



BOARD OF TRUSTEES MEETING AGENDA July 15, 2020

1. WELCOME

🕊 Good and Welfare

2. CONSENT AGENDA

🕊 Minutes of June 12, 2020 and June 18, 2020 Board Meetings pg. 2

3. RRRF INSTITUTIONAL GRANTS PRESENTATION & VOTE* pg. 9

* Items requiring a vote

Board of Trustees

Minutes of Jun. 12, 2020

Call to order: 8:35 a.m. Adjournment: 9:03 a.m.

Presiding: Leigh A. Newman, Chair

Recording: M. Leighty

Present: Jessica L. Fish; Gerald B. Goldberg; Blanche S. Goldenberg; Robert B. Goldfarb; Joshua Gottfried; Elysa L. Graber-Lipperman; Walter L. Harrison; Leigh A. Newman; David M. Roth; Cyral A. Sheldon; Julie R. Spivak; Gayle W. Temkin; Robert K. Yass; Carolyn Gitlin, *ex-officio*.

Absent: Thomas M. Divine; Merrill Mandell; Steven F. Piaker; Randall H. Weinstock.

Also Attending (non-voting): Jacob Schreiber, President & CEO; Michael Elfenbaum, Vice President, Grant Programs; Kathryn Gonnerman, Vice President, Philanthropy; Madison Leighty, Development Assistant; Susan Lotreck, Vice President, Donor Services; Elana MacGilpin, Development and Stewardship Officer; Rhona Morgan, Vice President, Finance; Maureen O'Connell, Marketing Director; Goldy Singh, Grants & Donor Services Assistant.

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
Welcome and Chair's Remarks	Ms. Newman welcomed everyone and called the meeting to order at 8:30 a.m.		
Proposed RRR Fund Grant Guidelines	<p>Mr. Schreiber informed the Trustees that the proposed Jewish Hartford Rapid Relief and Recovery Fund ('RRR Fund') grant guidelines prioritized financial aid to community agencies and assistance to synagogues. The grants would support community organizations as ongoing needs are evaluated and addressed.</p> <p>Mr. Ulreich and Mr. Elfenbaum provided an overview of fund activity and outlined the proposed guidelines. Of the approximately \$880,000 raised, \$150,000 has been set aside for a Hebrew Loan Society, and \$50,000 has been granted out to support the food delivery program. The proposed guidelines designate an</p>		

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
	<p>additional \$175,000 for support of basic human needs through this or similar programs. Additionally, \$280,000 would be set aside for community agencies, to be granted for scholarships or programs that directly address basic human needs impacted by the COVID-19 pandemic. The remaining \$225,000 would be set aside for synagogues, which could receive grants to support COVID-19-related humanitarian needs and operational support. Applications would be completed in coordination with community liaisons from the RRR Fund team, with agency applications due in early August and synagogue applications due after Yom Kippur. All grant decisions would be made by the RRR Fund Committee and presented to the Trustees of the Federation and JCF for final approval.</p> <p>Mr. Ulreich notified the Trustees that the Federation Trustees had already approved the guidelines and that they would be implemented and communicated upon approval by the JCF Trustees.</p> <p>Ms. Newman acknowledged the hard work of the RRR Fund committee and JCF and Federation staffs, emphasizing that the guidelines were intended to be equitable and strategic. Trustees discussed the need to ensure that distributions from the RRR Fund were efficient and effective in addressing community needs, the difference in timelines between agency and synagogue grant cycles, and the strategic differences between the proposed grant guidelines and the JCF and Federation's own grants programs for FY2021.</p>	<p>Upon motion, duly made and seconded, the Trustees unanimously approved the proposed guidelines for the distribution of the RRR Fund.</p>	<p>The approved RRR Fund grant guidelines will be implemented by the Fund's grants committee and communicated to the community.</p>
Adjournment:	<p>Ms. Newman ended the meeting at 9:03 a.m. and reminded the Trustees that the Foundation's Community Grants Program guidelines for FY2021</p>		

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
	would be discussed at the regularly scheduled board meeting on June 18, 2020.		

Respectfully submitted by:

Gerald Goldberg, Secretary

Board of Trustees

Minutes of Jun. 18, 2020

Call to order: 4:34 p.m. Adjournment: 6:35 p.m.

Presiding: Leigh A. Newman, Chair

Recording: M. Leighty

Present: Jessica L. Fish; Gerald B. Goldberg; Blanche S. Goldenberg; Robert B. Goldfarb; Joshua Gottfried; Elysa L. Graber-Lipperman; Walter L. Harrison; Merrill Mandell; Leigh A. Newman; Steven F. Piaker; David M. Roth; Cyral A. Sheldon; Julie R. Spivak; Gayle W. Temkin; Robert K. Yass.

Absent: Thomas M. Divine; Carolyn Gitlin, *ex-officio*; Randall H. Weinstock.

Also Attending (non-voting): Jacob Schreiber, President & CEO; Michael Elfenbaum, Vice President, Grant Programs; Kathryn Gonnerman, Vice President, Philanthropy; Madison Leighty, Development Assistant; Susan Lotreck, Vice President, Donor Services; Elana MacGilpin, Development and Stewardship Officer; Rhona Morgan, Vice President, Finance; Maureen O’Connell, Marketing Director; Goldy Singh, Grants & Donor Services Assistant; Steven Kleinman, Budget & Finance Committee; Brandon McGee, Jr., Connecticut State Representative, Windsor and Hartford.

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
Welcome and Chair’s Remarks	Ms. Newman welcomed everyone to the meeting.		
Consent Agenda Minutes of April 30, 2020 meeting	Ms. Newman directed the Trustees’ attention to the minutes of the trustee meeting held on April 30, 2020.	Upon motion, duly made and seconded, the minutes of the April 30, 2020 meeting were unanimously approved.	The minutes of the April 30, 2020 meeting will be filed in the corporate notebook.
Community Perspective: Black Lives Matter State Rep. Brandon McGee, Jr. (D-Hartford/Windsor)	Ms. Newman introduced Brandon McGee, Jr., CT State Representative for Windsor and Hartford. Rep. McGee addressed recent protests against police brutality and systemic racism. He urged the Trustees to take action and get involved, volunteering and influencing others in their communities. He discussed specific issues in Connecticut, including mass incarceration, and offered suggestions of local grassroots organizations to support. The history and future of the US Black-Jewish alliance was discussed by the Trustees. Rep. McGee		

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
	encouraged self-education and participating in conversations about racial equity with other members of the Jewish community, noting that spreading awareness of racism is integral to the struggle for racial equity.		
President's Report Overview of key issues and activities Juneteenth statement	<p>Mr. Schreiber provided an update on the JCF investment pool, which was valued around \$125 million as of June 17, 2020, a total decrease of 4% over the calendar year so far. This represents a rebound from the market crash earlier in the quarter. However, Mr. Schreiber reminded the Trustees that the effect of the COVID-19 pandemic on the economy was far from over and that things would likely continue to fluctuate for the foreseeable future.</p> <p>Mr. Schreiber introduced the proposed statement that the Foundation planned to communicate on Juneteenth in support of the Black community and anti-racism. The Trustees discussed the statement, suggesting minor changes in wording. Trustees and staff also spoke about how to move forward with choosing an organization or organizations to support as part of the statement.</p>	<p>Upon motion, duly made and seconded, the Juneteenth statement was unanimously approved with the amendments agreed upon by the Trustees during discussion.</p>	<p>The JCF staff and grants committee will propose a grantee or grantees to the Trustees at the next board meeting.</p>
Scholarship Committee Report	<p>Ms. Mandell presented an overview of the scholarship committee's activities. 32 scholarships were awarded (of 47 applications) totaling around \$90,000 from 14 scholarship funds. Ms. Mandell praised the committee's flexibility in adjusting their processes during a pandemic. She shared a thank-you note from a scholarship recipient.</p>		
Grants Report Special FY2021 Community Grants Program Guidelines	<p>Mr. Schreiber reviewed the proposal for the Community Grants Program, which included allocating the remaining \$212,000 from the frozen FY2020 CGP budget, as well as next year's approximately \$500,000. These funds would be granted to community</p>		

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
	<p>organizations to support stabilization, innovation and humanitarian relief during the COVID-19 crisis.</p> <p>Mr. Elfenbaum reviewed the proposed guidelines for community grants. Grants would be awarded to organizations based on the essentiality of their services to the Jewish community, the long-term viability of the organizations (including actions taken to mitigate losses since the crisis began in mid-March) and proven innovation and efficiency in the supported programs' strategies. Synagogue grants would remain capped at one grant of \$2,000, but Mr. Elfenbaum stated that the Foundation will encourage synagogues that need more support to apply for "innovation/efficiency grants" in collaboration with other synagogues. Applications would begin August 1 with quarterly reassessment of criteria.</p> <p>The Trustees discussed the nature of the CGP proposal, including its focus on funding services that are proven essential and efficient for the Greater Hartford Jewish community, rather than the more egalitarian approach of the jointly operated Jewish Hartford Rapid Relief and Recovery Fund ('RRR Fund'). They emphasized the necessity of close collaboration with grantee organizations and coordination of the CGP process with this year's Community Wish List for DAF distributions.</p>	<p>Upon motion, duly made and seconded, the Trustees unanimously approved the proposed Community Grants Program guidelines for FY2021.</p>	<p>The CGP guidelines will be reassessed quarterly.</p>
<p>Budget & Finance Committee Report Proposed FY2021 Budget</p>	<p>Mr. Kleinman reviewed the Foundation's proposed FY2021 budget, noting that in order to make up for an expected decrease in revenue from market fluctuation, no increases were made to staff salary.</p>	<p>Upon motion, duly made and seconded, the Trustees unanimously approved the proposed FY2021 budget.</p>	
<p>Adjournment:</p>	<p>Ms. Newman thanked the Trustees and called the meeting to a close at 6:35 p.m.</p>		

Respectfully submitted by:

Gerald Goldberg, Secretary

Rapid Response and Recovery Grants Committee Meeting – July 9, 2020

Participating via Zoom: Michael Elfenbaum, Carolyn Gitlin, Alan Mendelson, Leigh Newman, Anne Martha Pitegoff, David Rosenthal, Jacob Schreiber, Gary Starr, Gayle Temkin, Linda Toce, Sid Ulreich, David Waren, Cheryl Wolmer and Laura Zimmerman

I. Introduction

The purpose of the meeting was to have the committee share their thoughts on the grant requests, agree on recommendations for the Foundation and Federation boards to approve and then make the distributions from the fund. The most urgent needs would be discussed at this meeting.

II. Update on the food program

Two grants have been made to Jewish Family Services (JFS). The first month they spent slightly more than the \$10,000 grant and the past month a little under \$10,000 was spent. In terms of COVID-19 related clients, at the beginning of June there were 135 families, half of which was by delivery. By June 19, the number was down to 108 and only four were by delivery. Deliveries are made only to those who really need them; everyone else is curbside pickup. Anyone who is still receiving food that was in the COVID-19 program is now being required to register with JFS as a Food Pantry client. This allows them to have just one set of records and this allows them to track the clients to make sure they continue to have that need and ensure that they are transitioned out of the food program if their COVID-19 related distress is over and they have gone back to work and no longer have that need.

The cost of the food remains high because there is little available from Foodshare and JFS is having to purchase food from wholesalers. A number of individuals have been donating fresh food and dairy which helps control costs. The produce bags are going out to COVID-19 clients as well as regular JFS clients.

When unemployment runs out, JFS is preparing for the possibility that there may be an increased need for food. Once the unemployment scales back, a new marketing push may be needed to get the word out that this help is available. Once the money runs out, one option is for the Rapid Relief Development Committee to go back for a second round of donations, or JFS may have to assume the COVID-19 clients as long-term clients. JFS is prepared to find ways to ensure this continues. One of the hopes is that Foodshare will start having more food available which will help reduce the costs overall.

Laura Zimmerman added that \$11,000 has been given out to 24 different families and three second requests have been received. The criteria states that they can be funded twice. About three requests come in per week, and on average, one of the requests does not meet the criteria.

III. Grant Recommendations

The funding requests under consideration are the immediate, critical needs that a few organizations are facing right now.

1. Mandell JCC

The JCC has suffered a huge impact to its income stream. The JCC was closed, the fitness center was closed, the camp was reduced, etc. They will have a \$200,000 deficit and will double what they're using for their line of credit by the end of August. They are working on plans for major fundraising from the community. By the end of May, many people had paid their membership dues. They continue to provide programs via Zoom and the gym, camp and swim club will be

opening. They likely will request more help through the Rapid Relief Fund and/or the Foundation's Community Grants Program. The Committee was in agreement that funding is needed immediately to assist the JCC.

Upon a motion duly made and seconded, the Committee voted unanimously to recommend a grant of \$50,000 for general operating support.

2. Hebrew Senior Care

David Warren, Jacob Schreiber and Alan Mendelson met with HSC earlier in the day. Their COVID-19 related hit is about \$270,000, the bulk of which is \$220,000 because their census has decreased from people who have died, and no new people are moving in because of COVID-19. The Behavioral Health unit is open with 37 beds filled. There is a lag time of 90 days, however, from when people are first admitted and when Medicare and Medicaid reimbursements are received. By the end of the year, they should have no deficit. In talking to them, Madelene Francese indicated their Wi-Fi isn't good enough to cover everyone in the building and in the apartments, which makes people feel isolated. They want to be able to have stronger signals for the residents' well-being. HSC does not have the money to expand and improve the Wi-Fi. The estimate of the cost will be about \$10,000. Once a quote is received, it will be reviewed to see if the amount is appropriate.

Several questions were asked about the residents' ability to get their own Wi-Fi, their capability to pay a monthly fee for service, how many residents have it now, how many don't have it now? Of those who don't, how many wouldn't use it anyway?

More information is needed to quantify the need before a recommendation is made.

3. Solomon Schechter Day School & New England Jewish Academy

Based upon data received from each school, the enrollment should be at least the same as last year. Families have either signed commitments or have verbally committed to send their children. Some families both for Schechter and NEJA that are pending. What both schools are seeing is a big increase in requests for financial assistance. If the schools are able to tell those families now that money will be made available for scholarships, it will help insure enrollment. Right now the plan is to open the schools.

A brief discussion was held on support from other communities that send their children to NEJA. David Warren noted that the students from New Haven are high school students and he's almost certain that New Haven will contribute. He said that as the schools re-open it is likely it will be very part time in school for each individual student and remote the rest of the time.

Andrea Kasper's announcement that this will be her last year at Schechter should not impact enrollment at Schechter. NEJA has a new Head of School, Nathan Katz. The early childhood schools are opening as of now; however, that may change. If they can't offer early childhood in person, there will be no early childhood since virtual does not work.

Upon a motion duly made and seconded, the Committee voted unanimously to recommend a grant of \$30,000 each to both SSDS & NEJA for scholarships.

4. Mikveh Bess Israel

The Mikveh is a small organization with a \$40,000 budget that is run mostly by volunteers. They have seen a reduction in donations and usage. It's an important part of religious life in the community they have requested assistance immediately in order to continue operations. They have a number of needs and are looking for other support (the Capital Grants committee just awarded a grant to fix some electrical issues).

Upon a motion duly made and seconded, the Committee voted unanimously to recommend a grant of \$5,000 for general operating support.

5. Chabad of Greater Hartford

There are actually four separate Chabads in the Greater Hartford area: West Hartford (including Camp Gan Israel and Friendship Circle); East of the River in Glastonbury; Chabad of the Valley in Simsbury (which is fully independent and not connected to the other Chabads); and Chabad at the University of Hartford. These organizations rely on fundraising rather than membership. Because of how they are structured, some of them did not qualify for the Payroll Protection Program.

Discussion

Friendship Circle and University of Hartford are mostly based on academic year programs. How were they anticipating those programs since no one knows what the university is going to do? Will they be doing a hybrid of people on campus and remote learning? To what extent will their program be reduced because of that? David Warren replied that Friendship Circle is not dependent on the academic year. The volunteers who work with the special needs students are high school students themselves and whether they're in school or working remotely, that will continue. The expenses for the Friendship Circle go to admin, office and promotion, programming, staffing and payroll. The Chabad is not supported by the University.

A question was asked to what extent is Chabad a good partner with the rest of the Jewish community, i.e. to what extent do they provide support to the Federation, to what extent do they have any money at the Foundation, to what extent are they promoting the rest of the Jewish community? Jacob replied that all Jewish organizations are in trouble and Chabad plays a major role in engaging the unaffiliated.

Their role in the community needs to be taken into account. A concern was raised about the significant amount of money that was under consideration to grant to them. The dollar amount should be discussed; however, this is an opportunity to look at Chabad as part of the greater Jewish community and have a conversation with them about how they support the community and a chance to be a good community partner.

An important procedural question is what are they being called? What the synagogues were told is that they would be assessed after the High Holidays. Is Chabad a synagogue grant, in which case the question is why this is being done now, or if it's an agency grant this should be discussed? Staff responded that, with the synagogues, the assumption was, due to their similar membership models, they collected their dues at the beginning of FY2020 and would not know what assistance they would need until around High Holidays, after they knew how the number of renewals they had and what additional scholarships they would need. Chabad does not have income coming from membership – and they expressed an urgent in need now for

assistance, so they were put into the emergency consideration. University of Hartford, Friendship Circle and camp are clearly more agency related and some of the money can be taken from the agency bucket.

Sid commented there was a sense that the University of Hartford Chabad should be part of the agency bucket. All the synagogues and agencies were told that if there was a real need, they should come forward, and Chabad were the ones who came forward. The other synagogues are aware of this and to date they have not indicated a COVID-19 related emergency need.

David Waren noted that Chabad are four separate institutions raising their own money. If they are viewed as separate institutions, the numbers are not disproportionate.

Jacob noted Chabad is in dire straits and support is needed now. Some of this is about Chabad rabbis and families needing support -- because without them, Chabad goes away. Also, Chabad doesn't have any savings or endowments -- most of their budget every year is dependent on fundraising.

Gayle asked if this could fall into the humanitarian side to help the individuals who need help personally to keep Chabad going. Laura replied they would have to fill out the application and could receive two rounds of \$750 for a total of \$1500.

Jacob said assumptions made were on the size of the organizations' budget, the number of people that were either members or participants, and the level of need; based on what is known about the organizations, grant estimates were then made for each as a context for discussion.

The Committee agreed they wanted to be supportive of Chabad. An amount could be awarded now and once all the other agencies and synagogues' needs are reviewed, if there is money left over, their situation could be revisited.

Upon a motion duly made and seconded, the Committee voted unanimously to recommend a grant of \$25,000 for general operating support (\$10,000 to Chabad of West Hartford and \$5,000 each to Chabad East of the River, Chabad of the Valley and University of Hartford Chabad).

The recommendations will be made to the Foundation and Federation boards for approval after which the synagogues and agencies will be apprised of the results.

Meeting adjourned at 6:24 pm.

Rapid Relief and Recovery Fund Grants Committee Funding Request Review

Overview:

The Rapid Relief and Recovery Fund (RRRF) has set aside approximately \$505,000 (\$280,000 for agencies and \$225,000 for synagogues) to provide local Jewish communal institutions with financial assistance to help with challenges faced as a result of COVID-19. Generally, grants can be awarded for humanitarian need, scholarship/assistance to students and/or members or to help offset a decrease in revenue or fundraising that impacts ability to provide essential programs and services (see attached Guidelines for specifics).

Staff, the Grants Committee Co-Chairs and Liaisons have been meeting individually with institutions to review specifics of the grants program and assess need. Based upon those meetings, the following requests have been submitted by institutions indicating an immediate/critical need for assistance at this time.

While we do not know the full extent of need at this time, based upon initial projections, we believe that the recommendations made today are in line with need and will leave sufficient funds for upcoming requests.

Mandell Jewish Community Center

The JCC was impacted immediately by COVID-19 with closures of the fitness center and early childhood school as well as the need for accommodation of its summer camp and swim & tennis club. Despite all of this, the JCC was able to continue to offer some programming online via Zoom.

The JCC has provided financial information and is projecting a \$1mm+ deficit for FY2021. The loss of revenue was felt immediately and the JCC has immediate cash needs to continue its core programs as well as pay for operation of its fiscal plant. The RRRF can provide needed assistance now with cash flow while the JCC works on a fundraising plan to tackle its projected deficit.

Recommendation: \$50,000 for operating expenses (agency fund)

Solomon Schechter Day School and New England Jewish Academy

Our community's two day schools have worked hard to continue operating despite the pandemic, offering classes online to all students from March through the end of the school year. Thanks to timing (most tuition is paid by March), PPP and other realized savings, the financial impact was not felt immediately. Parents praised the schools for the ability to pivot to a new educational environment so seamlessly. That being said, the schools were not spared financial impact due to COVID-19.

As of now, both schools are anticipating enrollment for 2020-21 to be the same or possibly a bit higher than 2019-20. That being said, families have been hit financially by COVID-19 and both schools are already anticipating six-figure increases year over year for scholarship assistance. The schools believe that fundraising will be challenging this year and must find other ways to provide assistance while still balancing their budgets. Knowing now that additional funds are available will help both schools in assuring families that they can meet their scholarship needs.

Recommendation: \$30,000 per school for scholarship assistance (agency fund)

Mikveh Bess Israel

The Mikveh has a small annual operating budget (\$40,000) and is a volunteer-run organization. They have limited fundraising capacity and have encountered unanticipated expenses due to COVID-19 along with an expectation of reduced revenue over the coming year. Because of its small budget, any loss of revenue has an immediate negative impact on the organization. The Mikveh is a vital service for some members of our community and its continued operation is important for religious life in Greater Hartford. The Mikveh was planning on creating a strategic plan to address its future; including the potential of moving to a new location. While this is in the offing, the Mikveh is in immediate need of financial relief to continue operations.

Recommendation: \$5,000 for operations (agency fund)

Chabad of Greater Hartford

Chabad offers numerous programs throughout Greater Hartford and focuses on outreach to not only those who are involved, but to many unaffiliated members of our community as well. It is important to note that Chabad actually has four separate business operations:

1. Chabad of West Hartford (also includes Camp Gan Israel & Friendship Circle)
2. Chabad East of the River (Glastonbury)
3. Chabad of the Valley (Simsbury)
4. Chabad at the University of Hartford

Chabad does not use a membership model; rather it relies upon donations to provide funding for its programs, services and operations. One of their biggest fundraisers of the year occurs around Passover and this year was significantly impacted by COVID-19. Additionally, due to its business structure, very little was received through PPP. This has put an immediate and urgent strain on the organization as a whole. Chabad has requested immediate financial relief.

Recommendation: Chabad of the Valley - \$5,000 for operations (synagogue fund)
Chabad East of the River - \$5,000 for operations (synagogue fund)
Chabad West Hartford - \$10,000 for operations (synagogue fund)
Chabad UHart - \$5,000 for operations (agency fund)

Agency Reports

Mandell JCC Board of Directors
Finance Report – June 24, 2020

- Projected deficit for FY20 (year ending June 30, 2020): **(\$251,380)**
- Projected deficit for July-August (1st two months of FY21): **(\$280,674)**
 - State guidelines limit the numbers of children in the group and the numbers of children at any one facility
 - Budget include salary deferrals for the management team
- Anticipated line of credit at end of summer: **\$1,413,000**
 - Does not include receivable balance of \$200k in pledged donations
 - Does not include any proceeds from the Golf Tournament (re-scheduled for September)
- Paycheck Protection Program (PPP) ran for 8 weeks - (April 20 – June 13)
- Fall budgeting considerations
 - Reductions in permitted capacities = reduced revenue
 - Unstable membership numbers
 - Potential layoffs and salary deferrals
 - Analysis of benefits programs
 - New business opportunities (JSchool)
 - Golf Tournament

Agency Reports

Information as of June 18, 2020

Fiscal 2020 Agency Projection

	FY 2018-2019 Actual	2020 Budget	Actual to date 2/28/20	March Actual	April Actual	May Actual	June Projection	Total Yr Projection	Summer 2020 Budget
REVENUE									
Grants and Allocations	\$465,417	\$405,339	\$261,063	\$22,317	\$66,042	\$3,263	\$20,099	\$372,784	\$50,250
Contributions	\$1,079,156	\$1,049,850	\$920,496	\$45,189	\$0	\$4,187	\$0	\$969,872	\$62,500
Tuition	\$2,972,594	\$2,747,912	\$1,854,737	\$140,694	\$81,717	\$12,011	-\$113,900	\$1,975,259	\$36,607
Membership Fees	\$2,872,197	\$2,886,272	\$1,852,884	\$208,562	\$145,464	\$121,727	\$100,091	\$2,428,728	\$326,000
Camp Fees	\$1,235,922	\$1,155,991	\$1,134,045	\$0	\$0	\$0	\$0	\$1,134,045	\$365,912
Program Service Fees	\$1,778,059	\$1,707,136	\$1,205,520	\$80,493	\$8,797	-\$20,325	\$6,218	\$1,280,703	\$45,780
Miscellaneous Income	\$655,524	\$469,399	\$276,986	\$20,781	\$3,069	\$14,580	\$28,832	\$344,248	\$46,075
Total Revenue	\$11,058,869	\$10,421,899	\$7,505,731	\$518,036	\$305,090	\$135,443	\$41,340	\$8,505,639	\$933,124
EXPENSES									
Salary and Wages	\$6,945,460	\$6,786,229	\$4,519,787	\$506,727	\$388,852	\$63,664	\$249,005	\$5,728,035	\$879,330
Other Expenses	\$4,109,138	\$3,635,671	\$2,522,132	\$283,482	\$143,018	\$49,970	\$30,382	\$3,028,984	\$334,468
Total Expenses	\$11,054,598	\$10,421,900	\$7,041,919	\$790,209	\$531,871	\$113,634	\$279,387	\$8,757,019	\$1,213,798
NET INCOME/(LOSS)	\$4,271	-\$1	\$463,812	-\$272,173	-\$226,781	\$21,809	-\$238,047	-\$251,380	-\$280,674

Expenses included above for Covid are currently \$29,497.

Agency Cash Flow

	June	July	August
Starting Cash	\$75,747	\$28,824	\$51,391
Other Revenue	\$165,047	\$86,490	\$99,778
Membership & Spa	\$84,624	\$106,500	\$106,500
Tuition	-\$12,850	\$18,304	\$18,304
Camp	\$12,924	\$10,000	\$10,000
Payroll & Taxes	-\$199,394	-\$376,035	-\$376,035
Benefits	\$0	-\$39,271	-\$39,271
Payables	-\$97,274	-\$158,422	-\$167,234
LOC	\$0	\$375,000	\$350,000
Ending Cash	\$28,824	\$51,391	\$53,433
LOC Balance	\$688,000	\$1,063,000	\$1,413,000

Pledge balance is currently \$199,000.

Does not include august cash for anticipated september classes or golf tournament.

PPP Cash Flow (8 Wks April 26 - June 20)

	April	May	June	Total
Loan Amount	\$1,250,000			\$1,250,000
Payroll		\$551,568	\$238,927	\$790,495
Benefits		\$30,593	\$39,274	\$69,867
Utilities		\$18,959	\$12,190	\$31,149
Shaliach Rent		\$1,177	\$1,177	\$2,354
Loan Remaining	\$1,250,000	\$647,703	\$356,135	\$356,135

* These expenses are not included in financial information or cash flow above.

Borrowing History	Fiscal 2020	Fiscal 2019	Fiscal 2018
July	\$0	\$0	\$0
Aug	\$0	\$0	\$75,000
Sept	\$100,000	\$0	\$145,000
Oct	\$200,000	\$150,000	\$145,000
Nov	\$420,000	\$380,000	\$440,000
Dec	\$425,000	\$300,000	\$270,000
Jan	\$425,000	\$300,000	\$180,000
Feb	\$385,000	\$300,000	\$120,000
March	\$523,000	\$0	\$0
April	\$688,000	\$0	\$0
May	\$688,000	\$0	\$0
June	\$688,000	\$0	\$0
Average	\$378,500	\$117,500	\$114,583

Actual Cash Balance in Bank	2020	2019	2018
July	\$397,073	\$415,906	\$146,748
Aug	\$166,690	\$196,290	\$145,858
Sept	\$140,993	\$147,577	\$181,446
Oct	\$0	\$166,731	\$113,665
Nov	\$87,875	\$128,827	\$111,570
Dec	\$62,573	\$89,805	\$125,651
Jan	\$132,895	\$239,129	\$191,724
Feb	\$156,345	\$271,944	\$251,984
March	\$130,301	\$183,636	\$298,235
April	\$134,808	\$311,721	\$327,046
May	\$150,546	\$170,443	\$217,836
June		\$532,143	\$594,335
Average	\$141,827	\$237,846	\$225,508

Agency Reports

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Summer 2020 Budget

	Summer 2019	Summer 2020	Administration	Fundraising	Marketing	Camp Windsor	Camp JCC	ECC WH	Membership	Spa	R&W	Swim Club	St. Francis	All Other
OPERATING INCOME														
INCOME														
Contributions	411,295	50,250	0	50,000		250								
Jewish Community Foundation Grants	16,191	0	0											
Grants	12,231	0	0											
United Way Allocation	211	0	0											
Federation Allocation	40,833	62,500	62,500			0		0						
Total INCOME	480,761	112,750	62,500	50,000	0	250	0	0	0	0	0	0	0	0
PROGRAM REVENUE														
Program Service Fees	321,570	45,780	0			28,000					17,280	500		
Camp Fees	1,134,045	371,600				288,000	54,800					28,800		
Tuition Fees	158,512	36,607						36,607						
Membership Fees	617,422	326,000							194,000	15,000		113,000	4,000	
Total PROGRAM REVENUE	2,231,549	779,987	0	0	0	316,000	54,800	36,607	194,000	15,000	17,280	142,300	4,000	0
Less ADJUSTMENTS														
Total Less ADJUSTMENTS	-85,743	-5,688	0	0	0	-5,688	0	0	0	0	0	0	0	0
MISCELLANEOUS INCOME														
Rental Income	17,979	2,700	0			2,700								
Interest Income	0	1,150	0			1,150								
Sale of Food	63,831	42,000	0									42,000		
Sale of Merchandise	466	225										225		
Miscellaneous Income	912	0	0											
Total MISCELLANEOUS INCOME	83,188	46,075	0	0	0	3,850	0	0	0	0	0	42,225	0	0
Total OPERATING INCOME	2,709,755	933,124	62,500	50,000	0	314,412	54,800	36,607	194,000	15,000	17,280	184,525	4,000	0

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"A" 2

Summer 2020 Budget

	Summer 2019	Summer 2020	Administration	Fundraising	Marketing	Camp Windsor	Camp JCC	ECC WH	Membership	Spa	R&W	Swim Club	St. Francis	All Other
OPERATING EXPENSES														
SALARY AND RELATED EXPENSES														
Full Time Salaries	497,186	411,183	142,141		20,469	52,051		46,764	28,166	14,653	55,980	32,346	4,806	13,808
Part Time Salaries	53,591	39,046	0	2,197				3,762	2,318	3,154	27,615			
Part Time Casual Salaries	470,281	263,636	0			100,387	17,920	0			29,312	113,937	2,080	
Employee Benefits	73,937	78,541	16,987		3,111	325		23,622	4,426	2,777	17,593		3,597	6,103
Federal Payroll Taxes	74,405	54,549	10,874	168	1,566	11,662	1,371	4,232	2,332	1,362	5,970	13,255	702	1,056
Unemployment Taxes	1,029	9,000	9,000											
Workers Compensation	38,713	15,475	15,475											
Staff Discounts	55,246	7,900	0			7,900								
Total SALARY AND RELATED EXPENSES	1,264,388	879,330	194,476	2,365	25,146	172,325	19,291	78,381	37,242	21,946	136,470	159,537	11,185	20,967
PROFESSIONAL SERVICES														
Professional Services	100,678	20,333	5,000	5,000					600			9,733		
Bank & Data Processing	57,588	58,333	58,333											
Total PROFESSIONAL SERVICES	158,266	78,666	63,333	5,000	0	0	0	0	600	0	0	9,733	0	0
PROGRAM EXPENSE														
Program Supplies	35,114	7,900	0			5,000	0	0	0	0		2,900	0	
Pool Supplies	8,851	7,500				2,000						5,500		
Food & Setup Supplies	108,696	0	0											
Uniforms	745	1,700	0			1,200						500		
Summer programming	38,170	0	0											
Gifts & Gratuities	7,619	0	0											
Advertising	6,108	3,700	0		3,000				200			500		
Theater Expense	3,719	0	0											
Telecommunications	3,235	3,083	3,083											
Postage & Printing	11,222	650	0									650		
Total PROGRAM EXPENSE	223,479	24,533	3,083	0	3,000	8,200	0	0	200	0	0	10,050	0	0
FACILITY EXPENSE														
Oil	0	1,600				800						800		
Gas	20,215	21,900	18,400			2,000						1,500		
Electricity	23,888	39,683	27,000			3,200						9,333		150
Water	17,865	13,000	13,000											
Building Maintenance	10,780	21,026	11,414			8,825						787		
Cleaning	38,731	43,040	36,000			7,040								
License & Permits	2,307	2,723	0			315					1,958	450		
Facility Contracts	20,837	23,011	15,961			0					1,200	3,260		2,590
Facility Repairs & Supplies	23,360	2,200	0			2,200								
Lighting/Cleaning/Paper Supplies	8,495	12,120	10,000			2,000						120		
Property Insurance	53,446	31,729	31,729											
Total FACILITY EXPENSE	219,924	212,032	163,504	0	0	26,380	0	0	0	0	3,158	16,250	0	2,740
EQUIPMENT EXPENSE														
Equipment Repairs & Maintenance	12,868	0	0											
Equipment Lease & Contracts	1,737	1,570	1,570											
Total EQUIPMENT EXPENSE	14,605	1,570	1,570	0	0	0	0	0	0	0	0	0	0	0
MISCELLANEOUS EXPENSE														
Auto Expenses	3,091	1,000	500									500		
Dues & Subscriptions	19,577	3,167	3,167											
Food for Resale	30,899	12,000	0									12,000		
Miscellaneous Expense	50,845	0	0									0		
Interest Expense	0	1,500	1,500											
Total MISCELLANEOUS EXPENSE	104,412	17,667	5,167	0	0	0	0	0	0	0	0	12,500	0	0
Total OPERATING EXPENSES	1,985,074	1,213,798	431,133	7,365	28,146	206,905	19,291	78,381	38,042	21,946	139,628	208,070	11,185	23,707
NET INCOME (LOSS)	724,681	-280,674	-368,633	42,635	-28,146	107,507	35,509	-41,774	155,958	-6,946	-122,348	-23,545	-7,185	-23,707

SUMMER CAMP & MEMBERSHIP

Summer Camp	2019	2020	June Membership		
<i>camper weeks</i>			Units:	2019	2020
Camp Shalom	1308	640	Family	791	362
Campareenah	785	TBD	Single Parent	96	31
Sports Jams	485	160	Couple	128	58
JCC Camps	306	160	Individual	446	239
	2884	960	College	6	3
			Teen	82	48
			Senior	277	150
			Senior Couple	169	89
			as of 6/17	1995	980
			Reinstate freeze		150
			memberships 7/1		
					1130

NEJA

RAPID RESPONSE AND RECOVERY GRANTS PROGRAM

Organization Transitional Operating Support

Agencies and synagogues may request transitional operating support (TOS) from the Rapid Response Committee to assist with their cash flow or other organizational needs *directly related to COVID-19*. Please note that the Foundation and Federation currently have limited resources to substantively assist financially distressed organizations.

A liaison will be assigned to local Jewish organizations to assist with applications. We request the following information be submitted for consideration.

1. 1-3 page letter signed by the organization Chair/President and Chief Professional Officer. If unable to provide the signature of both, each individual may email a separate confirmation approving the submission. Please provide the following:

- a. Financial need and its direct relation to COVID-19 impacts.

The primary income for NEJA comes through tuition and fundraising. In both cases, the biggest shortfall will be felt next year more than this year. For this year, most tuition and most fundraising were completed before March 16. The school lost about \$70,000 (for the whole school) in fundraising and \$20,000 in tuition.

After submitting this application, NEJA received calls in May and June, from a number of our families asking to hold off on their monthly tuition payments and in some cases (3 families) asked us to reimburse their last few months of tuition due to job losses. It is unclear whether we will be able to recover the money given back to our families. We assume the majority of the money given back is not recuperable. Enrollment forms were sent out late this year (mid May versus beginning of April). The school debated if we should ask for a fee per student registered. NEJA proceeded to implement the registration fee of \$500/per student, as we have done in the past. The decision to implement a fee despite the current climate was to gauge if parents were facing financial hardship. We noted in our enrollment paperwork that this fee could be deferred if families were unable to afford the payment. As a result, several families have asked for the enrollment fee to be rolled into their tuition contracts. We are still waiting for a number of our families to enroll for 2020-2021. Many of our families are hesitant to enroll in school due to fears that the school will not reopen in September due to COVID. We are anticipating a loss of \$30,000 in registration fees. Registration

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income is needed to float the school in the month of August before tuition contracts begin. NEJA will have a shortfall of money in August.

Next year, even a modest loss in both fundraising and tuition income, will have significant consequences for the school. With an anticipated \$100,000 drop in tuition and fees and an additional \$100,000 drop in fundraising and an anticipated \$100,000 increase in scholarship needed, the shortfall for next year may be dire. In addition to this, NEJA is moving ahead with the expansion of our West Hartford building. Our move to one campus is a necessity. In order to make our institution desirable for prospective families and sustainable over the years. We will need to raise funds for the move onto one campus. We are looking at an operational deficit of -\$325,000 for next year, plus the expenses of our building expansion. Going forward, the combination of campuses and personnel should go a very long way towards helping to balance the budget provided that our tuition and fundraising comes back to current levels.

b. Measures already implemented (e.g., cost-saving steps) to address cash shortfalls.

Some first steps in consolidation based on the merger already took place this year, with savings of nearly \$100,000. Because the school has been closed and we have not been in the buildings for the last three months, we saved \$20,000 in building expenses, \$15,000 in other operating expenses, \$10,000 in program expenses, and \$20,000 in busing expenses (which is almost all subsidized by the school so it's a school savings.) Since most school personnel are on contracts, there are no savings to be had from furloughs, but beyond that, because of the nature of running a relatively lean preschool-12th grade school, there are very limited projected savings on personnel going forward if we want to run a high-quality educational institution.

c. Efforts undertaken to secure support from alternate sources (i.e. SBA PPE program).

The school applied for and received a PPP loan, which helped to deal with our deficit and funding losses for this academic year. They will not help with next year's budget or with building the new wing of the main campus building.

d. Plan (short-term and long-term) to deal with (and recover from) your current financial situation.

Since our last prospective buyer backed out of purchasing Gabb road in the winter of 2020, we have changed real estate agents. In the past few weeks, as the

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lockdown guidelines for COVID have been lifting, the building has seen a number of prospective buyers over the past few weeks. Selling the Gabb Rd. campus and building the new wing to the old HHNE building (not necessarily in that order) are a must. Simply a must. The merged school cannot move forward as a sustainable entity unless this happens. Once it does, the operating deficit can be reduced to a manageable number, provided tuition income doesn't crater.

In that vein, our biggest need is to get the construction project off the ground ASAP. We were intending to use money from the sale of the Gabb Rd. campus but that sale has now fallen through. We had hoped to launch a major fundraising campaign in the spring but this has been put on hold until now. Our development committee has started to work again on soliciting big donors and doing market research for our expansion project.

The additional costs of the Gabb Rd. building, including operating costs, maintenance and repair, come to around \$150,000 for next year (\$30,000 of which are for insurance-required repairs -- see below), which were unforeseen expenses. However we are committed to maintaining the building in order to make the building appealing to prospective buyers.

Still - once our expansion project is done, the future for NEJA looks bright, as we anticipate growth in enrollment for next year and further growth once the campuses are joined.

e. Who else are you working with to resolve your financial challenge? f. What assistance have you sought and when do you expect to receive a response?

The Grinspoon foundation allocated \$50,000 to our scholarship fund.

2. Detailed financials and/or cash flow projections (i.e. cash flow - budget vs. actual). Please also include your previous year's financial statement and budget.

Please see attached.

Summary of 2020-2021 costs versus 2019-2020 for NEJA

- \$100,000 anticipated decrease in tuition

2019-2020 tuition income was 986,500 for 101 students

2020-2021 projected tuition income is 1,021,500 for 110 students

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- \$30,000 decrease in registration fees
2019-2020 collected \$30,000,
2020-2021 projected to collect \$50,000, we know this is unrealistic
- \$100,000 anticipated decrease in fundraising
2019-2020 & 2020-2021 fundraising goal is \$1 million
- \$100,000 projection increase in scholarships
2019-2020 gave \$339,000
2020-2021 projected \$450,000
- \$30,000 in building repairs for the Gabb Rd.
campus
- \$120,000 in additional costs to run a second campus (utilities,
maintenance, landscaping and snow removal, wifi, etc.)
- \$30,000 additional cost for additional cleaning personnel
- \$10,000 additional cleaning/COVID precautions and safety
- \$70,000 in architect costs (most of this is already due - necessary to pay
before the building project can get underway.)

NEJA Request from the Federation Emergency Campaign

What's the ask? We are looking for assistance with both our shortfall in tuition and an increase in scholarships. In addition, we anticipate an increase in costs in cleaning services and products necessary to keep our staff and students safe. The costs of holding on to the Gabb Rd. campus for this coming academic year, include repairs that are necessary for insurance purposes. The repairs alone amount to about \$30,000. While we plan for the future of our school, the architect costs, which have been critical for the plans for creating the new wing, have amounted to \$70,000. It was supposed to be funded by the sale of the building but without the sale, paying for these costs has been impossible.

- With all of the above, the most immediate need is to pay the architects so
that the building project can move forward. If it stalls for another year, the

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cost to the school is enormous (both the building costs outlined above and other inefficiencies that amount to more than \$100,000.) NEJA could really use an infusion of \$70,000 to make sure that we can pay the architects and there is no delay on the building. That will also allow us to focus on a specific fundraising campaign to raise additional money for the construction itself.



June 30, 2020

Schechter, like every organization and family across this country has been significantly impacted by COVID-19. We are thrilled to share that we were able to pivot incredibly quickly and effectively and our students didn't miss a single day of instruction and connection with their teachers and classmates.

Finances have been impacted, both by a significant decrease in fundraising, additional tuition assistance needs and COVID related expenses in order to safely open in the fall. The most significant by far is our increased need for scholarship through tuition assistance. We have worked hard with our families and maintained our commitment to assuring their children can continue to attend Schechter during this time of uncertainty.

Variable Tuition: We have a 30% increase in tuition assistance needed (approx. \$271,000) for the 2020-2021 school year. This is due to some of our families having lost significant income over the last several months and asking for assistance for the first time. It also reflects the general hardship families are facing during these unprecedented times whether it be due to unemployment, underemployment, business closures or market instability .

COVID Expenses: In order to open safely and follow CDC and state guidelines there are several anticipated additional expenses in next year's budget: additional cleaning supplies, Hebrew curriculum (adapted for online learning), 1:1 devices, air filtration and cleaning, PPE, outdoor classrooms, increased need for substitute teachers

Fundraising: We missed our goal by about 20% - a \$200,000 shortfall for our budget. Our annual Ner Tamid fundraising gala was cancelled early on in the statewide COVID-19 shutdown. We project a 25% decrease in fundraising for next year. We are facing a deficit budget for the coming year.

Day School Enrollment
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SSDS

Grade	2019-2020	2020-2021
EC2	9	10
EC3	20	9
EC4	13	18
K	8	11
Grade 1	8	8
Grade 2	8	5
Grade 3	6	8
Grade 4	10	8
Grade 5	8	9
Grade 6	6	9
Grade 7	3	6
Grade 8	7	3
TOTAL	106	104
pending - 5		109

NEJA

Grade	2019-2020	2020-2021
EC2		3
EC3	3	3
EC4	7	6
K	6	8
Grade 1	6	2
Grade 2	6	7
Grade 3	6	3
Grade 4	7	5
Grade 5	5	3
Grade 6	3	6
Grade 7	6	2
Grade 8	5	5
Grade 9	15	12
Grade 10	9	14
Grade 11	7	8
Grade 12	9	7
	100	94
pending - 21		115

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Dear Committee,

The operations of the Mikveh has had to drastically altered due to the current situation with Covid-19. Since Mikveh Bess Israel runs on an extremely low budget with almost no paid staff, the financial ramifications are minimal, though a large proportion of our annual operating budget. The Mikveh has an annual operating budget of approximately \$40,000 per year. \$3500 of that is usually raised during our Passover fundraising appeal which we were unable to do this year. If we are unable to do our Rosh Hashana appeal as well (even putting together the mailing is all done by volunteers who are currently struggling with their responsibilities as well as finances during this time) that would lose approximately \$3500 as well. We are likely to lose around \$500 in user fees, as we are limiting the use of the mikveh due to safety concerns.

In addition, the mikveh attendant has a contract that allows her to live in the house in exchange for very specific maintenance and roles with the mikveh. We do not pay a salary, and she pays a subsidized level of rent. Due to the significant increase in expectations of her that go far beyond her contractual obligations, we may need to compensate her accordingly by waiving some of her rent requirement. This would be approximately \$300 per month for as long as this continues. The attendant now does two phone calls with a screening process about Covid-19 exposure and symptoms for each user, she has to thoroughly disinfect between users and has needed to spend time following protocol set up in consultation with medical professionals locally and nationally.

We were unable to apply for the government programs since salary was not technically impacted by Covid-19. As we are solely volunteer run, it has been difficult to make up for this shortfall at this time. The total impact on the mikveh will range from \$4,000-\$10,000 assuming that the mikveh will need to follow these protocols for a long time to come, even after other agencies open their doors again.

Thank you for your consideration.

Sincerely,

Michele Schwanke
President, Mikveh Bess Israel

Rapid Response Covid 19 – Chabad organizations

Rapid Response Covid 19 – Chabad organizations

- As with the other community organizations/Synagogues; the Chabads have been struggling this Spring/Summer due to the financial impact that Covid 19 has had on their organizations.
- The Chabad have been “hit” from two different directions:
 - In terms of an almost 50% reduction in their projected Revenue stream in 2020 vs. 2019 (estimated to be almost \$1 million of reduced donations).
 - Emergency funding to individuals in their congregations who they have identified as having critical individual needs
 - The Chabads have implemented cost-savings plans but given the drastic Revenue hit, additional support will be needed.

Rapid Response Covid 19 – Chabad organizations

- There are four distinct Chabad organizations
 - Greater Hartford Chabad (West Hartford) – which also includes the Friendship Circle and Camp program.
 - 2019 Revenues – just over \$1,050k (including support programs)
 - Glastonbury.
 - 2019 Revenues – just over \$425k
 - Simsbury
 - 2019 Revenues – just over \$200k
 - University of Hartford
 - 2019 Revenues – just under \$200k
- While cost savings measures have been taken, these are relatively lean organizations, the Rabbis have been forced to utilize PPPs, unemployment insurance, etc.

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Chabad

	expenses <u>2020</u>	(Immediate) <u>Requested</u>
Camp	\$ 116,552	\$ 25,000
Friendship Circle	\$ 98,713	\$ 15,000
University of Hartford	\$ 169,486	\$ 25,000
Glastonbury	\$ 384,888	\$ 25,000
Simsbury	\$ 222,300	\$ 10,000
Greater Hartford	\$ 841,841	\$ -
	<u>\$ 1,833,781</u>	<u>\$ 100,000</u>

	Revenues <u>2020</u>	Revenues <u>2019</u>	
University of Hartford	\$ 119,240.49	\$ 191,147.69	\$ (71,907.20)
Glastonbury	\$ 250,821.00	\$ 425,036.00	\$ (174,215.00)
Simsbury	\$ 123,640.00	\$ 208,825.00	\$ (85,185.00)
Greater Hartford	\$ 380,123.00	\$ 858,439.00	\$ (478,316.00)
Additional	\$ 112,600.00	\$ 245,142.14	\$ (132,542.14)
	<u>\$ 986,424.49</u>	<u>\$ 1,928,589.83</u>	<u>\$ (942,165.34)</u>