

**BOARD OF TRUSTEES MEETING AGENDA  
November 9, 2020 / Zoom / 5:00pm**

1. WELCOME (5:00 – 5:05)  
🕊 Good and Welfare
2. CONSENT AGENDA (5:05-5:06)  
🕊 Minutes of September 24, 2020 Board Meeting pg. 2
3. RRRF GRANT RECOMMENDATIONS (5:06-5:30)\* pg. 6
4. UPDATE ON LIFE & LEGACY PROGRAM (5:30-5:40) \*

\* Items requiring a vote

**Board of Trustees**

Minutes of September 24, 2020

Call to order: 4:32 p.m. Adjournment: 6:38 p.m.

**Presiding:** Leigh A. Newman, Chair

**Recording:** M. Leighty

**Present:** Jessica L. Fish; Gerald B. Goldberg; Ethan Goldman; Joshua Gottfried; Elysa L. Graber-Lipperman; Walter L. Harrison; Merrill Mandell; Leigh A. Newman; Steven F. Piaker; David M. Roth; Rachel S. Rubin; Cyral A. Sheldon; Julie R. Spivak; Gayle W. Temkin; Sidney Ulreich; Robert K. Yass; Carolyn Gitlin, *ex-officio*.

**Absent:** Thomas M. Divine, Life Trustee; Blanche S. Goldenberg, Life Trustee; Robert B. Goldfarb, Life Trustee; Randall H. Weinstock.

**Also Attending** (non-voting): Gary Starr; Dave Miller; Arlene Schiff, Executive Director, Life & Legacy Program, Harold Grinspoon Foundation; Jay Spivak, Investment Committee; Jacob Schreiber, President & CEO; Michael Elfenbaum, Vice President, Grant Programs; Kathryn Gonnerman, Vice President, Philanthropy; Susan Lotreck, Vice President, Donor Services; Rhona Morgan, Vice President, Finance; Maureen O'Connell, Marketing Director; Elana MacGilpin, Development and Stewardship Officer; Madison Leighty, Development Assistant; Goldy Singh, Grants and Donor Services Assistant.

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
<b>Welcome and Chair's Remarks</b> <b>Tribute to Leigh Newman</b>	<p>Ms. Newman welcomed everyone and called the meeting to order at 4:32 p.m. She congratulated Mr. Goldberg on his daughter's recent wedding.</p> <p>Ms. Newman expressed her appreciation for Mr. Piaker and Mr. Roth, who are leaving the board this year, and Ms. Temkin, who will be the next chair. She welcomed Ms. Rubin and Mr. Goldman, the Trustee nominees.</p> <p>As a tribute to her 5 years as Board Chair, Ms. Newman was presented with a Kudoboard and a plaque with a designer Yad. Gayle Temkin, Jacob Schreiber and a few others expressed their appreciation for her leadership.</p>		

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
<b>Consent Agenda</b> Minutes of September 3, 2020 Meeting	Ms. Newman directed the Trustees' attention to the minutes of the September 3, 2020 meeting.	The meetings of the September 3, 2020 meeting were approved on consent.	The minutes of the September 3, 2020 meeting will be filed in the corporate notebook.
<b>Governance Nominations Report</b>	Ms. Mandell presented the proposed slate of Trustee nominations. Mr. Piaker and Mr. Roth will step down this year, to be replaced by Ms. Rubin and Mr. Goldman. Ms. Temkin will be the new chair (Ms. Newman will serve one more year as a board member). Ms. Graber-Lippman will replace Mr. Weinstock as treasurer.	Upon motion, duly made and seconded, all nominations were unanimously approved.	
<b>Investment Committee Report</b>	Mr. Spivak summarized the Investment Committee's recent meeting. The Foundation's total assets have largely recovered from this spring's market fluctuation, currently standing at around \$124 million as of June 30, 2020. The Investment Committee recently liquidated \$3 million in bonds and diversified the investment of an additional \$2 million. Mr. Spivak expressed his approval of the Foundation's long-term investment strategy, which he credited for the stability of the Foundation's assets over the last year.		
<b>President's Report</b> Overview of key issues and activities	Mr. Schreiber presented his report reflecting on the past year. He thanked the staff for their hard work, sharing that he still felt that despite major operational changes due to the pandemic, the Foundation's overall goals and strategies were in line with those outlined in the 2020-2022 Strategic Plan. This year, JCF distributed \$4.4 million in grants, including \$300,000 in interfund grants to the RRRF.		
<b>Development Report</b> Directions for FY2021	Ms. Gonnerman updated the Trustees on development activities. Key areas of focus this year included stewardship, systematization of operations, a new legacy initiative, and reviews of specific Foundation products like charitable gift annuities and donor-advised funds. She announced that the Foundation staff would like to partner with the Harold Grinspoon Foundation's Life and Legacy program beginning in		

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
<p>Life &amp; Legacy Program, Arlene Schiff, Exec. Director</p> <p>Charitable Gift Annuity Task Force Recommendation</p>	<p>2021 and introduced Ms. Schiff of the Grinspoon Foundation.</p> <p>Ms. Schiff outlined the Life and Legacy program, which includes monetary incentives, training and support for organizations that work together to secure planned gift commitments for their local Jewish community. The Trustees asked questions about the balance of professional and lay involvement in the initiative, JCF's role as initiator and member of the program, and cooperation amongst community organizations.</p> <p>Ms. Gonnerman directed the Trustees' attention to the task force's recommendations regarding charitable gift annuities. She reviewed the Foundation's history with this type of gift, including the Board's decision to reinsure the previous CGA pool in 2013 and noted that implementing age and gift minimums and new asset management standards may help the Foundation steward a balanced pool of annuities in the future.</p>	<p>Upon motion, duly made and seconded, the Trustees approved the task force's recommendation for a 4-year CGA program. Mr. Roth abstained from the vote.</p>	<p>An informational meeting with partner organizations to introduce the the Life and Legacy program is planned for this October.</p>
<p><b>Designated Funds Review Committee</b></p>	<p>Ms. Gonnerman presented the following Designated Fund Review Committee's recommendations:</p> <ul style="list-style-type: none"> <li>• Interpret the allowance to spend "10% of principal" in the Covid-19 Designated Fund pending policy to mean 10% of the fund balance on June 30, 2020, calculated net of the annual spending policy grant</li> <li>• Approve donor request to grant \$28,924 from the Bobbie Woronow and Ted Kaplan Family Fund for the Jewish Community Center</li> <li>• Decline to amend the Bobbie Woronow and Ted Kaplan Family Fund for the Jewish Community Center fund agreement at this time</li> </ul>	<p>Upon motion, duly made and seconded, the Trustees unanimously approved the committee's recommendations.</p>	<p>Jacob will inform Ted Kaplan of the Board's decision; staff will process the grant.</p>

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
	<ul style="list-style-type: none"> <li>Authorize staff to speak with donor regarding a possible grant of \$39,400 from the Kirstein Family Holocaust Education Fund to the Jewish Community Center for emergency operating support.</li> </ul>		Jacob will follow up with Harold Kirstein.
<b>Budget and Finance Report</b>	Ms. Graber-Lipperman outlined the Budget and Finance Committee's proposed revisions to the budget, made after reviewing the FY2020 financials. This year, the Foundation received the largest amount of gifts to custodial funds (due in part to a large bequest to Schoke JFS in Stamford), and the designated fund pool is the largest of the three fund types. There was a total operating surplus of around \$140,000, resulting in an operating surplus carryforward of around \$309,000.	Upon motion, duly made and seconded, the Trustees unanimously approved the proposed changes to the budget.	
<b>Adjournment:</b>	Ms. Newman reflected on her role as a lay leader of the Foundation and Federation over the years and thanked Mr. Schreiber and the Trustees for their partnership. She called the meeting to a close at 6:38 p.m.		

Respectfully submitted by:

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Gerald Goldberg, Secretary

**RRRF GRANT COMMITTEE RECOMMENDATIONS FOR SYNAGOGUES****11/2/2020**

<b>Report</b>	<b>SYNAGOGUES (\$225,000)</b>	<b>Holiday Prep</b>	<b>Other</b>	<b>Sustainability</b>	<b>Proj Total</b>
	Adath Israel	\$0	\$0	\$0	\$0
x	Beit Mordechai	\$1,000	\$0	\$3,000	\$4,000
x	Beth David	\$4,000	\$0	\$14,000	\$18,000
x	Beth El Temple	\$6,000	\$0	\$22,000	\$28,000
x	Beth Hillel South Windsor	\$4,000	\$0	\$10,000	\$14,000
x	Beth Israel	\$6,000	\$0	\$22,000	\$28,000
	Beth Shalom B'nai Israel	\$0	\$0	\$0	\$0
x	B'nai Tikvoh Sholom	\$2,000	\$0	\$5,000	\$7,000
	Chabad Chevera	\$1,000	\$0	\$0	\$1,000
	Chabad Glastonbury	\$1,000	\$5,000	\$2,500	\$8,500
	Chabad of the Valley	\$1,000	\$5,000	\$2,500	\$8,500
	Chabad West Hartford	\$0	\$10,000	\$5,000	\$15,000
	Congregation P'nai Or	\$0	\$0	\$0	\$0
x	Emanuel Synagogue	\$6,000	\$0	\$22,000	\$28,000
x	Farmington Valley Jewish Community	\$4,000	\$0	\$10,000	\$14,000
	Gishrei Shalom Congregation	\$0	\$0	\$0	\$0
x	Kol Haverim	\$4,000	\$0	\$10,000	\$14,000
x	Temple Beth Torah	\$1,000	\$0	\$3,000	\$4,000
x	Temple Sinai	\$4,000	\$0	\$10,000	\$14,000
	United Synagogues	\$1,000	\$0	\$0	\$1,000
x	Young Israel	\$6,000	\$0	\$14,000	\$20,000
	<b>TOTALS</b>	<b>\$52,000</b>	<b>\$20,000</b>	<b>\$155,000</b>	<b>\$227,000</b>

## Follow Up on RRR Fund Application – Beit Mordechai

### **1. What is your membership total (households) today vs. FYE 2020? How does this translate into dollars**

The pandemic hit us especially hard with a significant reduction of income while having some of the same fixed expenses as before. As a Sephardic synagogue, our income is based on aliyot rather than on dues. The tradition in Sephardic synagogues is that participants of shabbat and holiday services bid / pay to be called to the bimah for a segment of reading from the torah as well as carrying the torah scroll etc. For over 3 months we couldn't conduct services, and even now when we finally opened to outdoor services, several of our congregants are concerned about attending. Donations are limited, as most of our congregants are small business owners who saw a huge decline in their income. Finally, traditionally we raise a large portion of our budget during the high holidays through aliyot. Unfortunately, this year we had less people attending high holiday services and the pledges were smaller.

### **2. Have you experienced an increase in requests for scholarship/dues abatement? How much is that increase in total dollars as compared to FY 2020?**

NA

### **3. Did you receive a PPP Loan? If so, for how much and do believe it will qualify for loan forgiveness under the CARES Act guidelines?**

Unfortunately we did not receive a PPP loan.

### **3. What mitigating efforts have you taken to reduce your deficit?**

We reached out to our members and asked to donate more money. We received a few hundred dollars, but it is far from the decrease in income that we experienced. In addition, in order to minimize expenses, we postponed any building maintenance that isn't essential. //Update, we made a hard decision to postpone the hiring of a new rabbi. We feel that in these circumstances, this is the responsible (yet hard) step that we need to take.

### **4. What is your projected surplus/deficit for FYE 2021?**

Income: During the months of March – September of 2019 we raised \$26,518. This year from March – September, we raised only \$9,758. Not being able to have services during Passover had a devastating effect on us. Expenses: During the same periods, our expenses went slightly down. We were able to save \$1,500 on events such as kidush as well as save some money on utilities.

Our projected revenue doesn't look very good. We had a lower attendance this year during the high holidays and pledges were smaller. We still had expenses such as renting a tent (some of this cost was covered by the grant, thank you!) and hiring chazanim for RH and YK services.

We anticipate a revenue shortfall of \$10 - 15K. Any support through the fund will be much appreciated.



## Beth David Synagogue

Thank you for the reminder about the grant available to synagogues from the Rapid Relief and Recovery Fund. Beth David Synagogue wishes to be included and the requisite information follows below.

- Beth David currently has a membership of about 135 units, and this number reflects a loss of about fifteen membership units. Because of pandemic factors, Beth David has members who are delaying some dues payments and commitments and these revenues have yet to be realized for the synagogue. Nonetheless, based upon communications received, the loss of about fifteen membership units will impact synagogue revenue by approximately \$17,000.
- No new requests for dues reductions have been received from members remaining with the congregation. This means that any arrangements from previous years remain in force for the current year.
- Beth David received \$54,000 from the PPE grant, and it is expected that all of it will be forgiven.
- Beth David's leadership looked very carefully at its budget and the following changes were implemented to reduce the cost of operations -
  1. Our full-time custodian is no longer employed by Beth David and building maintenance is now hired on an hourly basis. With very little happening indoors, so far, custodial expenses have been reduced.
  2. The number of salaried hours per week of the office administrator have been reduced by twenty-five percent.
  3. Beth David's search for a part-time clergy (maharat) has been suspended.
  4. Due to the pandemic, the grocery budget has been reduced to almost zero. Shabbat Kiddush receptions and breakfasts following weekday morning services have been suspended.
  5. With the kitchens not being used, we extinguished all oven and stove pilot lights and stopped the flow of natural gas to the kitchens.

Beth David's fiscal year begins July 1 of each year; and at that time, Beth David's Finance Committee presented three budgets for the coming twelve months. Each budget was based on specific projections and allowed for select mitigations in expenses to be implemented as needed. Nonetheless, we are already seeing increased expenses that were unexpected. For example, our snow removal contractor has terminated commercial accounts and the fees with the new contractor are significantly more than Beth David had been paying. All told, a deficit for FYE 2021 could reach as high as \$25,000.

Michael, again thank you for the reminder about the deadline for this grant application. I am available every day if additional information is needed or requested.

Respectfully submitted on behalf of Beth David Synagogue,  
Rabbi Yitzchok Adler





Rabbi Jim Rosen  
Cantor Joseph Ness  
Rabbi Emeritus Stanley M. Kessler z"l

Rabbi Howard Sowalsky  
*Ritual & Executive Director*  
Judith R. Rosenthal  
*President*

October 7, 2020

Mr. Michael Elfenbaum

Jewish Community Foundation of Greater Hartford

Re: Rapid Relief and Recovery Fund

Dear Michael:

Here are the questions and answers you've requested from Beth El Temple.

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1)What is your membership total (households) today vs. FYE 2020? How does this translate into dollars of decreased revenue (not taking into account scholarship/dues abatement)?

Our membership has decreased approximately 5%---with an approximate loss of about \$73,000 in dues revenue.

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2)Have you experienced an increase in requests for scholarship/dues abatement? How much is that increase in total dollars as compared to FY 2020?

Yes. The expected increase in total additional dues abatement for FYE 2021 is projected at \$46,000 greater than FYE 2020 (not including the above noted loss of members).

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3)Did you receive a PPP Loan? If so, for how much and do believe it will qualify for loan forgiveness under the CARES Act guidelines?

Yes, we received a PPP loan of approximately \$218,000 and we do believe it will be "forgiven".

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4)What mitigating efforts have you taken to reduce your deficit?

We have trimmed employee and building maintenance/security costs to the bare minimum, including not hiring a Associate Rabbi for this fiscal year after Rabbi Garber left in June 2020, nor replacing an administrative position—a person that left in the Spring of 2020 as well.

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5)What is your projected surplus/deficit for FYE 2021?

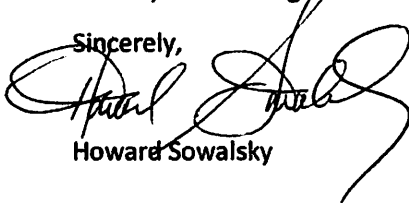
\$158,000

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Please let me know if you have any other questions on the above.

Thank you for doing this.

Sincerely,



Howard Sowalsky

## Temple Beth Hillel

The following is the supplemental information that you requested:

- 1a) Household Membership totals 10-1-20 vs. FYE 2020  
       9-30-20   Total 171       FYE 2020   Total 179
- 1b) Net Member Households decreased by 8 members ( We decreased by 11; however, we added
- 1c) Net decrease in revenue \$16,000.00
- 2) As of 9-30-20, we have not experienced an increase in requests for scholarship/dues abatements
- 3) Temple Beth Hillel did receive a \$30,300.00 PPP Loan from People's United Bank. We have been instructed by the bank to not submit loan forgiveness paperwork until they request. We believe at this point that we qualify for total loan forgiveness under the CARES Act guidelines. We have retained all our employees, avoiding layoffs and the balance of the loan has been applied to our utilities and mortgage loan interest.
- 4) Some of the mitigating efforts we have taken to reduce our deficits:
  - 1) We pursued and were successful in obtaining a PPP Loan
  - 2) Changed the electric supplier with Eversource which we are anticipating will substantially decrease our yearly costs
  - 3) Increased new membership efforts
  - 4) We have received a promise from an anonymous benefactor of a 2-to-1 matching donation if we raise \$50,000 by 12-31-20
- 5) FYE 2021 Budget projected a **\$123,600** deficit.

The Budget for FYE 2021 was presented and approved by the Board of Trustees before the realization of the gravity of the Covid19 pandemic.

Fiscal YTD Dues revenue compared to last year is down by \$12,000 and we haven't seen it fully manifest yet.

High Holy Days FYE 2020 revenue	\$ 21,550
High Holy Days FYE 2021 revenue as of 9-30-20	<u>\$ 8,990</u>
Resulting in an additional deficit of	\$ 12,560



Rapid Relief and Recovery Grants  
 c/o The Jewish Federation of Greater Hartford and  
 The Jewish Community Foundation of Greater Hartford  
 333 Bloomfield Avenue Suite D I West Hartford, CT 06117

October 15, 2020

To whom it may concern;

Congregation Beth Israel's Board of Trustees, Clergy, Staff and Congregants appreciate the generosity of those who are funding the Rapid Response and Recovery Program. Please see the supplemental responses requested to support our original document dated May 20, 2020

**Membership total (households) current vs. FYE 2020:**

Membership on June 30, 2020 was 687 and has dropped to 674 households today. This represents a fiscal loss of \$11,172.

**Abatement requests:**

We have granted an additional \$9,610 in abatements since July 1, 2020 (the beginning of our current FY).

**PPP Loan:**

We received a PPP loan in the amount of \$163,000 and expect it to be forgiven once processed.

**Mitigating Efforts:**

**EXPENSES:**

- Our May 20, 2020 document outlined areas where we were able to reduce expenses as outlined for one quarter of operating costs, we anticipate these savings for every quarter our building remains closed:

**Expense Savings**

Oneg in person services	\$4,000
In person programing expenses (security)	\$4,000
Reduced utilities	\$3,000
Reduced RS Salaries and Materials	\$1,500
Elimination of OT for staff	\$4,000

- We have many fixed costs associated with maintenance of our facilities (synagogue and two cemeteries).
- Personnel costs make up 60% of our expense and we are contractually obligated regarding our clergy. However, we have 3 employees that have voluntarily reduced their hours for an annual savings of \$15,000.
- Non-contractual employees did not receive a pay raise this year.

**INCOME:**

- We have made large efforts to increase our connection with congregants to maintain value in their membership including a phone buddy system, gift bags delivered to homes on holidays, weekly email/mailing from the clergy.

***Projected Deficit for this Fiscal Year:***

FY 20-21 ending June 30, 2021 projected deficit is \$78,882

Please feel free to contact me if you have any questions. We thank you for your support and consideration.

Sincerely,



Tracy Mozingo, Executive Director  
Congregation Beth Israel



**Debra Cantor**  
**Rabbi**

**Tema Silk**  
**President**

**B'nai Tikvoh-Sholom**

180 Still Road  
Bloomfield, CT 06002  
(860) 243-3576  
fax: (860) 243-9601  
email: office@btsonline.org

'Re: B'nai Tikvoh-Sholom Rapid Relief and Recovery Fund.

Thank you for the opportunity to submit our B'nai Tikvoh-Sholom application.

1. What is your membership total (households) today vs. FYE 2020? How does this translate into dollars of decreased revenue (not taking into account scholarship/dues abatement)?

**Our membership households today are 101 vs a total of 128 FYE 2020. This translate into decreased revenue dollars of \$39,325 for this fiscal year.**

2. Have you experienced an increase in requests for scholarship/dues abatement? How much is that increase in total dollars as compared to FY 2020?

**We have undertaken a major effort to help and retain our members who are having financial hardships. We have been making phone calls and emails to reach out to our members. This year we have been in contract with 21 members representing \$34,015 and have only realized \$4,025. Last fiscal year we had 10 members representing \$14,690 realizing \$6500.**

3. Did you receive a PPP Loan? If so, for how much and do believe it will qualify for loan forgiveness under the CARES Act guidelines?

**We did receive a PPP loan for \$43,325 and hope most of this loan will be given forgiveness.**

4. What mitigating efforts have you taken to reduce your deficit?

**Back in March we started reducing all our expenses. Our building expenses for a normal current fiscal year is \$ 75,637 and now we project we will come in at \$43,075 this FY. Our office operation expense for a normal fiscal year is \$52,350 and we will come in at \$44,200.**

**We are considering closing the building down for the fall which will realize additional savings of about \$20,000. We have an office person, maintenance person, and a rabbi. The office person works mostly from home, our maintenance person only works about 20 hours a month keeping the building in great shape, and the Rabbi who has a contract. We have already cut the office persons salary about \$5,000. We are considering if we can or should reduce the rabbi's salary. The Rabbi**

**is working overtime with zoom activities keeping B'nai Tikvoh-Sholom alive and is the heart and soul of our wonderful Synagogue.**

5. What is your projected surplus/deficit for FYE 2021?

**Our projected deficit for FYE 2021 is \$82,500. Fiscal year 2021 is going to be a very difficult financial year for B'nai Tikvoh-Sholom.**

Thank you for reminding us to submit this application.

Please call me if you have any questions.

Be Safe

Barry Goldberg  
Treasurer  
B'nai Tikvoh-Sholom  
[barrygoldberg@msn.com](mailto:barrygoldberg@msn.com)  
860-930-5472



October 13<sup>th</sup>, 2020

Michael Elfenbaum  
VP Grant Programs  
Jewish Community Foundation of Greater Hartford

Dear Michael,

We thank you for the opportunity to participate in the Rapid Relief and Recovery Fund ("RRRF") grant process. Below, please find the information requested.

- *What is your membership total (households) today vs. FYE 2020? How does this translate into dollars of decreased revenue (not taking into account scholarship/dues abatement)?*
  - Total household membership for the FYE 2020 was 630 households. Gross dues billed prior to any abatements was \$1,106,000. The Synagogues' current forecast is 586 households with gross dues of \$1,032,000. The decrease in household count of 44 and gross dues of \$74,000 reflects both the passing and resignation of members, partially offset by new members joining The Emanuel.
  - The Synagogue did not increase dues for the fiscal year 2020-2021.
- *Have you experienced an increase in requests for scholarship/dues abatement? How much is that increase in total dollars as compared to FY 2020?*
  - While the abatement activity has not significantly increased from the prior year, the timing and amount of dues received from Synagogue households prior to the high holidays have declined significantly. In prior years, dues received **prior** to the High Holidays have averaged 65%-70% of billed dues. This fiscal year, Emanuel has collected 53% of dues prior to the High Holidays. Over 230 households have yet to remit dues payment to the Shul. Most of these families remit full payment of their dues by June 30<sup>th</sup>, but similar to prior years, we are actively reaching out to members to ascertain the timing of their dues payment. As we reach out to member households, there is indication that the abatement request is likely to increase at best, and households feeling the financial pressure of COVID -19 may decide to resign their membership.
  - It should be noted that because of COVID-19, we have granted 100% abatement for current year dues for several families with the intent to re-visit their financial situation





next year. We expect to continue this policy as we reach out to members about their dues.

- *Did you receive a PPP Loan? If so, for how much and do believe it will qualify for loan forgiveness under the CARES Act guidelines?*
  - The Synagogue received a PPP loan for \$164,925
  - We do believe the full loan will qualify for forgiveness under the CARES Act guidelines
- *What mitigating efforts have you taken to reduce your deficit?*
  - The Synagogue has made significant effort to reduce the projected deficit, including dues/contribution outreach:
    - Reached out to over 100 members individually asking them to consider changing their current dues category to an enhanced giving level. Nine families elected to “upgrade”, increasing dues by \$6,700.
    - Each year, member household of the Synagogue are asked to contribute a “Helping **Hand**”, an additional donation to the Shul to mitigate operating expenses for families unable to remit full dues payment. With additional outreach specifying the financial impact of COVID-19 on our members, the Synagogue has received Helping Hand donations year-to-date of \$39,725. The amount received for the first quarter is \$2,900 and \$8,245 higher than both the full year plan and prior year, respectively. The significant increase is directly attributable to one family who donated \$6,000. The Shul expects to receive additional Helping Hands donations over the remaining fiscal year, albeit smaller amounts.
    - We are constantly evaluating ways to save money and to reduce operating expenses and will continue to do so during this year.
  - The Synagogue continues to implement revenue initiatives and expense efficiencies:
    - A High Holiday “Shana Tova” fundraiser not included in the plan raised \$11,500.
    - Marketed and sold advertising space in the Shul’s bulletins. This is anticipated to earn \$10,000 for the year.
    - Monitoring janitorial hours and related house expenditures to align with building usage.



- *What is your projected surplus/deficit for FYE 2021?*
  - The budgeted deficit for 2020-2021 was (\$98,350). This included the PPP loan forgiveness gain of \$164,925.
  - As noted above, the Synagogue has made significant effort to reduce the deficit with revenue-driven programming and expense initiatives.
  - Unfortunately, COVID -19 has continued to negatively impact the Shul financially:
    - Because of the virus, our tenant, Lollipop decided not to renew their lease effective September 1, 2020. The loss of rental revenue, net of the favorable reduction of direct expenses related to the tenant was significant to the operating budget. The NET loss approximates \$30,000.
    - Two major fundraisers scheduled for this year will have to be postponed. The play “Havdalah” was scheduled for this November, and a tribute to Rabbi Lazowski, was scheduled for the spring. These fundraisers were anticipated to raise well over \$50,000.
  - The Shul’s current reforecast for the 2020-2021 year including expense and revenue initiatives, the loss of Lollipop rental income and postponed fundraisers is a deficit of (\$162,000).

We thank you in advance for consideration of a grant and would be happy to provide any additional information you may want

Best Regards,

Kobi Benita  
Executive Director

Farmington Valley Jewish Congregation - Emek Shalom (FVJC) began its fiscal year in July, 2020 as volunteers made a third round of “check in calls” on each member family. From those calls we continued to hear the level of concern and need among our community. Lay leaders heard the beginnings of decisions to relocate or resign in light of trying financial times. Those reporting job losses or other hardships were immediately contacted by FVJC’s Rabbi and/or President to ensure connection and support.

Congregational activities continued through the summer with FVJC exploring Zoom Shabbat and Havdalah Services, Zoom “Rabbi’s Hour” (adult education), and other online connections. Several outdoor socially distant services were cancelled due to inclement weather, but FVJC succeeded in identifying a venue for outdoor High Holiday services. Our medical advisory team, lay leadership and clergy worked tirelessly to prepare for back to back in-person morning services for each High Holiday to enable members of the congregation to gather safely for services. In total almost two hundred congregants were able to worship together each holiday (100 at each service in compliance with State guidelines). In-person services and all other services were live streamed for those wishing to remain at home.

FVJC has also succeeded in identifying ways for our religious school community to come together in larger indoor and outdoor spaces to learn together. Live religious school will continue until circumstances require a return to remote learning.

FVJC is currently exploring a menu of services and programs using differing technology to ensure continued community connection and support.

While significant financial challenges remain and are discussed at length below, FVJC is committed to supporting our congregational community and providing warm, inclusive, meaningful services for the duration of the pandemic and beyond.

**1. What is your membership total (households) today vs. FYE 2020? How does this translate into dollars of decreased revenue (not taking into account scholarship/dues abatement)?**

At present, FVJC is a community of 215 member families. Twenty four families resigned their memberships this year. Several families moved out of state, others who had held onto Associate/Out of State memberships declined to renew citing reduced income, and several significantly abated families resigned rather than accept fully abated membership status. Lost revenues from resigned families total \$45,000. This summer, thanks to aggressive and sustained outreach efforts FVJC gained twelve new member families with dues billings of \$18,000. Thus, FVJC is down a net of twelve member families and down a net of \$27,000 in potential income.

An area of concern for FVJC is the fact that twenty member families who have stated their desire to remain members of the congregation and have not applied for abatements have yet to make a dues payment. These outstanding dues total \$40,000. While it is typical for the congregation to have a few such members each year, our decision to make High Holiday services open to all

reduced our ability to require member payments in advance of the High Holiday season. The Executive Board will begin calling these member families shortly to follow up on dues payment but we anticipate a significant loss in revenue from this group.

Finally, FVJC concluded its membership year in FY 2019-2020 with outstanding dues of \$30,000, most of which is uncollectable at this time.

**2. Have you experienced an increase in requests for scholarship/dues abatement? How much is that increase in total dollars as compared to FY 2020?**

FVJC budgeted \$50,000 in abatements this year, a \$10,000 increase from last year's budget. Though our abatement process is usually closed at the end of August, this year FVJC has received a number of late requests including new families who have just joined the community. FVJC's President is continuing to speak with these members and as furloughs and layoffs continue we anticipate additional requests. At present we have \$42,073 in requests for abated dues, which is \$9000 above last year's end of year total. As mentioned, several additional requests are in process.

In the long history of FVJC there had been rare instances of requests for religious school scholarships. More recently, we have begun to see additional need. In FY 2019-2020 one family had both abated dues and Religious School "scholarships". This year five families (seven children in total) have asked both for abated dues and scholarships to religious school for a total of \$3,300 in lost revenues.

**3. Did you receive a PPP Loan? If so, for how much and do believe it will qualify for loan forgiveness under the CARES Act guidelines?**

FVJC was awarded \$44,163 in loans and anticipates full forgiveness. The expectation was that the PPP loan forgiveness would cover a \$15,000 loss in 2020 and a \$30,000 loss in 2021. FVJC's application for loan forgiveness was submitted September 8th, but we have not received a response to date.

**4. What mitigating efforts have you taken to reduce your deficit?**

FVJC budgeted as conservatively as possible for the 2020 fiscal year. We eliminated our cantorial soloist line for a savings of \$20,000, which is also resulting in additional burden for our Rabbi.

FVJC refinanced the mortgage with an interest only provision for the first two years to save \$17,000 per year in principal payments plus another \$8000 per year in reduced interest payments. The Board of Directors was reluctant to take out an interest only loan but felt compelled to do so given the circumstances at that time, as the pandemic was new and the future was uncertain.

Because 70% of our realized expenses in the last fiscal year were spent on salaries (Rabbi, Cantorial Soloist, administrator, maintenance worker, and religious school staff) and our mortgage, there remains very little additionally for the congregation to do without compromising additional core functions.

**5. What is your projected surplus/deficit for FYE 2021?**

It is too early in the year for FVJC to accurately predict our end of year financial standing. There are currently outstanding receivables of \$130,000. Of this \$40,000 is budgeted for write offs. Abatement and scholarship requests are still coming in and we have yet to reach out to the full list of members who have not made payments. The number of members who have made no year to date payments is an indication that we may realize a loss of up to \$40,000 in dues from this group alone. FVJC budgeted for a \$30,000 loss in 2021, which is to be funded by the PPP loan.

Though our Yom Kippur Appeal was successful, we are concerned about our ability to hold additional fundraisers in this climate. In an effort to budget conservatively, we budgeted for a severe decline in fundraising revenues (\$20,000 in Yom Kippur Appeal and \$23,000 in additional fundraising). Thanks to a much better than anticipated yield at our Yom Kippur Appeal we do expect to meet our significantly reduced fundraising goal for the year.

**Kol Haverim**  
**Rapid Relief and Recovery Fund Grant Request**

- 1. What is your membership total (households) today vs. FYE 2020? How does this translate into dollars of decreased revenue (not taking into account scholarship/dues abatement)?**

Membership total today = 195

Membership total FYE2020 = 204

Total revenue without abatements:

FYE 2020 = \$409,420 (full income for year)

Today = \$394,275 (full projected income for current year given current membership)

Decrease in revenue = \$15,145.

Student total today = 71

Student total FYE2020 = 82

Total tuition income:

FYE 2020 = \$78,200

Total = \$67,440 (full projected income for current year)

Decrease in revenue = \$10,760

- 2. Have you experienced an increase in requests for scholarship/dues abatement? How much is that increase in total dollars as compared to FY 2020?**

Last year we adjusted off \$87,000 in dues, tuition, and past balances. This year so far we have written off \$98,000. However, there are still 8-10 families who typically have arrangements that we haven't gotten a plan for yet. So the additional \$11,000 might still be understated.

- 3. Did you receive a PPP Loan? If so, for how much and do believe it will qualify for loan forgiveness under the CARES Act guidelines?**

We applied for and received a PPP Loan of \$68,100. Based on our calculations we expect that at least \$60,200 would qualify for forgiveness. Our hope is that 100% of the loan will be forgiven but we can't say with certainty.

- 4. What mitigating efforts have you taken to reduce your deficit?**

Congregation Kol Haverim's efforts to reduce our deficit fall into the categories of revenue increase and expense reduction.

There are two ways we work to increase revenues—1) through member retention and growth and 2) through increases in contributions from existing members. To encourage member retention and growth we have a Membership Committee as well as a Recruitment and Retention subcommittee that both in various ways work to strengthen relations with current members, look for underlying trends and develop strategies to strengthen and increase our membership. Both of these committees report to, and are supported by, the Board of Trustees.

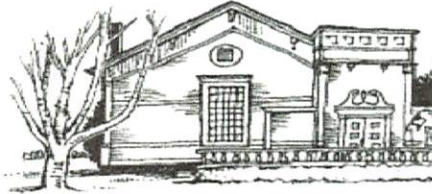
To encourage increased contributions from existing members, Kol Haverim has a variety of ways to give more for those who can. We offer a Yom Kippur Appeal, Circles of Giving, Rosh Hashona Apples and Honey fundraiser and others. In addition, this year we have engaged with a consultant and kicked off a five-year “Growing Together” campaign to not only build an endowment to ensure the future success of the congregation, but also to encourage increased Circles of Giving to carry us until the endowment is built and beyond. We did not raise tuition or dues because we felt as though a pandemic year was not the right time to do so.

As to expense reduction, Kol Haverim’s Finance Committee is in charge of recommending a budget to the Board of Trustees, and also reviewing temple finances. When a deficit is identified during the budget creation process, the Finance Committee, in coordination with other committees and individuals, recommends cuts or reductions. This past year, we made significant cuts to the House and Education budgets, smaller cuts to discretionary payroll items and zeroed out the budgets of multiple committees.

**5. What is your projected surplus/deficit for FYE 2021?**

Kol Haverim has a projected \$47,287 loss in FYE 2021.





**Temple Beth Torah**  
**130 Main Street, Wethersfield, Ct.**

Date: October 12, 2020

Re: Temple Beth Torah Rapid Relief and Recovery Fund.

1. What is your membership total (households) today vs. FYE 2020? How does this translate into dollars of decreased revenue (not taking into account scholarship/dues abatement)?

**Our membership households today are 36 vs a total of 44 FYE 2020. This translate into decreased revenue dollars of \$7,400 for this fiscal year.**

2. Have you experienced an increase in requests for scholarship/dues abatement? How much is that increase in total dollars as compared to FY 2020?

**This year we have been in contact with 6 members representing \$8600 and have only realized \$3,800. Last fiscal year we had 4 members representing \$6000 realizing \$4500.**

3. Did you receive a PPP Loan? If so, for how much and do believe it will qualify for loan forgiveness under the CARES Act guidelines?

**We did receive a PPP loan for \$10,652 and believe all of this amount will qualify for forgiveness.**

4. What mitigating efforts have you taken to reduce your deficit?

**Back in March we started reducing all our expenses. Our total expenses for our building at 130 Main Street Wethersfield a normal current fiscal year is \$ 46,953 and now we project we will come in at \$42,500 this FY.**

**Our only other major expense is our Rabbi at \$40,000. Everyone else are volunteers. With the use of Zoom we have been able to function as a synagogue with our members.**

5. What is your projected surplus/deficit for FYE 2021?

**Our projected deficit for FYE 2021 is \$10,400.**

Please call me if you have any questions.

Barry Goldberg  
Treasurer  
Temple Beth Torah  
[barrygoldberg@msn.com](mailto:barrygoldberg@msn.com)  
860-930-5472



## October Supplemental Information

1. What is your membership total (households) today vs. FYE 2020? How does this translate into dollars of decreased revenue (not taking into account scholarship/dues abatement)?

We are currently at 317 member units, vs. 322 at June 30, 2020. This translates to a decrease of approximately \$10,000.

2. Have you experienced an increase in requests for scholarship/dues abatement? How much is that increase in total dollars as compared to FY 2020?

Yes, but fortunately only around \$5-10k.

3. Did you receive a PPP Loan? If so, for how much and do believe it will qualify for loan forgiveness under the CARES Act guidelines?

Yes, we received \$75k and expect most of it will qualify for loan forgiveness.

4. What mitigating efforts have you taken to reduce your deficit?

See our May 5 submission. We continue to reach out to the congregation for voluntary donations. We have a tight control over expenses, and replaced our religious school director with an interim "head teacher". To address congregational appetite for further programming and recognizing the strained capacity of our professional staff, we worked with HUC to hire a "virtual" Rabbinic intern. The expense of the intern puts further pressure on our budget for this year. However, as an intern hire, the expense is not necessarily recurring.

5. What is your projected surplus/deficit for FYE 2021?

Our budget projects a break-even year, and we have not developed an update as yet. Once our HHD pledges (and expenses) are updated and our membership billing reaches more of a steady state, we'll be in a position to update the projection. The budget has a number of optimistic assumptions, reflects the cost-saving actions noted above, but also does not, at this time, reflect an adjustment for PPP loan forgiveness.

Relative to the HHD's, the following financial impacts are noted:

- Incremental expenses of approximately \$7,600 (\$4,500 for printing prayer booklets, \$1,280 for HHD bags delivered to each congregant, \$3,450 for audio/video technology and related expenses)
- No HHD ticket revenues (budget of \$9,000), partially offset by no Conard rental costs (\$2,000)



YOUNG ISRAEL

24 Tishri 5781  
October 12, 2020

The Jewish Community Foundation  
Rapid Response & Recovery Grant Program  
333 Bloomfield Ave., Suite D  
West Hartford, CT 06117

Dear Committee,

We appreciate your continued consideration of our application from May. We are submitting these responses to your questions as an addendum to those responses, figures, and charts which were shared in our initial grant request.

*What is your membership total (households) today vs. FYE 2020? How does this translate into dollars of decreased revenue (not taking into account scholarship/dues abatement)? Have you experienced an increase in requests for scholarship/dues abatement? How much is that increase in total dollars as compared to FY 2020?*

In general, our membership trajectory remains the same. (We have been growing tremendously year over year and we anticipate this year to still see growth – although slightly depressed due to the current situation). Furthermore, we do not anticipate losing members due to COVID-19. No one in our synagogue is ever turned away due to lack of funds. We will not know about dues abatement/scholarships until later in our fiscal year.

We have provided scholarships to some families to help defer the cost of Jewish education both in our local day schools and for gap-year Israel programs.

That said, it is our professional opinion that a focus on membership is an outdated, ineffective, and counterproductive measure for assessing synagogues, their health, growth, or well-being. It forces organizations to think transactionally as opposed to relationally, promotes adherence to an antiquated model of Jewish engagement which continues to fail the next generation of young Jews and neglects to consider the real-time operations of modern-day successful synagogues. Practically, as well, questions of membership income do not provide a real picture of a synagogue's finances as most successful synagogues thrive not by soliciting high dues rather by creating robust and successful fundraising drives to underwrite their operations (similar to Federation and Foundation).

*Did you receive a PPP Loan? If so, for how much and do believe it will qualify for loan forgiveness under the CARES Act guidelines?*

Yes - for \$23,454. We anticipate most/if not all of it qualifies for forgiveness under the CARES Act.

*What mitigating efforts have you taken to reduce your deficit?*

As we shared in May, any operational efforts to reduce utility costs and alike were immediately taken upon closure of the synagogue building. Our synagogue already operates on a shoestring budget and very minimal staff. We only employ a single full-time employee, our rabbi as well as 4 very part-time other positions: bookkeeper, administrative assistant, youth professional and custodian.

Furthermore, our Young Israel of West Hartford has continued to grow explosively year over year, enhancing and supporting the entire Greater Hartford Jewish community. This growth has been the result of careful focus and investment in our operations, programming, youth offerings and recruitment. In light of the current situation and the heightened interest in our community, we will need to redouble these efforts moving forward. This will be impossible to do on our already shoestring budget if we do not receive support to stem the financial havoc of the current reality.

On a practical level, we have looked to recreate revenue streams rendered impossible by COVID-19 in new ways to continue to sustain our community. For example, while we continue to lose revenue from Kiddushes which cannot happen, we innovated and inaugurated a Friday afternoon Kiddush Roadshow program around town which, beyond the programmatic goals, allowed for similar sponsorship levels like Kiddush. (The program has since needed to be suspended due to earlier sundown times in the winter).

*What is your projected surplus/deficit for FYE 2021?*

As we shared in May, we saw roughly a \$80,000 loss by the end of our FY19-20 due to COVID-19 setbacks (please see that document for a breakdown). Some of which, of course, was offset by the PPP monies we received (see the above question). Though, please note that in line with our Jewish values and in order to qualify for loan forgiveness, we committed to keeping on our employees at regular levels throughout the pandemic regardless of their actual hours.

Moving into FY20-21, we continue see losses from revenue from activities rendered impossible by COVID-19. We continue to lose income from Kiddush and Seudat Shlishit sponsorships. (This summer we initiated a kiddush substitute - Kiddush Roadshow with paid sponsorship – allowing for some of the lost revenue to be recouped in a different manner, as shared above. Due to the time of year, we cannot continue the program.) Also, we continue to be unable to safely offer Torah honors. As such, we continue to see the loss of \$6000 in Aliya/Torah Honors donations every 3-4 months.

At the same time, our regular expense have gone up. Programing costs far exceed previously budgeted or run events as the need for individually packaged items for each

event, enough supplies for every participant and rental/purchase of tables and chairs are necessary to safely and responsibly service our community.

Additionally, as we projected in May, we saw a sharp decrease in High Holiday-related revenues due to the pandemic. We saw a loss of more than \$20,000 in seat revenues, High Holiday fundraisers and Aliya revenue. At the same time, the costs for servicing our community during the High Holiday season jumped by \$15,000 including rental of a large circus canopy for High Holiday services. This was offset somewhat by an initial allocation from the Rapid Relief Fund of \$6,000.

It should be noted that our Young Israel is the ONLY synagogue in town that has resumed a full course of both daily and weekend/holiday in-person services in a safe outdoor setting. As such, we are proud to be the destination for members of all stripes and types the Greater Hartford Jewish community looking to say kaddish, observe a yahrzeit or participate in safe, in-person weekday, Shabbat or High Holiday services.

All in, totaling these losses added with our High Holiday expenses and general uncertainty regarding outstanding collections, and while factoring in funds received from PPP and the COVID-19 Preparedness part of the RRF, we are looking at roughly \$122,738.00 loss which equals about 47% of our annual budget. This number does NOT include the costs of additional cleaning and deep cleanings we have and continue to sustain to maintain our operations nor does it include any costs associated with preparing our space for winter months where outside operations will be impossible. Estimates of these costs conservatively could be \$7,000-\$10,000.

FY	Item	Loss Revenue
19-20	Revenue/Fundraising Losses FY19-20	\$80,000.00
20-21	Lost Aliya Revenue (FYTD)	\$6,000.00
20-21	Lost Kiddush Revenue (FYTD)	\$2,000.00
20-21	Lost High Holiday Honors Revenue	\$2,000.00
20-21	Two High Holiday Fundraising Opportunities	\$5,666.00
20-21	High Holiday Seats Income	\$12,678.00
20-21	High Holiday Added Expense	\$14,348.75
20-21	Membership Collection Losses*	\$29,500.00
19-20	PPP	-\$23,454.00
20-21	Rapid Relief COVID Expenses	-\$6,000.00
	<b>Total Losses</b>	<b>\$122,738.75</b>
	*Projection based on Federation-advised collection rate	

## Jewish Hartford

### Rapid Relief & Recovery Fund

To support the people, agencies and synagogues impacted by the COVID-19 pandemic, Federation and Foundation jointly launched the **Rapid Relief and Recovery Fund** (RRR Fund) and recruited a group of seasoned community leaders to oversee a process to determine how to best award grants. With the help of skilled, volunteer liaisons, local Jewish agencies and synagogues provided reports on the hardships they endured due to COVID-19.

The RRR Fund's Grantmaking Committee reviewed the reports to gauge overall community needs and determine an equitable grantmaking process. Grantmaking criteria included the number of people served, the financial impact of COVID-19, and the urgency of the need. All grants from the Fund are approved by the Boards of the Foundation and Federation.

As of October 27, 2020, the RRR Fund collected nearly 500 contributions totaling close to \$1 million – an incredible achievement that speaks to our community's compassion and generosity, and for which we are tremendously grateful. Over the past few months, these contributions have made the following grants possible:

- \$88,000 to support basic human needs such as food and emergency financial assistance for individuals and families
- \$285,000 to 11 local Jewish agencies to help mitigate the economic challenges caused by COVID-19, including:
  - \$165,000 for organizational sustainability
  - \$60,000 for need-based day school scholarships
  - \$60,000 for PPE and pandemic-related capital needs
- \$52,000 in small grants to 16 synagogues to help them defray the cost of unanticipated High Holiday expenses, such as outdoor tents and live-streaming equipment

Next month, the Grantmaking Committee intends to award larger grants to synagogues to bolster their operations. Also in November, the Jewish Free Loan Fund of Greater Hartford will begin accepting interest-free loan applications from local individuals, families, and businesses in need. A handful of donors contributed \$175,000 to the RRR Fund specifically to establish the free loan fund.

Within the RRR Fund, the Grantmaking Committee has earmarked an additional \$137,000 for basic human needs and \$40,000 for community needs, including those of agencies, to be granted on an emergent basis.

Detailed below are the RRR Fund grants provided to support our agencies and to provide humanitarian assistance. The Committee is currently processing operational support grants for synagogues and will post the details by the end of November, as well as update the amounts awarded for humanitarian aid. For more information, please contact Michael Elfenbaum at [Melfenbaum@jcfhartford.org](mailto:Melfenbaum@jcfhartford.org) or Laura Zimmerman at [Lzimmerman@jewishhartford.org](mailto:Lzimmerman@jewishhartford.org).



## Jewish Hartford

Rapid Relief & Recovery Fund



### Agency Assistance

Camp Laurelwood	Operational support related to impact of COVID-19	\$5,000.00
Chabad Chevra	Operational support related to impact of COVID-19	\$5,000.00
Hebrew Senior Care	Operational support related to impact of COVID-19	\$10,000.00
Jewish Family Services of Greater Hartford	Operational support related to impact of COVID-19	\$50,000.00
Jewish Federation of Greater Hartford	Community Services Building air filtration system	\$10,000.00
Jewish Teen Learning Connection	Operational support related to impact of COVID-19	\$10,000.00
Joyce D. and Andrew J. Mandell Jewish Community Center	Operational support related to impact of COVID-19	\$75,000.00
Mikveh Bess Israel of West Hartford	Operational support related to impact of COVID-19	\$5,000.00
New England Jewish Academy	Need-based scholarships related to COVID-19	\$30,000.00
New England Jewish Academy	Operational support related to impact of COVID-19	\$25,000.00
Solomon Schechter Day School of Greater Hartford	Need-based scholarships related to COVID-19	\$30,000.00
Solomon Schechter Day School of Greater Hartford	Operational support related to impact of COVID-19	\$25,000.00
Voices of Hope	Operational support related to impact of COVID-19	\$5,000.00
<b>Total Agency Assistance</b>		<b>\$285,000.00</b>

### Humanitarian Assistance

Emergency Food Assistance Program (via Federation and Foundation)	\$28,247.00
Augmented COVID-19 Food Program (via JFS)	\$30,000.00
Financial Assistance to individuals (via Federation and Foundation)	\$22,650.00
PPE and other (via Federation)	\$7,383.00
<b>Total Humanitarian Assistance</b>	<b>\$88,280.00</b>

<b>Grand Total Agency and Humanitarian Assistance</b>	<b>\$373,280.00</b>
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