

THURSDAY, NOVEMBER 18, 1993

## BROOKLYN PROFILE / Dina Michel-Jeune



Newsday / Gigi Cohen

President of the Association for the Economic Advancement of Our New York Women, Inc., a nonprofit organization providing business support services and advocacy to free and low-cost social and educational services in the city; conducts workshops and free seminars for women on how to start, market and manage a successful business; recipient of a Community Service Award from the Brooklyn borough president.

"YOUR PARTNER  
IN SUCCESS"





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**Advocacy Work of  
Dina Michel-Wiggins  
Formerly, Dina Michel-Jeune**

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**The New York Amsterdam News**

Saturday, August 8, 1992

**Group seeks to help welfare recipients start businesses**

**By Karen Carrillo**

***Special to the AmNews***

The increasing number of Latinos and African-Americans laid off from jobs and/or unable to find employment in New York City has led to their looking for alternative job routes. Entrepreneurship has become the most popular choice, allowing folks to employ themselves and take their own risks concerning the amount of money they can make and how much effort they are willing to put into their work.

There is now a proposal to use the idea of entrepreneurship to help end the welfare cycle. "Welfare is like a security blanket," says Dina Michel Jeune, president and founder of Association for the Economic Advancement of Our New York Women, Inc. (AEA/NYW). "It's not even something that people like, but they begin to feel secure with it. It pays the rent." Jeune and the members of AEA/NYW, a non-profit organization, propose to help welfare recipients break the cycle of poverty, that receiving welfare keeps them in by helping people start their own home-based businesses.

Jeune, a Haitian-American who started her own business- "Service du Peuple," a domestic and multi-service agency- at the age of 19, suffered a car accident in 1987. She says that she "lost everything, and after crying for a long time" she looked for information on what kind of organization she could turn to for help. Finding none, she decided to create such an organization herself.

AEA/NYW is designed to help women get started in their own businesses, but its close to 50 members are also interested in aiding men and women welfare recipients begin to employ themselves. People who live in shelters or receive welfare have an extra hard time finding employment, says Jeune: when they put a shelter address on their job applications, they are rarely called back.

Some welfare recipients have already responded positively to a questionnaire distributed by AEA/NYW at the Cypress Hills Housing Projects. Their fear, though, are that once they start working at their own business and actually begin making a profit, they will lose public assistance entitlements.

HRA spokesperson Earl Weber says they shouldn't be worried. "We don't have any limitations on what they do with their money. It's perfectly legal if they want to put their savings to work. To be on the safe side, they should report their assets to their caseworkers, but I could only wish them success with their [attempts]."

Andres Roura, a spokesperson for the Housing Authority, also said there would be no problem. "A person must be able to pay their rent either because they work or because they receive public assistance. If their income goes up, the rent may go up, "but there are



rent ceilings, like \$750 for a five-bedroom and \$347 for a studio apartment, so there's a chance that the rent will increase beyond those levels.

Part of AEA/NYW's planned work with welfare recipients was to have people on public assistance submit a plan to HRA regarding the amount of money they expected to save by a certain date, and when they'd save that amount, they would receive their money from a city monitored account and get off of welfare. The HRA's Earl Weber, however, says that the city could not get involved in monitoring accounts. Jeune is still hoping, though, that with some city support in implementing the program, AEA/NYW will begin to help break the poverty-welfare cycle. "Everybody is going to be surprised at how many beautiful business brains there are out there," she said.

For more information, call AEA/NYW at (718) 493-4776 or 1-800-974-ANYW (2699).

<http://www.amsterdamnews.org/News/aboutus.asp?sID=30>

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## **The New York Amsterdam News**

Saturday, November 28, 1992

### **Plan for Self-Employment while receiving welfare**

**By Karen Carrillo**

*Special to the AmNews*

The Association for the Economic Advancement of Our New York Women, Inc. (AEA/NYW) has a proposal to help welfare recipients receive their entitlements and work toward breaking away from the welfare rolls. The proposal, called "The Plan for Achieving Self-Support Through Self-Employment" (PASS-SE) has been introduced by AEA/NYW to city and state authorities to promote the idea for a chance of entrepreneurship among New York State's welfare recipients.

Dina Michel-Jeune, president of AEA/NYW, said that if the plan is passed, it will allow public assistance recipients to set aside money for planned business ventures. PASS-SE allows recipients who have written and filed a plan with the correct authorities to get a job and continue receiving benefits until they have saved the amount of money they need to start their new business.

Monitoring by authorities ensure that recipients are not cheating the welfare system, and those receiving public assistance have the chance to both cover their living expenses and earn and save enough money so they can do something with their lives.

"There's a myth out there that all welfare recipients are lazy, but to me they're the best at managing money," says Michel-Jeune, "because they manage to live on close to nothing from month to month."

Michel-Jeune said that a copy of the proposal can be viewed at the Grand Army branch of the Brooklyn Public Library's Education and Information Center, or call (718) 780-7712. Anyone who has not received a copy of the flier regarding the proposal is welcomed to phone AEA/NYW at (718) 493-4776. Fliers are also available at CUNY, welfare agencies, unemployment offices and housing sites.

<http://www.amsterdamnews.org/News/aboutus.asp?sID=30>



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**Mapping a Route Out of Welfare**  
BYLINE: MERLE ENGLISH

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President Clinton is not the only one with an economic plan for welfare recipients who are able to work.

Bedford-Stuyvesant resident Dina Michel-Jeune, 27, says she has developed a plan to help aspiring entrepreneurs who are receiving welfare to start their own businesses.

Under her proposal, welfare recipients would be allowed to set aside a portion of their benefits or their earnings from a new job toward startup capital.

The city and federal governments would establish matching funds, amounting to \$3,240,000 per year, that would match whatever an individual saved up to \$5,000.

Money would be obtained by the city withholding 50 cents from the weekly benefits received by each of the estimated 270,000 employable welfare recipients.

The city fund would be supplemented by another created at the federal level by withholding 50 cents from the Social Security benefits of people with more than \$100,000 in assets.

"The option to start a business is rarely discussed between a recipient and their case worker or social worker because they do not consider business ownership to be a realistic goal for a welfare recipient," Michel-Jeune says in her proposal.

"It's always about getting a job, and they never think of letting them save money so they can get off welfare," she added the other day.

"The government has to think about giving people a chance to save to get on their feet. We need a plan, and I think this program can work. "

Officials in the Human Resources Administration to whom she sent it said the plan was positive and offered to refer clients if the government implements it.

Linda Fitzgerald, an HRA special assistant in the Child Welfare Administration, told her in a letter, "Entrepreneurship among welfare recipients is a new approach to an age old problem and an idea whose time has come."

Last year Michel-Jeune submitted the proposal to then President-elect Bill Clinton for consideration as a pilot project for women in New York and received the following hand-written response:

"Thanks so much for your letter. I welcome your ideas. They will be carefully considered. I'm grateful you took the time to write. "It was Signed, "Bill."

To Clinton, the proposal must have merited more than a cursory glance because of who Michel-Jeune is: a former business owner and currently president of the Association for the Economic Advancement of Our New York Women Inc., a 9-month-old, nonprofit, organization with a 12-member board that she founded and runs out of her city-owned



two-bedroom apartment.

In the community room of her building, Michel-Jeune conducts workshops and free seminars for women on how to start, market and manage a business successfully.

Unable to work because of an automobile accident in which she injured her spine, Michel-Jeune, a separated mother of two, is also receiving Supplemental Security Income and welfare aid for her children. She was born in Haiti, spent part of her youth in a foster home and was married at 15.

At the age of 18, she dropped out of the Borough of Manhattan Community College after three semesters to have her first child.

In 1984, she set up a domestic service agency and often had to do the work herself. Three years later, she was hoping to supply the city with home attendants when she was injured in the accident. In November, she lost the use of her legs and has gotten around in a wheelchair since then.

Michel-Jeune is reaching out to welfare recipients to join her in a letter-writing campaign to elected officials urging them to support her plan which she will outline at 8 a.m. today on "Women with a Vision for a Better World" to be broadcast over radio station WBAI, 99.5 FM.

**And she plans to practice what she preaches. "I know I'm going to come off SSI because I'm going to go into a business that makes money and I do not want to leave the people on welfare behind," Michel-Jeune said. "I want them to taste the same success that in my future I envision." She plans to go into video and TV commercial production.**

But that future is in jeopardy. Cuts in Gov. Mario Cuomo's proposed state budget would reduce to four hours the home care help she receives that makes all that she does possible. Cuomo is among the public officials to whom she submitted her proposal. She is confident it will succeed.

"What's important to me is the people I'm helping," she said. "People put people who are on welfare in one big pot and say all of them are lazy and don't want to do anything. I think we need to be given an opportunity."

<http://www.newsday.com/>

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## **JOB**

President of the Association for the Economic Advancement of Our New York Women, Inc., a nonprofit organization providing business support services and advocacy to free

and low-cost social and educational services in the city; conducts workshops and free seminars for women on how to start, market and manage a successful business; recipient of a Community Service Award from the Brooklyn borough president.

#### **BIOGRAPHY**

27, born in Haiti, reared in Haiti, Miami and Brooklyn, started her own domestic service agency in 1984, has been in a wheelchair since an automobile accident in 1987, founded the association in 1992 as way of helping aspiring entrepreneurs receiving welfare benefits start their own businesses; two children.

#### **RESIDENCE**

Apartment in Crown Heights.

#### **CURRENT FOCUS**

'I've managed to change a way of thinking for many people. A lot of people do progress because they do not have money. I've taught that money comes last and that if your goal is to start a business you have to take time to prepare yourself and do the planning. We teach, make referrals and offer counseling. We help people find a way to save and I try to teach people alternative means of doing that. '

#### **CONCERN**

'Seeing people living in poverty year after year. We have generations of people on welfare and it should not be a permanent thing. What I'm trying to do is fight poverty. I know there will always be poverty but it doesn't have to be permanent. Just because you're born poor, doesn't mean you have to die poor. In order to access a lot of the freedom we have you need money. Education paves the way to becoming self-employed.'

<http://www.newsday.com/>

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#### **BOROUGH / Getting**

#### **Help With Welfare**

Welfare recipients who believe they are treated unfairly by their caseworkers or who have difficulty obtaining benefits now have a voice to speak up for them. Dina Michel-Jeune, founder and president of the Association for the Economic Advancement of Our New York Women, said her organization will show people how to work with the system.

"I'm not only the association's president, I'm also a welfare client and I'm living the system," she said.

She's looking for volunteers to run a hotline and is seeking donations to help pay the phone bills. Call (718) 493-4776.

<http://www.newsday.com/>



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**CROWN HEIGHTS / Much**  
Cheer for Some Youngsters

The Association for the Economic Advancement of Our New York Women will host a special party Thursday to bring holiday cheer to 500 elementary and junior high school students.

Dina Michel-Jeune, the association's founder and president, said she wants to reach out to youngsters who "want to know they are loved."

To help make the party possible, Wendy's is providing 500 hamburgers along with drinks and two employees to help serve the food; KFC is donating two buckets of chicken;

Local 371 of the Social Workers Union gave \$100; and BAMM Inc. is giving T-shirts and caps as prizes.

Radio stations KISS-FM and WBLS are providing music, and three meal certificates from Sizzler will be raffled.

The Rev. Al Sharpton, who will be the keynote speaker, will talk to the youngsters about bringing an end to black-on-black crime.

A representative of the Department of Youth Services will discuss services offered by the department's youth hotline, and Al Desetta, director of programs for Youth Communications magazine, will talk about the foster care system.

A recruiter from the National Association for Teaching Entrepreneurship will recruit youngsters who want to learn how to start their own businesses.

"These kids never had anything special that's just for them," Michel-Jeune said. "I want them to know that we love them, that we care. I think once the kids learn that we love them, they'll start responding to us in a more positive way. "

Students at IS 394, IS 390 and PS 167 will be guests at the party, which will be held at 188 Rochester Ave. from 4 to 7:30 p.m. To make a contribution, call 493-4776.

<http://www.newsday.com/>

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Staten Island Advance (NY)  
**PROSPERING BY FAITH**

EILEEN AJ CONNELLY Grasmere resident **Dina Michel-Jeune** was once a single mother on welfare using a wheelchair aft  
ADVANCE BUSINESS WRITER

**Published: April 27, 2000**

MONEY & CULTURE



Grasmere woman overcomes great odds and shares her secret for financial "blessings"

Grasmere resident **Dina Michel-Jeune** was once a single mother on welfare using a wheelchair after a disabling car accident. She credits her life changes - living in her own home, regaining her physical strength, holding down a job and planning to one day work for herself - to her faith in God.

And she believes sharing her faith is one way to help other people improve their personal financial situations.

"What I believe strongly is, Christ is the answer to all things," she said. "Money is not the answer, although we have to use physical means at times."

Ms. **Michel-Jeune** will host a meeting May 18 at her **church, Christian Pentecostal Church** in Concord, to introduce the idea of Individual Development Accounts to Staten Islanders. The accounts, dubbed IDAs, allow recipients of public assistance and others with low incomes to get matching funds when they contribute to savings accounts. Usually, IDAs are used to save for buying a first home, opening a business or saving for college or job training.

Westerleigh native Ron Deutsch, executive director of the Albany-based Statewide Emergency Network for Social and Economic Security (SENSES), will explain how IDAs work and the ways such programs can be expanded in New York State. There is money available on the federal level, he said, but the state has been reluctant to commit funding to such an endeavor. A national demonstration program done in 13 states has shown, however, that such programs can work to help lift people out of poverty.

To Ms. **Michel-Jeune**, such programs are an important part of the effort, but the key to succeeding is belief in God.

"People need help. People don't need a handout, they need to learn how to make it," she said. "They need to learn ways how to achieve."

"It's so difficult out there and it's getting more difficult," she said. "And the only way they will learn how to make it is through faith and through Christ."

"He says 'The poor we will always have with us,' but I don't believe that he meant if someone reaches out to him and says, 'Help me, I'm struggling with my situation,' he will turn his back," Ms. **Michel-Jeune** said.

"I've suffered poverty," she continued. "I hate poverty. I hate the limitations that it places on people." She wants to encourage people who are on public assistance or who are struggling financially to set goals for themselves and take what opportunities are available.

The coupling of finances and faith might seem odd to some, but the Rev. John Carlo, pastor of **Christian Pentecostal Church**, said it's quite natural.

"The Bible has a lot to say about financial issues," Carlo said, adding, "Any major decision in a person's life is an area where we can ask for counsel from God."

"There's no contradiction," he said. "God is not against money, he's not against things. Money is simply a way of sharing what we have."

"There's always been a balance, and that's where people have a problem," Carlo continued. "Things cannot be your god. They can be used, they can be enjoyed, but they cannot control you."



"We have to learn to be satisfied in what we have, and to invest not only in this world but in other people," he added.

"Christianity is not just a religion, it is a lifestyle," Carlo said.

The meeting will be held May 18 at 7:30 p.m. at **Christian Pentecostal Church**, 900 Richmond Rd.

Concord. For more information, contact Ms. **Michel-Jeune** at 815-2094.

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