

**Women In Need, Inc. (WIN)**

Ms. Rita Zimmer, Founding Director

<http://women-in-need.org>

CDFI: *Community Capital Bank*, New York

(Non-Profit Lending)



Women In Need, Inc. (WIN) is a New York based non-profit organization that serves homeless and underprivileged women and their children. Since 1997 Community Capital Bank has provided WIN working capital funds on an on-going basis.

Appalled by the dearth of housing, health and social services available to homeless women, particularly those with children, Rita Zimmer created WIN in 1982. Joined by a small group of colleagues, she began to research social service, outreach and housing options for women. After months of arduous efforts, WIN opened its first shelter in February 1983 at the Church of St. Mary the Virgin in midtown Manhattan. Since then, WIN has grown to meet the needs of its clients, becoming a multi-service organization with programs in a number of New York City communities.

WIN provides safe, homelike transitional housing for more than 4,000 homeless and disadvantaged women and children each year in six residences and nine apartments located in Brooklyn, Manhattan and the Bronx. WIN's emphasis is on enabling women to become self-sufficient. Each family is assigned a counselor to help with entitlements and social service needs. Staff members work with women to help them identify personal goals and develop a specific plan to achieve them. WIN's approach is comprehensive and includes self-help groups, crisis intervention, family literacy and GED classes, drug and alcohol counseling, instructions in independent living skills and job readiness training. WIN's efforts reflect their underlying belief that women need a safe, supportive environment that encourages self-sufficiency, a feeling of personal worth and a sense of individual responsibility.

**Community Capital Bank**, New York City's first community development bank, is a New York State chartered FDIC insured commercial bank. CCB specializes in lending to revitalize low- and moderate-income neighborhoods in New York City. CCB provides banking services, finances commercial and residential mortgages and makes small business loans. For more information, visit their website: [www.communitycapitalbank.com](http://www.communitycapitalbank.com)