



ASSOCIATION FOR THE RELIEF OF AGED WOMEN
153rd Annual Meeting | June 11, 2020
ZOOM Remote Meeting

Annual Meeting packet contents:

Minutes from 2019 Annual Meeting;

Slate of Officers, Committee Chairs & Committee Members; Annual Reports

- 🕒 Call to Order and Roll Call
- 🕒 Introduction of New Staff
- 🕒 Recommendation of the Clerk – Gale Beaton
 - ✓ **VOTE - Recommendation to approve minutes of the 152st Annual Meeting on June 13, 2019**
- 🕒 Moment of silence for beneficiaries lost since last annual meeting – names to be read by beneficiary Chair Jo-Ann Beaulieu
- 🕒 History of the ARAW by Outreach Chair Roseanne O’Connell
- 🕒 Recommendation of the Treasurer – Jeannette Doyle
 - ✓ **VOTE - Recommendation to retain Burke & Lamb, PC as ARAW’s accounting firm of record**
- 🕒 Beneficiary Committee’s announcement of 2020 *Sandra Fogg Beneficiary Fund* recipient – Chair Jo-Ann Beaulieu
- 🕒 Recommendation of the Nominating Committee – Chair Rosemary Saber
 - ✓ **VOTE - Recommendation to approve Slate of Officers, Committee Chairs and Committee Members for June 2020 through 2021**
- 🕒 Presidents’ remarks – Susan Rothschild & Rosemary Saber
- 🕒 Adjournment

**Association for the Relief of Aged Women
Minutes of the 152nd Annual Meeting – June 13, 2019**

President Susan Rothschild called the meeting to order at 11:20 AM.

Roll Call: Bachman, Beaton, Beaulieu, Brooke, Doyle, Ellis, Fox, Harris, LaFlamme, O'Connell, Pearl, Pinarreta, Rothschild, Saber, Whipple

Members Absent: Melo, Silver, Stankiewicz

Executive Director Cheryl Randall and Incoming Executive Director Clare Healy Foley also present.

Welcome: President Rothschild welcomed former ARAW Board members: Zelinda Douhan, Sandra Fogg, Nancy Kurtz, Theresa Manning, Diane Nicholson, and Pam Sherman and she welcomed our guests: Regina Polek ARAW Office Administrator, our auditors Claire Entel and Karen Kent from Kevin P. Martin & Associates and our strategic planning consultants Amy Cahners and Susan Donahue.

Introduction of New Staff: Our Executive Director Cheryl Randall will depart at the end of June. Her replacement, Clare Healy Foley, has been onboard since May 20th working with Cheryl on the transition.

Introduction of New Members: Since last annual meeting Maria Pinarreta, Diane LaFlamme, Mary Ellis and Barbara Pearl have joined the Board.

Report of the Clerk: The minutes of the 151st Annual Meeting, June 14, 2018 were approved as written. SO VOTED.

History of the Association: Gillian Harris read a brief history of ARAW which reminded us of ARAW's beginnings but speaks also to the continuity of ARAW's mission today.

Annual Report of the Auditors: Claire Entel, CPA and Karen Kent, Partner, Kevin P Martin & Associates, reviewed the audited Financial Statements for FY18-19. We

received a clean audit. The Financial Statements were accepted as written. SO VOTED

Vote to retain: Kevin P. Martin & Associates. SO VOTED

Vote to retain: Burke & Lamb, PC. SO VOTED

Report of the Membership Committee: Membership Chair Rosemary Saber presented the 2019-2020 Slate of Officers and Committee Chairs for Board vote as follows:

Officers and Committee Chairs for Board vote as follows:

President: Susan Rothschild	Vice-President: Rosemary Saber
Treasurer: Jeannette Doyle	Clerk: Gale Beaton
Beneficiary Chair: Jo-Ann Beaulieu	Assistant Clerk: Ann Fox
Membership Chair: Rosemary Saber	Grants Chair: Jane Stankiewicz
Visiting Chair: Shannon Bachman	Outreach Chair: Roseanne O'Connell
Governance Chair: Deborah Brooke	

A motion to accept the Slate of Officers, Committee Chairs and Committee Members for 2019-2020 as proposed was made and seconded. SO VOTED

President's Remarks

1. Sandra Fogg Beneficiary Fund award beneficiary recipient was announced.
2. Tremendous work from last year acknowledged including our community reception and archives accepted by the Whaling Museum
3. Committee work highlighted with major work and initiatives across the all committees
4. Our first Executive Director Cheryl Randall resigning at end of June. Many thanks for all the work creating this new position. Incoming Executive Director Clare Healy Foley has been transitioning since mid-May to take the lead.
5. Thanks to Ann Raymond for working as part-time Office Administrator while Regina Polek on medical leave.
6. Welcomed four new board members this year: Maria Pinarreta, Mary Ellis, Diane LaFlamme and Barbara Pearl.

7. Governance Committee has been working hard. After doing a survey of Board members on relationships within the Board and administration, it was determined to go forward with a strategic planning process which has now begun. Also, updating policies for all committees with plans to update ARAW's policy manual.
8. Presented gift with thanks to Gillian Harris who served 21 years on board.
9. Presented gift with thanks to Cheryl Randall who served as first Executive Director.
10. Welcome to Clare Healy Foley as incoming Executive Director as of May 20th with gift of ARAW pin.
11. Presented gift, with thanks to Regina Polek and Ann Raymond, Office Administrators.
12. Thank you to the Executive Committee for all their hard work this year.

There being no further business, the 152nd Annual Meeting adjourned at 12:15pm for lunch.

Respectfully submitted,

Gale Beaton, Clerk

IN MEMORIAM

April 2019 – May 2020

Miquelina Carvalho

Lorraine Fontes

Rachel Joaquim

Violet King

Hilda Lambert

Marcelina Lopes

Cecilia Mattos

Muriel Mindle

Helen "Bridget" Morrison

Polly Anna Nunes

Rita Robitaille

Mary Rousseau

Dorothy Sylvia

Priscilla Taylor



The Association for the Relief of Aged Women of New Bedford



2020 – 2021 Officers and Committees

EXECUTIVE COMMITTEE

President | Rosemary Saber
Vice President | Jane Stankiewicz
Treasurer | Mary Ellis
Clerk | Gale Beaton

Beneficiary Chair | Diane Laflamme
Governance Chair | Deborah Brooke
Grants Chair | Jane Stankiewicz
Outreach Chair | Olivia Melo
Visiting Chair | Shannon Bachman

BENEFICARY COMMITTEE | DIANE LAFLAMME, CHAIR

Shannon Bachman
Gale Beaton
Jo-Ann Beaulieu
Mary Ellis

Pam McKnight
Roseanne O'Connell
Gretchen Whipple
*Rosemary Saber

FINANCE COMMITTEE | MARY ELLIS, CHAIR

Jeannette Doyle
Pam McKnight
Roseanne O'Connell

Maria Pinarreta
Susan Rothschild
*Rosemary Saber

GOVERNANCE COMMITTEE | DEBORAH BROOKE, CHAIR

Shannon Bachman
Gale Beaton
Jo-Ann Beaulieu
Mary Ellis

Diane Laflamme
Pam McKnight
*Rosemary Saber

GRANTS COMMITTEE | JANE STANKIEWICZ, CHAIR

Gale Beaton
Jeannette Doyle
Mary Ellis
Diane Laflamme

Pam McKnight
Susan Rothschild
*Rosemary Saber

OUTREACH COMMITTEE | OLIVIA MELO, CHAIR

Gale Beaton
Jo-Ann Beaulieu
Pam McKnight

Roseanne O'Connell
Jane Stankiewicz
*Rosemary Saber

VISITING COMMITTEE | SHANNON BACHMAN, CHAIR

Jo-Ann Beaulieu
Debbie Brooke
Angela Natho

Susan Rothschild
Gretchen Whipple
*Rosemary Saber

"Not alms alone, but a friend"



ARAW BENEFICIARY COMMITTEE | FY20 ANNUAL REPORT

The committee met monthly April 2019 to February 2020, when meetings were suspended due to the pandemic Covid-19. We received requests for both ongoing support and 1x gifts.
(Please see accompanying spreadsheets for detail.)

The committee saw a great increase in monthly requests brought by our Outreach workers, thanks to Clare's quarterly meetings with the Outreach workers and with the goal of seeing how to reach the broader need in the community.

Clare and Jenny developed an Excel form for beneficiary requests and recommendations. This streamlined the process and allowed for an increased number of requests. We reviewed requests that challenged our established criteria re: age, living alone, amount of support, the consistency of our responses, etc. We often struggled mightily to give a just and compassionate response to sometimes complex requests; we found ourselves dealing with long meetings and hopefully wise decisions as the outcome.

In November the board established a Task force to address the many issues that came up in our regular meetings.

Beneficiary task Force members: Gale Beaton, Deborah Brooke, Pam McKnight, Roseanne O'Connell. Jane Stankiewicz, Jo-Ann Beaulieu, Chair, Rosemary Saber, ad hoc.

The beneficiary task force met November 2019 and January and February 2020. The task force grew out of the many issues from the Beneficiary meetings and as questions arose in the Strategic Planning meetings. The task force goal was to develop funding guidelines, appropriate criteria for who will receive funds and minimize exceptions.

The work of the task force was curtailed by the restraints of the corona virus but will resume consideration of our process of identifying and connecting with ladies in our communities to promote independence and enhance their quality of life.

With gratitude for the unrelenting dedication of our committee members,

Respectfully submitted,

Jo-Ann Beaulieu

Jo-Ann Beaulieu, Beneficiary Committee Chair



ARAW FINANCE COMMITTEE | FY20 ANNUAL REPORT

The Finance Committee and other interested Board Members met three times in 2019/20. The main purpose of this committee is to review spending, monitor portfolio performance and prepare a budget for the next fiscal year, which runs from April 1 to March 31.

The first meeting, on May 28, 2019, was a special meeting with Auditors Kevin P. Martin & Associates. Our Accountants, Peter Lamb and Michelle Driscoll were also in attendance as well as all interested Board Members. Our annual Audit was presented by Karen Kent, a principal of KPM, who walked us through the schedules. After some discussion, minor changes were made to the draft and Karen presented the Final Report to the full Board on June 13th at our Annual Meeting, at which time it was approved.

On September 17th we invited Jason Hantman, V.P. of Bank of America and our Portfolio Manager to update us on the economic outlook. Also present from Bk of America was Emma Greene, Philanthropic Director. Jason distributed the Investment Review dated Sept. 13, 2019 noting our objective is balanced appreciation, with a risk level of moderate/aggressive. In addition, he introduced the Wealth Planner Portfolio Analysis tool, which predicts over five years, the likelihood of returns.

The purpose of the February 4, 2020 meeting was to formulate a new Budget for FY 21. A new recommended budget was drafted to be submitted to the full board for a vote at the March board meeting. As suggested by our Strategic Planning Consultants, a three-year budget was proposed. This budget, as written, was approved by the Board on March 12, 2020.

As no doubt will be echoed in all the Committee Reports, many changes have occurred this year, both internally and externally. Ex. Dir and Administrator Staff changes, Grant Awards changes, the addition of an in-house Outreach Worker, new priorities which came out of the Strategic Plan, all substantial by themselves. The Covid-19 Pandemic has all but halted life as we know it.

Our fiscal year ended March 31, 2020. The following shows how our funds were used. Although \$1,106,350 was appropriated, the total amount spent was \$939,861.36, bringing us under budget by \$166,488.64.

The breakdown is as follows:

Direct aid to our ladies	388,333.94
Grants to Outreach Workers	153,652.05
Staffing	177,910.68
US Trust & Fed. Taxes	111,901.29
Rent, Utilities, all other Expenses	<u>108,063.40</u>
	939,861.36

It's been a pleasure serving as your Treasurer for the last 4 years. I look forward to new ideas and progression.

Thank you to all members of the committee and the board for their diligence and thoughtful contributions.

Respectfully submitted,

Jeannette Doyle

Jeannette Doyle, Finance Committee Chair and Treasurer



ARAW GOVERNANCE COMMITTEE | FY20 ANNUAL REPORT

This has been a remarkably busy, energizing, and exciting year for the Governance Committee which met 16 times between June 2019 and May 2020!

Last April 2019 the Board hired the firm of Cahners & Donahue Associates of Wellesley, MA to lead us through a 3-year strategic planning process. Work towards that end began immediately. As a starting point, in May-June 2019, the Board completed a comprehensive self-evaluation that was designed, summarized, and weighted by our consultants Amy Cahners and Susan Donahue with input from the Governance Committee. It included mission and goals, roles and responsibilities, resource management, meetings, areas for future focus, and main priorities for the next 3 years.

At our June 13, 2019 Board meeting a proposal to change the Governance Committee from ad hoc to a full Board Committee was approved. It was also announced that the Governance Committee would serve as the Strategic Planning Committee for the duration of the planning process until the plan was approved.

Our initial full Board meeting with our consultants took place on June 24, 2019 at the Lawler Library in New Bedford. This was an opportunity to meet the consultants, learn about the strategic planning process including our roles and responsibilities, expectations, and deliverables. We reviewed the self-evaluation results with ensuing discussion about best practices for board, executive committee, and committee meetings as well as board and staff member roles. Our consultants provided all Board members with the slide shots that were shown during the meeting.

Over the course of the summer our consultants completed a very thorough internal and external institutional assessment by gathering information about all facets of ARAW as well as the larger environment in which we operate. The Governance Committee worked closely with the consultants to determine appropriate constituencies for interviews, focus groups etc. Staff and some Board members were interviewed as well. Additionally, the consultants conducted a landscape assessment of other similar organizations in our area and the greater Boston area.

The Committee, guided by the consultants, and armed with all of the data and analysis of the institutional assessment, was able to put together a SWOT (strengths, weaknesses, opportunities, and threats) for the Board to use as a guide as it began the work of determining priorities and goals for the next 3 years. A full Board retreat was held on October 10, 2019. A comprehensive analysis of the institutional/landscape assessment was provided to all Board members prior to the retreat.

At the retreat, under the guidance of the consultants, the Board had the opportunity to discuss our mission, vision and values, to review the state of ARAW, to delve into the SWOT analysis, to vote on priorities, set goals and begin the process of rouging out strategies for the goals.

A slightly updated Mission Statement with Vision Statement and Values was drawn up by the Committee and approved by the Board on November 14, 2019.



Throughout the rest of the year and into February 2020 the Committee with the support of our consultants, worked on honing the wording of the goals and determining measurable strategies and action steps for each goal. Committee Chairs were invited to participate when appropriate. Timelines and a proforma budget were developed as well.

A final draft of the Strategic Plan including Background, Methodology and Vision, Mission, Values was given to all Board Members at our February meeting and a special full Board Meeting to discuss and approve was set for March 26, 2020. Unfortunately, due to necessary COVID restrictions, that meeting was cancelled, and we held our collective breath to see when we might be able to sit together again. As time passed, it was agreed that although we would have to convene an electronic meeting, it was time to move forward on approving the plan. At this time, a Zoom meeting to review and hopefully approve the Strategic Plan has been scheduled for May 26, 2020.

I know the committee joins me in thanking Amy Cahners and Susan Donahue for their invaluable knowledge, guidance, patience and forbearance, collaborative style, empowerment, and enthusiasm for our efforts.

I am immensely grateful to Governance Committee members as this has been a particularly intense year and much brain power, out-of-the box thinking, and general adaptability was required.

And many thanks, as well to Executive Director Clare Healy Foley for her wisdom, commitment enthusiasm, and countless occasions of scheduling, connecting, emailing and editing etc!!!

Respectfully submitted,

Deborah Brooke

Deborah Brook, Governance Committee Chair



ARAW GRANTS COMMITTEE | FY20 ANNUAL REPORT

The focus of the Grants committee over the past year has been to find ways to connect with more women in the community who need direct support.

In order to accomplish this goal, we needed to evaluate our current grant structure and grantees to see how they fit with our mission.

We began collecting data from our grantees in FY 2019. During FY 2020 we began to evaluate the data and improve the reporting process. Based on the data the grants committee felt it was necessary to revamp our total process for giving grants. Historically the grants committee with the Executive Director would decide on what organizations should be funded and for how much. Those organizations would then complete a proposal that would outline their program and budget. We needed to move to a more traditional RFP process which was open to community agencies as well as our current grantees.

The grant cycle was on a calendar year and not our fiscal year which made reporting a bit more difficult. We updated the timing so the grants cycle would be aligned with our fiscal year. This change necessitated some interim actions. The calendar year grant cycle ended at the end of 2019 but the fiscal grant cycle did not begin until March of 2020. Current grantees received level funding for the above mentioned interim 3 month period.

We also made fiscal year 21 (April 2020-March 2021) an interim year for funding. During this interim year only outreach hours would be funded. All non-outreach funding was discontinued.

We continued to fund Immigrants Assistance Center program but not its outreach worker.

The WCAP program received funding with the plan to change the program and bring it in house. We also recommended a part time outreach worker to be brought in house in order to target referral sources not covered by our COA outreach workers.

Working with the Finance Committee we recommended that the FY 22 total amount to be given for grants would be \$300,000 and grants given would be between \$1,000 and \$50,000.

An RFP (Request for Proposal) was developed by Clare and the committee and a timeline for the FY 22 grants cycle was developed. It is as follows:

- Grant funding guidelines and RFP will be announced mid to late summer 2020
- Application deadline 11/2020
- Interviews with candidates will take place in 12/2020
- Grants will be announced 2/2021
- Grants awarded 2/2021

Many thanks to the members of this committee who worked so diligently over the past year to accomplish big changes! I look forward to the coming year.

Respectfully submitted,

Jane Stankiewicz

Jane Stankiewicz, Grants Committee Chair



ARAW NOMINATING COMMITTEE | FY20 ANNUAL REPORT

The objectives of the Membership/Nominating Committee continue to be:

- 1) To ensure that current members of the Board are confident and informed/educated in their roles and feel supported by the Membership.**

To address this the Board members continue to have the opportunity to meet with one another one half hour before the monthly meeting to mingle and to discuss issues relevant to their Association work. New members are encouraged to align with existing members for support with visiting or for any other advice that may be valuable to them. New members are also encouraged to visit meetings of various committees in order to become better acquainted with the work of the Association and to determine which committee initiatives they are inclined to want to work with.

- 2) To research and schedule 2 or 3 mini educational events, generally speakers from related organizations, for the full board. This was not done in 2019-2020.**

This year saw major organizational change which impacted the entire board membership and also the substance of the meetings. In the spring of 2019, Cheryl Randall, submitted her resignation as Executive Director of ARAW, a position she had held for nearly 12 years. This action necessitated several members of the Board to participate, under the direction of President Susan Rothchild, in the process of determining best practices for hiring a new Executive.

Also, at this time the Association embarked on the creation of a Strategic Plan, under the leadership of Deborah Brooke, Governance Chair. Both of these major initiatives occupied a great deal of commitment, time and research on the part of the Association membership. The outcome of both was very successful.

A new Executive Director, Clare Healy Foley, was hired to the pleasure of the entire Board. A strategic three-year plan for the Association was developed and nearly adopted. The original date of adoption of March 26 was postponed due to the effects of the pandemic.

In February 2020, it was necessary for President Rothchild to step down from her position for personal reasons. A comfortable exchange took place, with Vice President Rosemary Saber assuming the role of President and Susan taking on Vice President.

In March 2020 the pandemic took over the routine activities of the world and consequently of ARAW. We proceeded with major adjustments to the way we operated with our administrative staff meeting the changes with creativity and fortitude.

- 3) To develop a suitable, vetted list of potential Board members.**

During the 2019-2020 member Barbara Pearl withdrew from the Board for family reasons, after a short but valuable stay. We appreciated Barbara's participation on Beneficiary and her insight as a physician. Jean Silver and Gillian Harris retired from the Board after many years of faithful and knowledgeable service to ARAW. Jean continued to offer assistance to the Beneficiary Committee with her extensive knowledge of health benefits and Gillian continued to assist with the birthday card project. Our heartfelt appreciation is extended to all three women.

It was with great joy that we welcomed two members to the Board, Pamela McKnight and Angela Natho. Pamela brings experience from a medical background and Angela from Human Resources. Both were unanimously voted on to the Board and both share our anticipation for years of service to the mission of ARAW "not alms alone but a friend".

I'd like to thank committee members for their availability and good judgment always.

Respectfully submitted,

Rosemary Saber

Rosemary Saber, Nominating Committee Chair



ARAW OUTREACH COMMITTEE | FY20 ANNUAL REPORT

This reporting year, encompassing April 1, 2019 to March 31, 2020, comes full circle with many positives for the Association and the Outreach Committee. The Committee continued carrying out designated tasks (see below) while also taking time to rest and reflect on some of the endeavors that enveloped the focus of the Committee for the last three or so years.

Of note, with Executive Director, Clare Foley's leadership and many competencies, the ARAW website was upgraded to be a multi-functional portal. Members are now offered new ways to view, organize, and approach information that will better serve the health and welfare of both the Association and beneficiaries. Also, with the completion of and expected approval of our new comprehensive ARAW Strategic Plan, future activities and goals for the Outreach Committee will likely be refined and/or newly defined under forthcoming recommendations. We are renewed and energized by the self-evaluation process of the Strategic Plan.

- **BIRTHDAY CARD** The program continued in the good and faithful hands of Gillian Harris and upon her resignation transitioned to Gretchen Whipple's very capable care. Age eligibility for this program remains at 85 years. Over the course of the year, ARAW's best *birthday wishes* were sent to approximately 91 women, ranging in age from 85-100!
- **HOLIDAY CARDS/GIFTS** Outreach Committee recommended a total of \$18,250.00 in 2019 for holiday gifts to then current beneficiaries. The criteria remained as: those receiving on-going support residing in a nursing home, a gift of \$100.00 (4); those receiving on-going support residing at home, a gift of \$150.00 (119). The Board approved and many thoughtful notes of appreciation arrived at our office during the month of January!
- **HOLIDAY LUNCHEON** This happy task/event, was planned and completed with good cheer and the assistance of Office Administrator, Jenny Costa, and committee members. BofA/USTRUST again graciously sponsored the luncheon and, as well, provided floral arrangements.
- **VALENTINE CARDS** A *new initiative* this year, Valentine cards were sent to all ARAW beneficiaries. The special occasion cards offered the chance to send a "*hello, we care about you*" card. We received many notes in return which encourages us to continue this personal by post connection to beneficiaries.
- **JUNE ANNUAL MEETING** The traditional celebration of mission and members, former and present, along with other guests who assist ARAW was hosted at the Wamsutta Club. On this special occasion, thanks and best wishes were offered to Cheryl Randall as she accepted a new position as Executive Director of the Rochester COA. We also welcomed with great enthusiasm, incoming Executive Director, Clare Healy Foley. As usual friendship and gratitude prevailed.
- **WEBSITE** – www.arawofnb.org. celebrated its 1st anniversary on August 20, 2019! What a difference in a year with hardly a blink! ED Foley's expertise and forward-thinking talents came right to the forefront! The site now offers private access for Board Members to view and download documents/check calendar events/communicate about ARAW activities etc. An on-going resource, the site was designed to accommodate increased functionality and that is true today and for the future! Thank you, Clare, and Jenny for all the upgrades! Presently, a photo of cheery board members and staff appears on the site (photo taken during October 2019 Governance/Strategic Planning meeting).
- **ARAW ARCHIVAL PAPERS** Since August of 2018, ARAW archives have remained relatively untouched within the NBWM/ODHS secure domain. At Committee's January 29, 2019 meeting, (Review Refine Envision) it was agreed that follow-up is appropriate and necessary. If, as was intended, we wish to ensure that these



important papers be digitized and accessible to a public/research audience, reconnecting and collaborating with appropriate personnel at the Museum is a must goal/focus for 2020-2021.

Sadly, here in 2020, we find ourselves amid the Covid_19 pandemic. The breadth in loss of life and life challenges remains unprecedented and unpredictable. Every person/family will experience a toll. We are especially saddened as we think particularly of the elderly and the degree of emotional and physical distress our beneficiaries may experience.

I believe we keep our spirits lifted by noticing and centering on positives and focusing on how to help others. With huge thanks to Clare and Jenny, and ARAW members, we have maintained connection and some continuity with beneficiaries and partners through technology, telephone, and the post! Members are *zooming in* to meetings together (did we ever look so good/so accomplished)! We continue to engage in the tasks required to fulfill the mission. As I write today, beautiful new cards and, quite lovely stamps have been ordered so that again, we may reach out to beneficiaries by post...to give expression to our regard for them and to express hope.

All that has been accomplished successfully is due to the dedication of smart, contributing, and cherished fellow Outreach Committee members, former and present. As I step away from my role as Chair of this Committee, I must say it has been a great honor and a privilege to serve in this role. Thank you again to Debbie, Gale, Olivia, Jane, Gillian, and Gretchen! This year, we benefited greatly from the guidance and assistance of Clare Foley who could so easily imagine possibilities for the Committee's work and Jenny Costa who so aptly acted on those energized visions! Cheers! Many thanks to all my fellow Board Members for whom I have the highest regard! Lastly, thanks to President, Susan Rothschild and Vice-President, Rosemary Saber for their unwavering support, common sense, and good humor! I conclude as I did last year, "The work of the Association continues to speak to women working together diligently and passionately because of their shared respect and affection for ARAW mission, beneficiaries and each other."

It was a good year, a year to remember with steadfastness, and move on with hope.

Respectfully submitted,

Roseanne O'Connell

Roseanne O'Connell, Outreach Committee Chair



ARAW VISITING COMMITTEE | FY20 ANNUAL REPORT

We had a visiting committee meeting on March 15, 2019. The visiting program included visiting 29 new beneficiaries and 39 ladies due for annual visits. A new Visit Process began in May 2019 through March of 2020.

Milestones for 2019 included Clare joining ARAW as new executive director in May, and Jenny joining as office administrator in July. Strategic planning was taking place throughout the year. We worked to strengthen the impact of visits in promoting friendship.

The landscape changed with the onset of Covid-19. In person visiting was not possible. At our last in person board meeting on March 12, the full board brainstormed how to address the pandemic with our beneficiaries. Phone visiting took place to reach out, reassure and comfort.

Board members signed up for 10+ calls. Clare created a guide for “Friendly Visits over the phone”. Board members were emailed lists with beneficiary’s names and pertinent information.

On May 19, 2020 the visiting committee met via zoom. To date, ARAW has 189 beneficiaries. The board has completed 148 phone visits. Through our Strategic Plan we have a framework moving forward.

A special thank you to Clare Healey Foley, Jenny Costa and the members of the visiting committee. Thank you for your dedication to our ladies and ARAW’s mission.

Respectfully submitted,

Shannon Bachman

Shannon Bachman, Visiting Committee Chair



ARAW EXECUTIVE DIRECTOR | FY20 REPORT

May of 2019 was an amazing time to join the ARAW. The Association had just celebrated over 150 years of furnishing financial assistance, providing friendship and promoting the welfare and relief of elderly women in our community. As we honored the past, it was time to take stock of the present and the strong foundation which had been built around this mission. We were keenly poised to look to a bright and productive future. We were aware that, although our mission has been steadfast, the world around us is forever changing and how we fulfill this mission must reflect that.

Upon my hire, the board articulated a clear vision for the evolution of the ARAW's Executive Director role. To that end, we firmly established a guiding philosophy of "Let the board be the board. Let the staff be the staff. Let the outreach workers be the outreach workers." Each with distinct abilities, responsibilities and functions but who must work symbiotically to fully realize ultimate success.

With a refocus on communication, accountability, support and consistency, we undertook a thorough analysis of current programs, community partners, outreach methods, processes and reporting. Many of the committee reports reflect the results of this analysis and the logistical next steps we took. They include (but are most certainly not limited to): cleaning up the current database and physical files, establishing new internal operational processes, creating new documents (application, request summary, consent forms, monthly reporting, grant agreements, etc.), generating relevant data to accurately track our impact, increasing communication to our community partners through quarterly meetings and monthly newsletters, tightening up the request process so that more requests could be considered each month, evaluating the rate of return for our investment in community partners, overhauling our grant offerings, suspending the community partners' discretionary funds, establishing in-house bookkeeping, enabling the Executive Director to sign checks and recentralizing operations through the ARAW office.

The thoughtful and intensive undertaking of a strategic plan was a highlight of the FY20. As outlined in the Governance Committee report, this resulted in a document which will be a guiding force and formidable backbone to all our future actions. One of the bigger endeavors stemming from this plan, was to find a new database which would meet our current needs and allow us to grow in the future. After much research and due diligence, we found this in the Blackbaud Grantmaking system. The contract was signed and the initial payment was made at the close of FY20, allowing us to begin migration to and implementation of the new system in FY21. This system will not only make data harvesting easier but will also aid us with our newly envisioned Request for Proposal grant offering which, in FY20, was conceptualized, designed, documented and is now ready for a FY21 launch.

All of this was, obviously, not a job for one person. First and foremost, we needed a sophisticated and capable administrator who valued productivity and accountability. This was realized in Jenny Costa who joined the ARAW in a part time office support capacity in July and was quickly promoted to a full-time position of Office Administrator in September. Jenny's can-do attitude, unflappable approach and calming presence coupled with her abilities, expertise and many talents are invaluable.



Jenny was not the only addition to our staff. As the Inter Church Council was no longer able to continue with outreach activities at the funding level offered, FY20 brought a plan to bring Sharon O'Malley into the office in a newly established role of ARAW Liaison & Beneficiary Advocate. This new position, with a start date of April 1, 2020, affords us the opportunity to explore best practices, will uncover new referral sources and will lead our newly conceived socialization program *Friendship Lunches & Outings (FLO)*.

With a growing full-time staff, the need to solidify consistent personnel practices and policies became paramount. Initial steps were made through outreach to legal counsel, exploration of benefits like retirement plans, the understanding of labor laws/employee rights and the creation of a draft Personnel Policy Handbook.

Finally, and most importantly, over the past year I have had the great fortune of working closely with the ARAW board members – individually and as a group. This group of committed and passionate woman have helped to educate, mentor and inspire me. Together, we have made great strides while honoring/celebrating all of the work which has been done in the past. This has been a time of discovery and education for me. I am honored to play a part in the important mission of the ARAW. The generosity and trust that the board has placed in me is deeply appreciated. I look forward to our continued work together as we move forward.

Respectfully submitted,

Clare Healy Foley

Clare Healy Foley, ARAW Executive Director

ASSOCIATION FOR THE RELIEF OF AGED WOMEN

04/1/19 - 3/31/20 BUDGET

March 2020

	<u>Mar 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>Apr '19 - Mar 20</u>	<u>YTD Budget</u>	<u>\$ Over Budget</u>
Income						
CONTRIBUTION	0.00			25.00	0.00	25.00
CURRENT UNREALIZED GAIN/LOSS	-2,481,433.33			-2,481,433.33	0.00	-2,481,433.33
DUES	0.00			17.00		
INVESTMENT INCOME	-272,660.29			482,339.71	0.00	482,339.71
MISCELLANEOUS	0.00			0.00	0.00	0.00
SALE OF INVESTMENTS	391,533.64			391,533.64	0.00	391,533.64
Total Income	<u>-2,362,559.98</u>			<u>-1,607,517.98</u>	<u>0.00</u>	<u>-1,607,517.98</u>
Gross Profit	<u>-2,362,559.98</u>			<u>-1,607,517.98</u>	<u>0.00</u>	<u>-1,607,517.98</u>
Expense						
01 HEALTH INSURANCE	11,609.22	9,166.66	2,442.56	114,350.61	110,000.00	4,350.61
02 STIPENDS	-450.00	2,833.34	-3,283.34	29,350.00	34,000.00	-4,650.00
03 INDIVIDUAL REQUESTS	20,160.63	14,791.66	5,368.97	206,063.00	177,500.00	28,563.00
03.01 IND REQ - SOCIAL WORKERS	900.00	500.00	400.00	6,500.00	6,000.00	500.00
04.01 SOCIAL DAY	850.00	1,041.66	-191.66	11,816.00	12,500.00	-684.00
04.02 NUTRITION	682.66	1,041.67	-359.01	6,337.47	12,500.00	-6,162.53
05 GRANTS	109,346.00	0.00	109,346.00	153,652.05	383,850.00	-230,197.95
08 ADMINISTRATION	5,315.68	1,833.33	3,482.35	25,624.92	22,000.00	3,624.92
09 ACCOUNTING	1,250.00	2,750.00	-1,500.00	38,090.00	33,000.00	5,090.00
10 STAFFING COSTS	18,024.26	10,000.00	8,024.26	177,910.68	120,000.00	57,910.68
11 RENT	1,185.00	1,300.00	-115.00	14,115.00	15,000.00	-885.00
12 UTILITIES	563.81	458.33	105.48	4,587.08	5,500.00	-912.92
13 OFFICE SETUP	-22,169.02	0.00	-22,169.02	4,350.94	0.00	4,350.94
14 US TRUST FEES	8,113.98	7,750.00	363.98	95,066.29	93,000.00	2,066.29
15 FEDERAL TAXES	201.00	8,750.00	-8,549.00	16,835.00	35,000.00	-18,165.00
16 DISCRETIONARY FUND-EXEC DIR	1,468.96	1,333.33	135.63	12,416.86	16,000.00	-3,583.14
17 OUTREACH/COMM ENGAGE	60.00	666.67	-606.67	1,291.35	8,000.00	-6,708.65
18 LEGAL FEES/PROFESSIONAL	0.00	83.33	-83.33	1,834.51	1,000.00	834.51
19 STRATEGIC PLANNING	2,000.00	1,666.67	333.33	18,169.60	20,000.00	-1,830.40
20 S FOGG BENEFICIARY FUND	0.00			1,500.00	1,500.00	0.00
Total Expense	<u>159,112.18</u>	<u>65,966.65</u>	<u>93,145.53</u>	<u>939,861.36</u>	<u>1,106,350.00</u>	<u>-166,488.64</u>
Net Income	<u>-2,521,672.16</u>	<u>-65,966.65</u>	<u>-2,455,705.51</u>	<u>-2,547,379.34</u>	<u>-1,106,350.00</u>	<u>-1,441,029.34</u>



ARAW | Five Year Analysis of Expenses

FY 20	\$	%	Grants/Beneficiaries
Grants	\$153,652.05	16%	14 grants
Direct Support	\$388,333.94	41%	186 benes
Other	\$397,847.37	42%	
TOTAL	\$939,861.36		

Average amount of FY20 support for a beneficiary: \$2,087.97

FY 19	\$	%	Grants/Beneficiaries
Grants	\$416,640.00	38%	12 grants
Direct Support	\$361,073.00	33%	174 benes
Other	\$315,841.80	29%	
TOTAL	\$1,093,554.80		

Average amount of FY19 support for a beneficiary: \$2,063.28

FY 18	\$	%	Grants/Beneficiaries
Grants	\$381,874.65	37%	8 grants
Direct Support	\$334,354.31	33%	171 benes
Other	\$310,550.76	30%	
TOTAL	\$1,026,779.72		

Average amount of FY18 support for a beneficiary: \$1,955.29

FY 17	\$	%	Grants/Beneficiaries
Grants	\$380,858.18	39%	8 grants
Direct Support	\$312,755.83	32%	150 benes
Other	\$292,488.31	30%	
TOTAL	\$986,102.32		

Average amount of FY17 support for a beneficiary: \$2,087.14

FY 16	\$	%	Grants/Beneficiaries
Grants	\$381,785.00	39%	10 grants
Direct Support	\$318,954.69	32%	146 benes
Other	\$288,243.25	29%	
TOTAL	\$988,982.94		

Average amount of FY16 support for a beneficiary: \$2,184.62



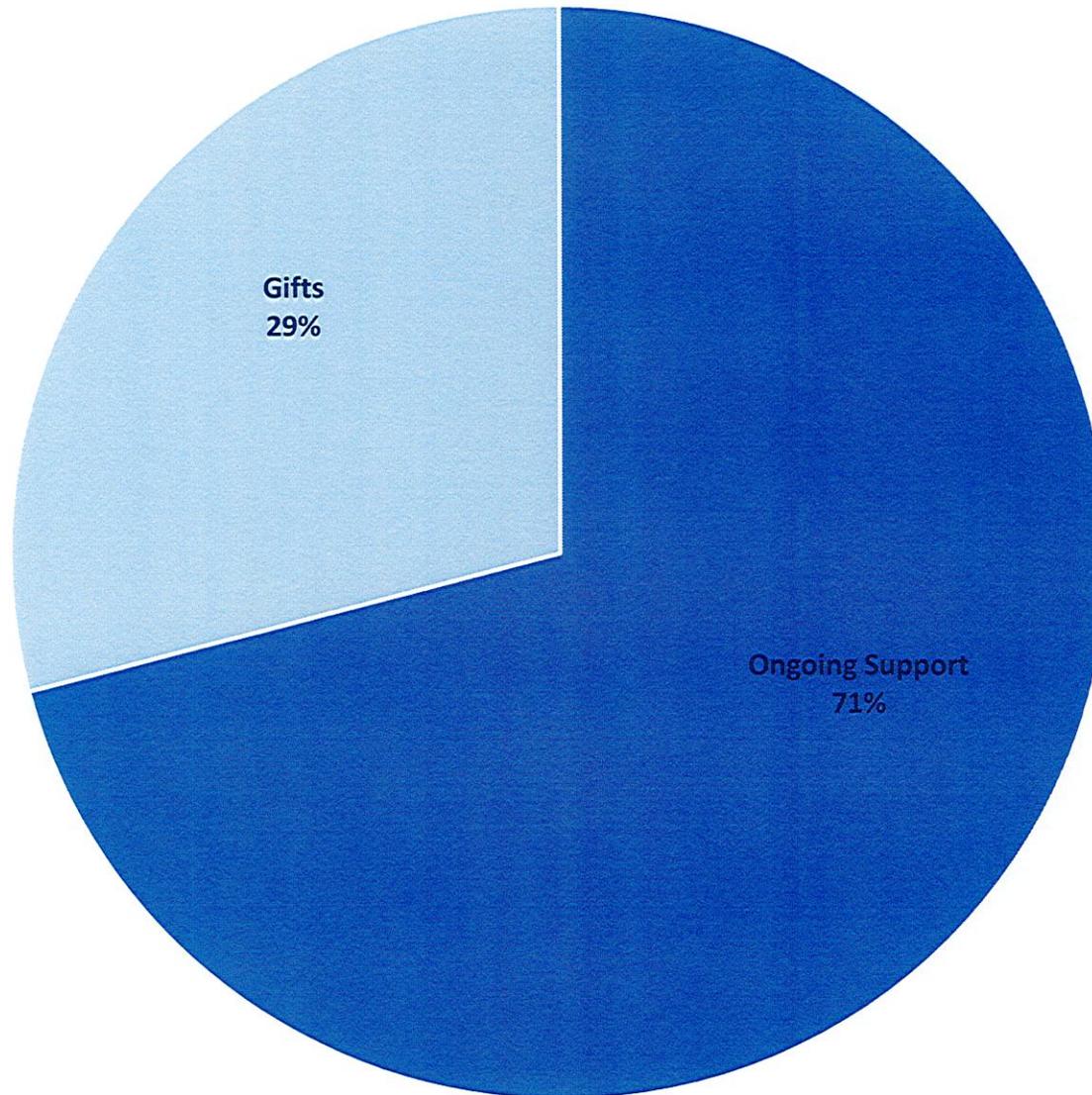
ARAW | A LOOK BACK

Direct Support vs Grants | by Fiscal Year

Fiscal Year	Direct Support	Grants	Grants as a % of direct support
FY-99	\$ 202,656.70	\$ 93,296.00	46%
FY-00	\$ 324,423.42	\$ 165,364.00	51%
FY-01	\$ 410,894.23	\$ 249,046.00	61%
FY-02	\$ 401,110.51	\$ 232,147.71	58%
FY-03	\$ 262,645.11	\$ 136,916.96	52%
FY-04	\$ 245,603.69	\$ 113,343.04	46%
FY-05	\$ 282,452.03	\$ 102,360.40	36%
FY-06	\$ 285,739.06	\$ 644,934.00	226%
FY-07	\$ 296,463.26	\$ 670,584.00	226%
FY-08	\$ 344,033.13	\$ 650,152.83	189%
FY-09	\$ 320,364.21	\$ 459,020.00	143%
FY-10	\$ 296,851.44	\$ 289,020.00	97%
FY-11	\$ 298,119.38	\$ 322,112.91	108%
FY-12	\$ 288,946.14	\$ 440,417.36	152%
FY-13	\$ 349,693.49	\$ 421,815.80	121%
FY-14	\$ 351,732.65	\$ 419,163.00	119%
FY-15	\$ 367,130.16	\$ 428,581.00	117%
FY-16	\$ 318,589.46	\$ 381,785.00	120%
FY-17	\$ 312,755.83	\$ 382,334.89	122%
FY-18	\$ 334,354.31	\$ 381,874.65	114%
FY-19	\$ 361,073.73	\$ 416,640.00	115%
FY-20	\$ 388,333.94	\$ 153,652.05	40%
Total	\$ 7,043,965.88	\$ 7,554,561.60	



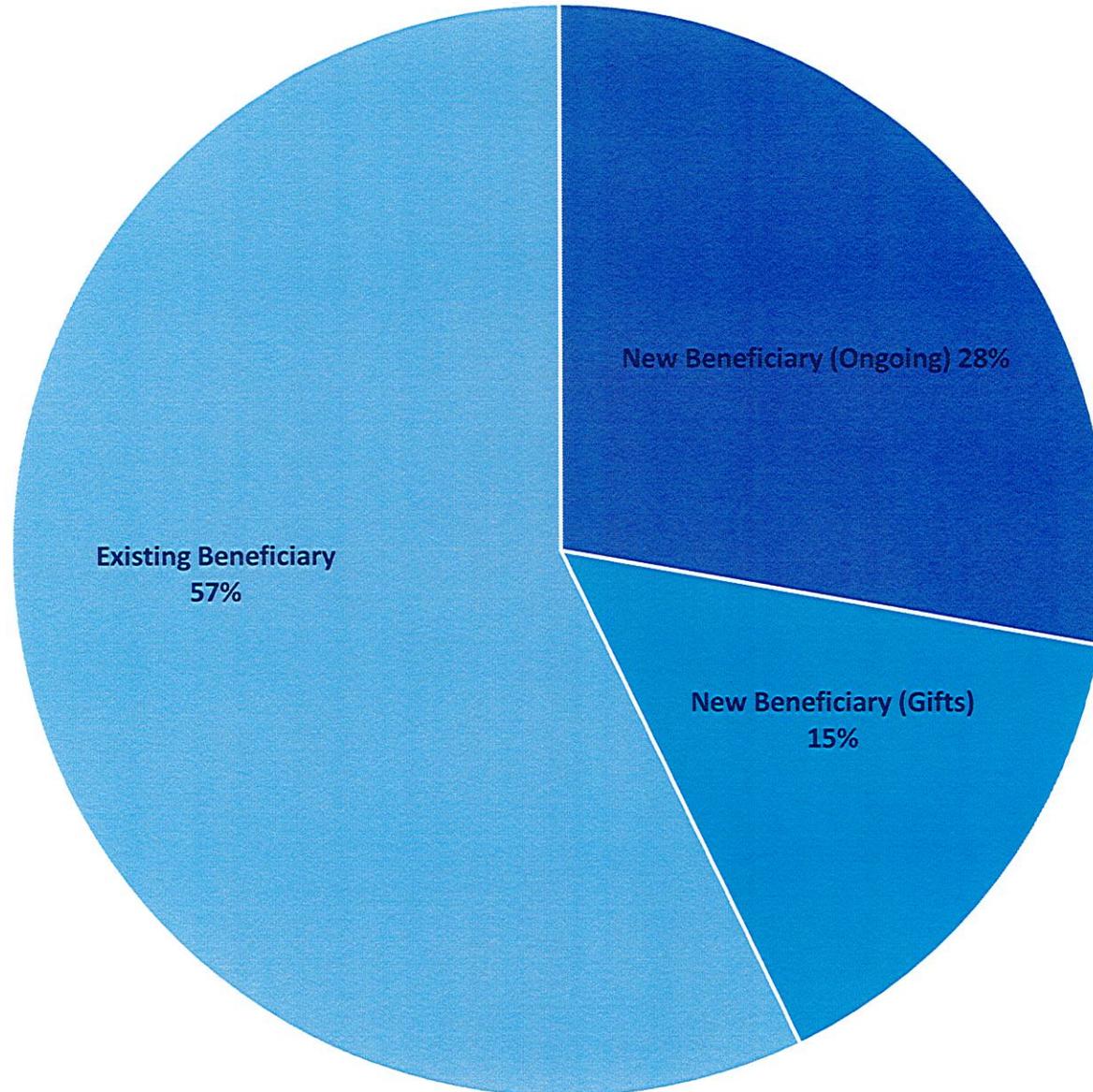
ARAW Beneficiary Support | Ongoing vs. Gift | by Dollars | FY20



Based on \$388,334 FY20 Support



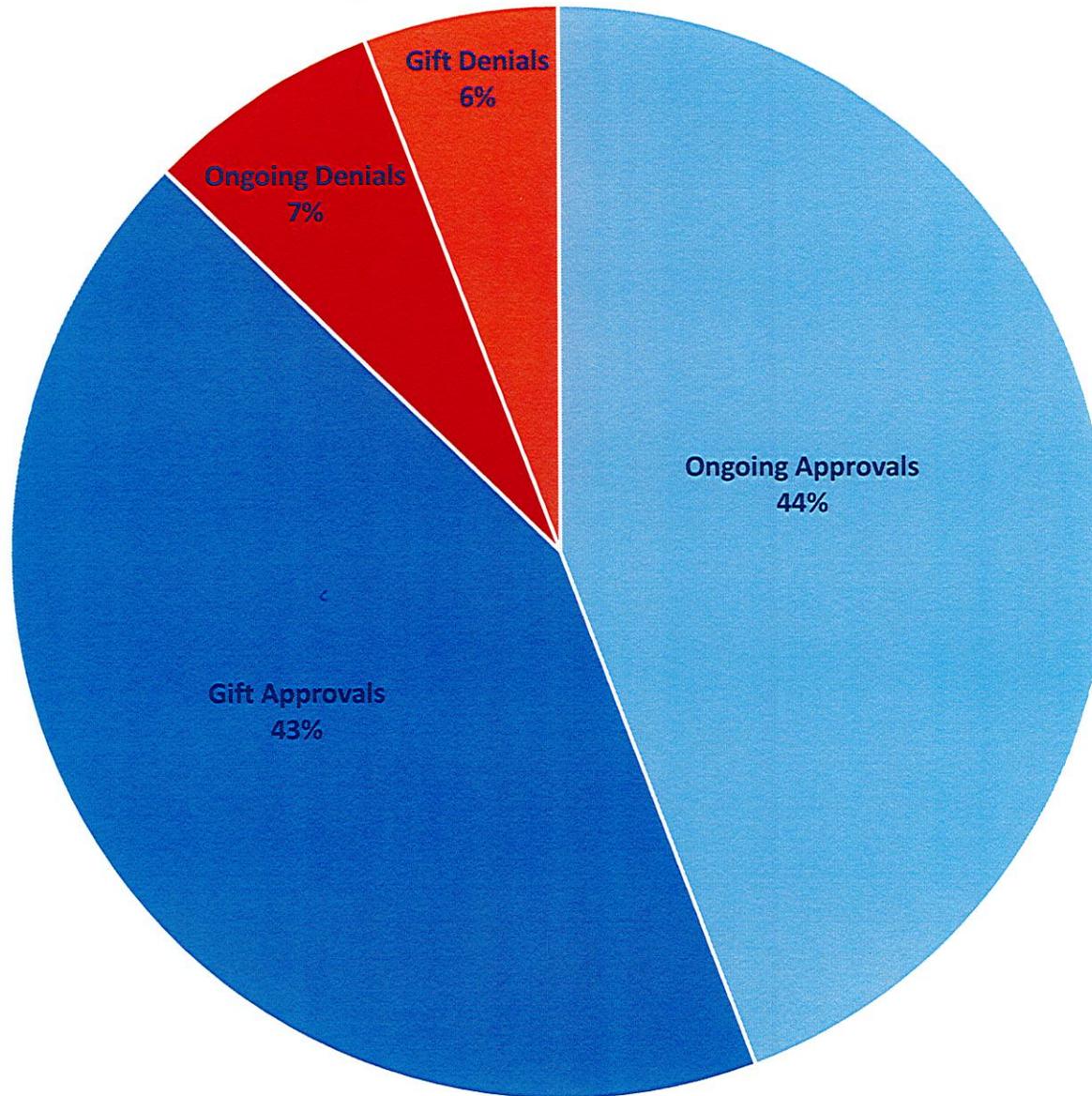
ARAW Approvals | by Beneficiary Type | New vs. Existing | FY20



126 Beneficiaries made Requests in FY20

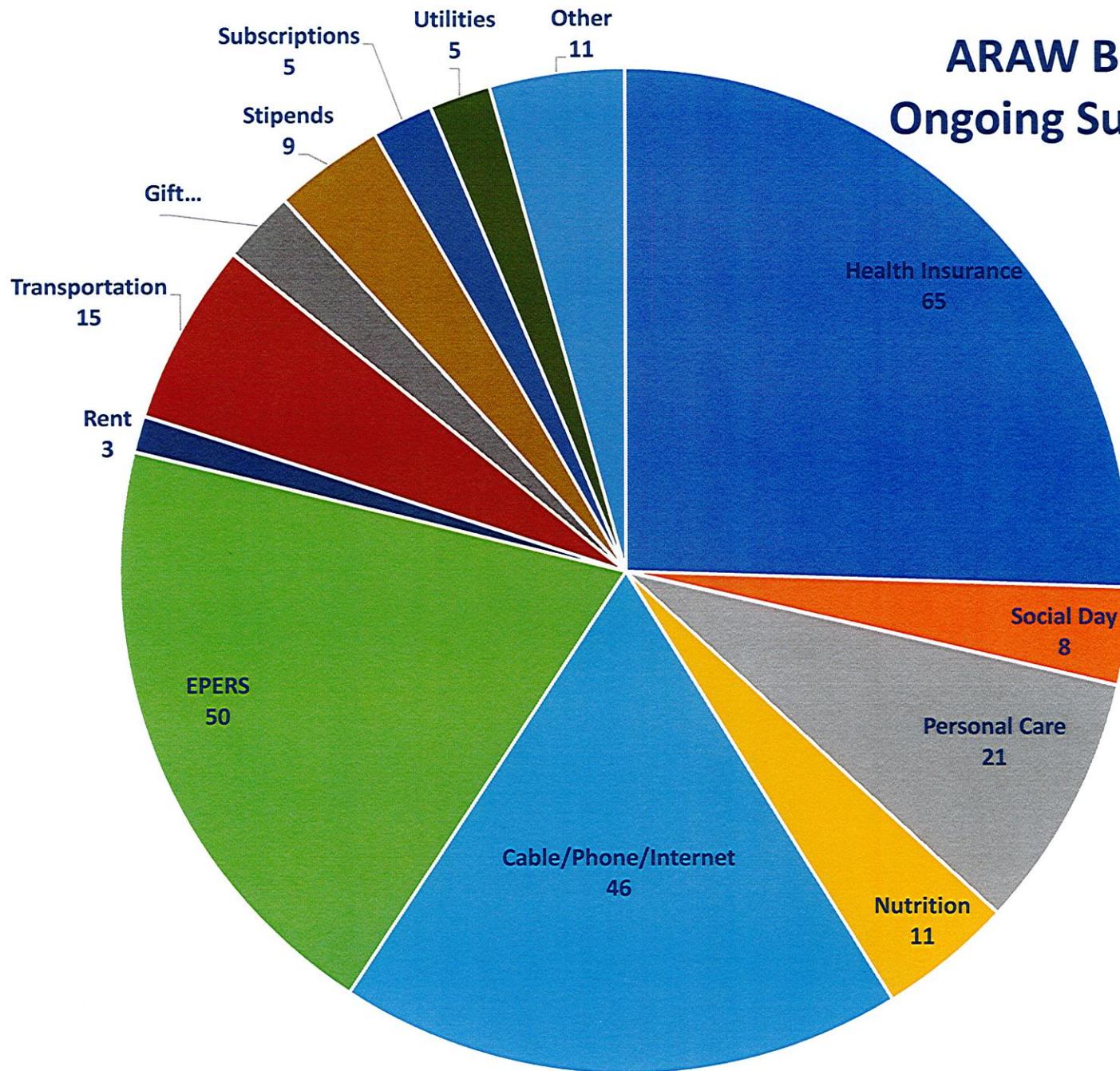


ARAW Beneficiary Request | Decisions by Percentage | FY20



213 Total Approvals | 31 Total Denials | Based on 244 Requests

ARAW Beneficiaries per Ongoing Support Category FY20



ARAW Support Categories by % of Total Dollars FY20

