cases on behalf of victims of first time homebuyer scams, abusive lending and deed theft. She is a member of the NYC Bar Association's Committee on Consumer Affairs and a board member of Chhaya CDC.

**Teresa Garcia** joined Asociación Tepeyac in 1999 as a volunteer and was hired as Development Director in 2001. She manages Tepayac's financial literacy program and designed an Economic Development Curriculum for Mexican immigrants. Originally from Mexico, Teresa has worked in both the corporate and nonprofit sectors in the areas of finance, development, and marketing.

**Sarah Ludwig**, NEDAP's founder and Co-Director, is a leading advocate on community equity and financial justice issues. She co-leads New Yorkers for Responsible Lending, a statewide coalition, and has worked with hundreds of grassroots groups to combat redlining and lending discrimination.

**Zoe Sullivan** has worked for the Queens Community House since 2003 and has been organizing in Queens since 2001. The credit union project at Queens Community House developed out of a series of attempts to find cooperative ways that undocumented immigrants could improve their economic circumstances. In addition to organizing, Zoe is a freelance reporter for Free Speech Radio News and a photographer.

**Valeria Treves** is the Executive Director of New Immigrant Community Empowerment (NICE), a community-based organization in Jackson Heights, Queens that primarily serves low wage immigrants working in the construction, restaurant and child/homecare industries. She is an experienced educator and organizer, and was previously an adjunct organizer for PSC-CUNY. She is a native of Argentina.

**Alba Lucero Villa** is an organizer and an independent writer and education consultant. She is currently working with MFY Legal Services conducting employment rights trainings for immigrant workers. Alba has worked at the American Association for Justice and published numerous articles on disability rights, community impact litigation, and employment law. She was born in Colombia.

**Josh Zinner** joined NEDAP's staff as Co-Director in December 2007. He previously served as long-time Director of the Foreclosure Prevention Project at South Brooklyn Legal Services, the first project in NYC to combine litigation, outreach, education, and advocacy to combat predatory lending.