



Board of Directors Meeting
Tuesday, September 29, 2020
3:30 – 5:00PM

Meeting Agenda

- | | |
|--|-------------------|
| I. Welcome & Chair Remarks | Tom Leipzig |
| II. Development Update | Cyndi Fields |
| III. Board Training & Strategic Question: How to Assist The Shelter Achieve Its Mission in Immokalee | Tom Leipzig |
| A. Julie Franklin & Lucy Ortiz | |
| B. Erna Milien & Andrea Halman | |
| IV. Consent Agenda | Tom Leipzig |
| A. Minutes of May 19, 2020 Board meeting (Vote Required) | |
| B. Minutes of August 25, 2020 Executive Committee meeting | |
| V. CEO Report | Linda Oberhaus |
| A. CEO highlights | |
| i. Domestic Violence Awareness Month | |
| VI. Committee Reports | |
| A. Executive Committee | Tom Leipzig |
| B. Governance Committee | Dean Lewis Lohman |
| i. Board Matrix and Committee Matrix | |
| ii. Dashboard and Reporting Form | |
| iii. Conflict of Interest Acknowledgment Form Requirement | |
| iv. Proposed Revisions to The Shelter Articles of Incorporation, Bylaws and Policies | |
| v. GC Progress Report | |
| C. Finance Committee | Amy Clayton |
| i. Finance & Endowment Update | |
| ii. Cash Balance Review (Vote Required) | |
| iii. Insurance Update | |
| iv. Governance Finance Policy Updates | |
| D. Risk Management Committee | Betsy Novakovich |
| i. Risk Management Plan and Scorecard Update | |
| VII. Unfinished Business or New Business | Tom Leipzig |
| VIII. Adjourn | |

Next Board meeting: December 1, 2020

MISSION:

Leading and collaborating with the community to prevent, protect and prevail over domestic violence and human trafficking through advocacy, empowerment and social change.

VISION:

A community free from domestic violence and human trafficking where individuals and families can live in safety and peace.



To Protect. To Prevent. To Prevail.

Board of Directors Meeting Minutes

Date: May 19, 2020
Place: Video Conference

Time: 3:30 p.m.
Facilitator: Thomas Leipzig

Agenda Item Discussion	
<i>I. Welcome & Chair Remarks</i>	
	<p>Tom Leipzig called the meeting to order at 3:30 pm</p> <ul style="list-style-type: none"> A. Tom Leipzig welcomed Andrea Halman to the Board of Directors B. Karen Smith read the Mission Statement
<i>II. Strategic Question: First Responders COVID – 19 Experiences</i>	
	<p>Tom Leipzig led a discussion with first responders on their experiences during the pandemic</p> <ul style="list-style-type: none"> A. Sheriff Rambosk, Chief Weschler, Chief Frazzano, Chief Aguilera, State Attorney Amira Fox, Dr. Kamela Patton and Betsy Novakovich shared COVID – 19 experiences B. Linda Oberhaus gave an update on The Shelter and COVID – 19 <ul style="list-style-type: none"> 1. The Shelter has no reported cases of COVID – 19, staff or participants
<i>III. RISE Campaign Update</i>	
	<p>Cyndi Fields gave an update on the RISE Campaign</p> <ul style="list-style-type: none"> A. The RISE campaign total is \$12,880,410 B. 20th Anniversary of Board of Trustees - \$100,000 raised for Securing Safety in honor of Cyndi Fields C. Video of virtual opening of Shelly Stayer Shelter scheduled for release May 26, 2020
<i>IV. Consent Agenda</i>	
	<p>The Board meeting minutes from March 31, 2020 were reviewed</p> <p>Upon motion duly made and seconded, the minutes from the March 31, 2020 Board meeting were unanimously approved (Barnett/Bettis)</p>

<i>V. CEO Highlights</i>	
	<p>Linda Oberhaus gave the CEO Report</p> <ul style="list-style-type: none"> A. The Shelly Stayer Shelter is complete B. CFO Search - Shelter restructure effective 6/1/2020 <ul style="list-style-type: none"> 1. Julie Franklin will oversee Programs and Finance 2. Jennifer Donohue will oversee Human Resources and Facilities C. DCF has assumed control of FCADV <ul style="list-style-type: none"> 1. FPEDV has been created as new coalition D. Clinical Services Program at the Shelter was highlighted E. Development is working on new ways to reach donors during pandemic
<i>VI. Committee Reports</i>	
Executive Committee	<p>Tom Leipzig gave a report on the Executive Committee</p> <ul style="list-style-type: none"> A. The Board Slate of Officers, scheduled to begin July 1, 2020, received 13 yes votes and 0 no votes by email within the allotted time <ul style="list-style-type: none"> 1. Board Chair - Tom Leipzig 2. Board Vice Chair - William Barnett 3. Treasurer - Amy Clayton 4. Secretary - Lloyd Bettis B. Chairs of Standing Committees will continue <ul style="list-style-type: none"> 1. Executive Committee Chair- Top Leipzig 2. Governance Committee Chair – Dean Lewis Lohman 3. Finance Committee Chair – Amy Clayton 4. Risk Management Committee Chair – Betsy Novakovich C. Lori McCullers was appointed to a second one year term to the Risk Management Committee D. Karen Smith was thanked for her service to The Shelter
Finance Committee	<p>Amy Clayton gave a report on the Finance Committee</p> <ul style="list-style-type: none"> A. The Annual Budget was reviewed <ul style="list-style-type: none"> 1. Upon recommendation of the Finance Committee, Amy Clayton made a motion to approve the Annual Budget, as presented. Under motion duly made, the Annual Budget was unanimously approved B. The Cash Balance Report was reviewed <ul style="list-style-type: none"> 1. The Finance Committee recommended no monies be moved to the endowment at this time

	<p>C. Approval of Accounting Firm</p> <p>1. Upon recommendation of the Finance Committee, Amy Clayton made a motion to approve the accounting firm Rogers Wood Hill Starman & Gustason for the upcoming fiscal year 2020-2021</p> <p>Under motion duly made, the accounting firm was unanimously approved</p> <p>D. The Asset Reports for March and April 2020 were reviewed</p> <p>E. The actual revenue and functional expense pie charts for March and April 2020 were reviewed</p> <p>F. The March and April Profit & Loss Statements for The Shelter’s Options Shoppe were reviewed</p>
Governance Committee	<p>Dean Lewis Lohman gave a report on the Governance Committee</p> <p>A. Upon the recommendation of the Governance Committee, Dean Lewis Lohman made a motion to elect Jorge Aguilera to a second two-year term as a Director and to elect Amy Clayton and Tom Leipzig to a third two-year term as Directors of The Shelter for Abused Women & Children, Inc.</p> <p>Under motion duly made, the elections were unanimously approved</p> <p>B. Upon the recommendation of the Governance Committee, Dean Lewis Lohman made a motion to elect Kay Anderson to the Board of Directors of The Shelter for Abused Women & Children, Inc. for a two-year term commencing July 1, 2020.</p> <p>Under motion duly made, the election was unanimously approved</p>
Risk Management Committee	<p>Betsy Novakovich gave a report on the Risk Management Committee</p> <p>A. The Board Risk Management Committee and the Staff Risk Management Committee will be reviewing the Risk Management Plan for the coming year</p> <p>B. The Risk Management Scorecard was updated</p> <p>C. The annual review of mitigations on the Risk Management calendar for June will require extensive review after Pandemic</p>
Building Committee	<p>Tom Leipzig gave a report of the Building Committee</p> <p>A. Construction of the Shelly Stayer Shelter is complete and Certificate of Occupancy has been received</p> <p>B. Playground equipment has been installed</p>
<i>VII. Closed Session</i>	
	<p>A. Board review of CEO’s annual performance v. Goals FY2019/2020, including the determination of CEO’s compensation for FY2020/2021</p> <p>B. Board Discussion of CEO Projected Goals FY 2020/2021</p>

<i>VIII. Unfinished Business or New Business</i>	
	None
<i>IX. Tasks Assigned</i>	
	None
<i>X. Adjourn</i>	
	Tom Leipzig adjourned the meeting at 5:05 pm

Meeting Attendees

Aguilera, Chief Jorge	jaguilera@northcollierfire.com	PP	Patton, Kamela Dr.	patton@collierschools.com	PP
Barnett, Mayor Bill	mayorbill@naplesgov.com	PP	Pauldine, David	djpauldine@gmail.com	PP
Bettis, Lloyd	lloydbettis@comcast.net	PP	Rambosk, Sheriff Kevin	sheriff@colliersheriff.org	PP
Clayton, Amy	amy.clayton@53.com	PP	Smith, Karen	samandkaren1965@gmail.com	PP
Ciesla, Ron	rbciesla@comcast.net	PP	Weschler, Chief Tom	tweschler@naplesgov.com	PP
Fox, Amira	afox@sao.cjis20.org	PP			
Gregg, Karen	kecgregg@gmail.com	PP			
Leipzig, Thomas	tleipzig1@gmail.com	PP	Staff Present		
Lohman, Dean Lewis	jdeanlewis@gmail.com	PP	Oberhaus, Linda	loberhaus@naplesshelter.org	PP
Milien, Erna	rbciesla@comcast.net	PP	Cyndi Fields	cfields@naplesshelter.org	PP
Novakovich, Betsy	elisabeth.novakovich@nchmd.org	PP	Cressy, Shanin	scressy@naplesshelter.org	PP
Frazzano, Chief Tracy	tfrazzano@cityofmarcoisland.com	PP			

Respectfully Submitted by Karen Smith, Secretary (prepared by Shanin Cressy)

P=present A=absent PP=via phone

Date: 5/19/2020



Executive Committee Meeting Minutes

Date: August 25, 2020
Place: Video Conference

Time: 3:30 pm
Facilitator: Tom Leipzig, Board Chair

Agenda Item Discussion	
<i>I. Welcome & Chair Remarks</i>	
	Tom Leipzig called the meeting to order at 3:30pm
<i>II. Review and Approval of April 28, 2020 Meeting Minutes</i>	
	A. The Executive Committee meeting minutes from April 28, 2020 were reviewed Upon motion duly made and seconded, the minutes from the April 28, 2020 meeting were unanimously approved (Barnett/Lewis Lohman)
<i>III. Finance Committee Update</i>	
	Amy Clayton gave a Finance Committee update A. The September 29, 2020 Board meeting agenda was discussed 1. The Shelter changed insurance coverage to Gulfshore Insurance i. Wind coverage was added ii. Cyber coverage was increased B. Lloyd Bettis led a review and discussion on Governance Policies G – 3, G – 8, and G – 16 C. Amy Clayton will present financials to the board at its next meeting
<i>IV. Governance Committee Update</i>	
	Dean Lewis Lohman gave a Governance Committee update A. The board training and strategic question for the September 29, 2020 meeting was discussed B. Proposed revisions to The Shelter Articles of Incorporation, Bylaws and Policies were reviewed and discussed 1. Policy G – 15 and the Nominations Flowchart revisions will be reviewed by the Governance Committee at its next meeting

<i>VI. Risk Management Committee Update</i>	
	Betsy Novakovich gave a Risk Management Committee update A. The Risk Management Plan was reviewed and discussed. It was decided that the plan needs to be revised
<i>VII. September 29, 2020 Board Meeting Agenda</i>	
	The agenda was discussed
<i>VII. Tasks</i>	
	None
<i>IX. New and Unfinished Business</i>	
	None
<i>X. Adjourn</i>	
	A. Tom Leipzig adjourned the meeting at 4:53pm

Meeting Attendance					
Leipzig, Thomas	tleipzig1@gmail.com	PP	Barnett, Bill	mayorbill@naplesgov.com	PP
Clayton, Amy	amy.clayton@53.com	PP	STAFF PRESENT:		
Lewis, Dean	jdeanlewis@gmail.com	PP	Oberhaus, Linda	loberhaus@naplesshelter.org	PP
Bettis, Lloyd	lloydbettis@comcast.net	PP	Cressy, Shanin	scressy@naplesshelter.org	PP
Novakovich, Betsy	Elisabeth.Novakovich@nchmd.org	PP			

Respectfully Submitted by Lloyd Bettis,
Prepared by Shanin Cressy
P=present A=absent PP=via phone

Date 8/27/2020

CEO Report





Chief Executive Officer Report May - August 2020

PROGRAM HIGHLIGHTS

ECONOMIC EMPOWERMENT PROGRAM OVERVIEW

The Shelter's Economic Empowerment Program goals are to provide training, information and resources to address the economic conditions that create barriers to the long-term independence and safety of survivors and their children.

Financial instability is one of the largest obstacles for survivors seeking safety and one of the reasons that survivors most often give for why they stay or have returned to their abuser. The ability to survive financially without the abuser presents challenges, whether it be due to loss of income, a place to live, childcare, healthcare or other money issues, including access to credit. Advocating for economic justice strategies can improve the many social conditions that prevent safety for survivors. Safe options to address some of these challenges include making informed decisions about how to avoid predatory lending and consumer scams, building good credit, accessing resources for affordable housing and financial education for building assets through savings, homeownership or entrepreneurship.

During fiscal year 2019-2020, The Shelter's Economic Empowerment Program has provided a total of 561 hours of services to 150 participants. These programs provide education in financial literacy, access to local resources, expand access to banking services, and build financial stability by using strategies such as matched savings.

WOMEN OF BUSINESS WORKSHOPS

The Shelter has partnered with Goodwill Industries of SWFL to bring an onsite MicroEnterprise program (as well as virtual) to participants. This program provides aspiring small business owners with the skills they need to succeed as entrepreneurs and become more independent. Participants work with the instructor as well as a small business mentor who helps guide the participant through planning her business and shares personal experiences. At the end of the workshop, participants will have learned:

- Accounting
- Develop a feasibility plan that focuses on cash flow
- How to apply for a small loan through the Kiva Zip program at Goodwill MicroEnterprise providing matching funds, for which they are eligible
- How to apply for financial assistance for startup businesses
- How to run a successful business
- Insurance
- Legal implications
- Marketing

Program Outcomes

- One participant expanded her business in women's apparel

WOMEN OF BUSINESS WORKSHOPS (CONT...)

- One participant created a business that makes organic tea and oil. Each tea is aimed at helping different organs in the body and the oils help with various ailments
- Two participants received a scholarship for the Advanced Women of Business classes and a \$500 grant towards their business
- Nine participants attended and graduated from the Women of Business Workshops

Virtual Women of Business classes are scheduled to start in September of 2020.

FINANCIAL LITERACY PROGRAM

The Shelter's Financial Literacy Program is designed to offer a range of information from basic money and financial management principles to advanced financial planning. The classes are taught by community leaders that are experts in their fields. The 3 week workshop covers the following topics:

- Understanding Financial Abuse: Keeping Safe and Starting Over
 - Disclosing abuse
 - Financially abusive relationships
 - Privacy challenges and identity change
 - Safety planning
- Learning Financial Fundamentals: Income and Assets, Debt and Liabilities
 - Assets and liabilities
 - Banking options
 - Budgeting and saving
 - Finance management
- Mastering Credit Basics: Reviewing, Understanding and Improving Credit
 - Preventing Identity theft
 - Reviewing your credit report
 - Understanding bankruptcy
 - Understanding your credit score
- Building Financial Foundations: Homes, Loans and Automobiles
 - Home ownership
 - Housing options
 - Loan application process
 - Loan options



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FINANCIAL LITERACY PROGRAM (CONT...)

- Creating Budgeting Strategies: Saving and Investing, Insurance and Education
 - Education opportunities
 - Insurance overview
 - Saving strategies

Once participants complete the Financial Literacy Program, they are eligible to participate in a matching savings program at Iberia Bank for up to \$500.

Program Outcomes

- 9 participants attended the Financial Literacy Program and received materials to help their financial plan
- 19 participants received assistance with taxes
- 115 participants created a financial plan
- 36 participants received advocacy related to credit scores
- 61 participants met a personal financial goal

INDIVIDUAL DEVELOPMENT ACCOUNTS INFORMATION

The Shelter has partnered with Iberia Bank to offer Individual Development Accounts (IDAs). IDAs are emerging as one of the most promising tools that enable low-income and low-wealth American families to save, build assets, and enter the financial mainstream. Based on the idea that all Americans should have access, through the tax code or through direct expenditures, to the structures that subsidize homeownership and retirement savings of wealthier families, IDAs reward the monthly savings of working-poor families who are trying to buy their first home, pay for post-secondary education, or start a small business. These matched savings accounts are similar to 401(k) plans and other matched savings accounts but, can serve a broad range of purposes. Benefits include:

- Participants accumulate an average of \$1,000 per year including matches. Importantly, deposits increase as the monthly target increases, indicating that low-income families' saving behavior, like that of wealthier individuals, is influenced by the incentives they receive
- Key to the success of IDAs is the economic education that participants receive. Information about repairing credit, reducing expenditures, applying for the Earned Income Tax Credit, avoiding predatory lenders, and accessing financial services helps IDA participants to reach savings goals and to integrate themselves into the mainstream economic system
- More than income enhancement, asset accumulation affects individuals' confidence about the future, willingness to defer gratification, avoidance of risky behavior, and investment in their community

INDIVIDUAL DEVELOPMENT ACCOUNTS INFORMATION (CONT...)

- In families where assets are owned, children do better in school, voting participation increases, and family stability improves. Reliance on public assistance decreases as families use their assets to access higher education and better jobs, reduce their housing costs through ownership, and create their own job opportunities through entrepreneurship

Program Outcomes

- Seven participants graduated from the Financial Literacy Program in January of 2020 and are now eligible to participate in the IDA program
- Six participants met their match savings goal for a total of \$1,000

ENGLISH AS A SECOND LANGUAGE

Survivors face additional barriers when they do not speak the English language. This could make them more dependent on the abuser and more likely to return to the abusive relationship. The Shelter offered onsite English classes to participants in 2019. During the year 2020, The Shelter will be partnering with the Adult Education Department at Lorenzo Walker Technical College to allow our participants to attend virtual English classes in the near future.

Program Outcomes

- Nine participants attended English classes

PARTICIPANT GRANTS

The Shelter has partnered with many community agencies to provide grants/cash assistance to participants to provide:

- Car purchases
- Car repairs
- Education grants
- First, last, and security deposit towards a new home
- Rental assistance

Program Outcomes

- Two FreshStart applications were granted to participants to assist with rent deposits
- Sixteen participants received a MicroGrant for a total of \$16,260 to assist with education, car purchase and repair and business development
- Seven participants completed an education course, job training program, or certificate program
- Seventy-six participants received assistance with housing



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JOB READINESS

Personal safety and economic security are inextricably linked for survivors of domestic violence. For many survivors, concerns over their ability to provide financially for themselves and their children are a significant reason for staying in or returning to an abusive relationship.

The Economic Empowerment Advocate has an important responsibility to keep up with local employment opportunities and to build relationships with employment-related agencies in Collier County. The Economic Empowerment Advocate works individually with each participant to achieve the following:

- Assist survivors with gaining new employment or higher paying employment
- Build a strong resume
- Assist survivors with preparing for interviews
- Assist survivors who have criminal records to find felon-friendly employment
- Linkage with Dress for Success to receive professional attire for employment interviews. If the participant receives the job, Dress for Success will provide them with 10 new work outfits

Program Outcomes

- Five participants became employed
- Three participants obtained higher paying employment
- Seven participants received advocacy in matters related to an employer, creditor, landlord, or academic institution
- Seventy-one participants received assistance identifying and securing employment goals
- One hundred and six participants were linked to community resources

PROGRAM STATISTICS

July 1, 2019 – June 30, 2020:

- Clinical Department - 235 served (Adults 158, Children 77)
- Naples Outreach – 958 served (Adults 958)
- Immokalee Outreach – 273 served (Adults 273)
- Emergency Shelter – 369 served (360 DV, 9HT) (Adults 206, Children 163)
- After School Activities – 58 served
- Child Care Activities – 77 served
- 27 Pets in our onsite kennel
- Out of 2136 police reports reviewed by The Shelter's InVEST Advocate:
 - 489 met high lethality criteria and were contacted by The Shelter
 - 298 of these high lethality cases were reached



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PROGRAM STATISTICS (CONT...)

July 1, 2020 – Sept 3, 2020:

- Clinical Department - 89 served (Adults 71, Children 18)
- Naples Outreach – 361 served (Adults 355, Children 6)
- Immokalee Outreach – 108 served (Adults 107, Children 1)
- Emergency Shelter Naples – 78 served (77 DV, 1HT) (Adults 42, Children 36)
 - After School Activities – 13 served
 - Child Care Activities – 8 served
 - Pets – 8
- Emergency Shelter Immokalee – 49 served (48 DV, 1HT) (Adults 20, Children 29)
 - After School Activities – 2 Served
 - Child Care Activities – 0 Served
 - Pets – 2 in our onsite kennel
- Out of 375 domestic violence police reports reviewed by The Shelter’s InVEST Advocate:
 - 84 met high lethality criteria and were contacted by The Shelter
 - 62 of these high lethality cases were reached



ECONOMIC EMPOWERMENT STORY

Amber came to the United States on her own in her early 20s with hopes of creating a new life for herself. Everything about this new culture was strange and unfamiliar, and she felt very alienated from others. She quickly learned that she had an excellent work ethic, and rented an apartment that she paid for with her hard earned paychecks from her two jobs. During these years, she met Thomas and they began a relationship, eventually getting married and having a beautiful daughter. What started out hopeful and joyful quickly turned abusive and unsafe.

Thomas would demand to know where Amber was at all hours, what she was wearing, and who she was with, using his power to belittle and control her. He forbade her to continue working, which had been such a point of personal pride and independence. Without her own income or close emotional supports, she became distraught, discouraged and overwhelmed. Thomas was abusive emotionally, financially and finally, three years into their relationship, he became physically violent towards Amber.

Amber knew then that she was ready to leave, and reached out to The Shelter for support. She entered Emergency Shelter with her young daughter, and began learning everything she could about living independently. She had many barriers to her success but she was tenacious and coupled with the support of The Shelter and community partners, she was granted an injunction for protection, and was able to divorce her abusive husband. She worked with The Shelter's Immigration Advocate and obtained a work permit, and she has continued working on her status through the VAWA program.

Today, she continues to work feverishly on her goals with our Economic Empowerment Advocate and has obtained her driver's license, purchased her own vehicle, and moved into her own place, providing stable housing for her daughter. She received a grant that allowed her to pursue her CNA education and she is also in the process of applying for a second grant to continue her education through to her ultimate goal: becoming a Surgical Tech. She has often said that as she lives so far from her own family, The Shelter has been like her family during the past few years.

Amber is an incredibly hard working woman with a big heart and a strong spirit. We are so proud of her success and honored to continue supporting her goals as she reaches new stages of independence.



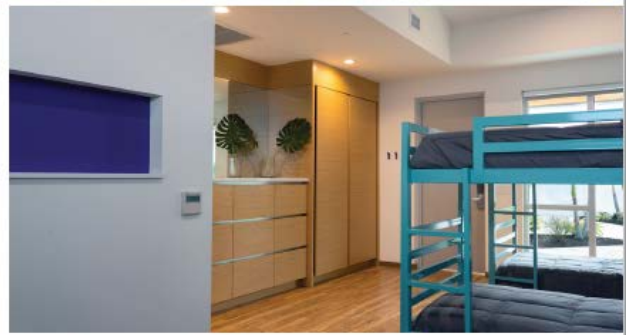
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FACILITIES HIGHLIGHTS

- The restroom rehabilitation project to renovate fourteen residential bathrooms at the Beau Venturi Home in Naples has begun. The General Contractor has been selected and the notice to proceed has been issued
- The new generator provided by a federal grant has been installed at the Beau Venturi Home in Naples. The generator has passed inspection, staff have been trained on use, and it is fully operational
- The Shelter upgraded the outdoor lighting at its Beau Venturi Home in Naples significantly increasing visibility at night
- Construction on the sports court being built at the Beau Venturi Home in Naples has commenced. The asphalt paving work has been completed, and the contractors are waiting for the area to cure in order to finish the electric work, painting and striping, and the installation of the fence
- There are currently four open transitional living cottages, of which two are being held in case we have a participant who needs to be quarantined. The remaining two are in the process of being cleaned, repaired, and pressure-washed
- On-going efforts are being continued to prevent COVID-19
 - All of our team members are encouraged to adhere to the following recommendations:
 - Follow the recommended CDC guidelines
 - Stay home if sick or exhibiting any COVID-19 symptoms
 - Minimize all visitors to The Shelter until further notice
 - Limit group sizes to no more than 10 people
 - Continue appropriate social distancing and sanitizing of all Shelter facilities
 - Continue all team meetings through video conferencing until further notice
 - Conduct as much administrative and program business as possible by phone or video conferencing rather than in person
 - Conduct all group counseling sessions through video conferencing until further notice
 - Conduct individual counseling and case management sessions by video or phone, whenever possible
 - Notes specific to the emergency shelter:
 - Continue to encourage social distancing among program participants in shelter
 - Maintain Plexiglas shield around The Shelter hotline desk until further notice
 - Playrooms and kitchens are being fumigated, as well as bedrooms after participants exit
 - Additional measures:
 - Daily temperature checks for staff and participants at both entry doors. We will be sending any staff member home who presents with a fever (100.0 or greater per CDC guidelines), and will be arranging for a separate living area for participants who do so
 - Staff are wearing face masks in public areas when outside of their offices or when working face to face with participants

FACILITIES HIGHLIGHTS (CONT...)

- Both Outreach and the Emergency Shelter will be using the Community Education Room as a staging area for any new intakes that require face to face contact (and all will wear masks, see above)
 - Maintain Plexiglas shield around the administrative desk until further notice
 - Administration, outreach and shelter are regularly disinfected and fumigated
- After a delayed opening due to COVID-19, the Shelly Stayer Shelter in Immokalee celebrated a ribbon cutting on May 26 and opened its doors on June 1.





Chief Executive Officer Report May - August 2020

FISCAL HIGHLIGHTS

- The Shelter's August 31, 2020 financial statements reflect the following:
 - Revenues were 13% over budget
 - Expenses were 15% under budget
 - As of August 31, 2020, The Shelter's functional expense percentages were as follows:

▪ Programs	–	85%
▪ Fundraising	–	09%
▪ Administration	–	06%
 - As of August 31, 2020, The Shelter revenue source percentages were as follows:

▪ General Donations	–	35%
▪ Government Grants	–	36%
▪ Fundraising Events	–	17%
▪ Options Thrift Shoppe	–	12%
▪ Bequests	–	0%

ENDOWMENT

- Endowment highlights:
 - Endowment account balances at August 31, 2020 were as follows:

▪ Naples General Endowment	-	\$ 17,610,410
▪ Immokalee General Endowment	-	\$ 2,313,881
▪ Naples Donor Endowment	-	\$ 1,109,046
▪ Immokalee Donor Endowment	-	\$ 1,103,004
▪ TL Endowment	-	\$ 1,690,559
▪ Kennel Endowment	-	\$ 70,791

HUMAN RESOURCES

- Our current staff count is 70 full-time, 10 part-time, and 9 on-calls
- We currently have 2 interns serving in our Clinical Department



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DEVELOPMENT HIGHLIGHTS

A. Grants/Foundation Summary

May

Phyllis/Donald Campbell Fdtn	\$5,000	Pending	General Operating
Clare Family Fdtn	\$200,000	Pending	HT staff salaries & training
Community Fdtn	\$10,000	Pending	General Operating
Empty Bowls	\$12,000	Pending	Food for Naples/Immokalee
Schulze Family Fdtn	\$170,000	Pending	TL & General Operating

June

Charles & Margary Barancik	\$5,000	Pending	General Operating
DCF DVS & CPI Grants	\$504,000	Pending	Staff salaries
Lea Charitable Trust	\$5,000	Pending	General Operating
Truist Bank	\$5,000	Pending	TL
United Way CARES	\$75,000	Pending	Per Diem for ES
United Way Phase 37	\$10,000	Pending	Per Diem for ES
Windstar	\$25,000	Pending	Child Care Advocate

July

Carnival Fdtn	\$10,000	Pending	General Operating
Community Fdtn	\$10,000	Pending	General Operating
Ocean Spray	\$5,000	Pending	General Operating
Schoen Fdtn	\$150,000	Pending	General Operating & Salaries

August

Arthrex	\$60,000	Pending	General Operating
ESG – Covid	\$2,392,666	Pending	General Operating-Immokalee
Homan Fdtn	\$1,500	Pending	General Operating
League Club LOI	\$20,000	Pending	Bicycles & Basic Needs
NCEF	\$242,000	Pending	Primary Prevention
NCEF	\$210,270	Pending	Child Care & After School Care
NCEF	\$127,373	Pending	Counseling & Advocacy
PNC Bank	\$10,000	Pending	General Operating
Scaife Family Fdtn	\$75,000	Pending	General Operating
Warburton Family Fdtn	\$2,000	Pending	General Operating



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DEVELOPMENT HIGHLIGHTS (CONT...)

Decisions

George W. Bauer	\$25,000	\$25,000	Childcare Advocate
Clare Family Fdtn	\$200,000	\$200,000	HT Staff Salaries
Clark Family Fdtn	\$50,000	\$50,000	General Operating
Comerica Bank	\$2,500	\$2,500	General Operating
Community Fdtn (May)	\$10,000	\$10,000	General Operating
Empty Bowls	\$12,000	\$7,500	Food
Naples United Church of Christ	\$20,000	Denied	General Operating
Pulte	\$10,000	\$10,000	General Operating

B. Options

- **May**
Budget: \$112,000 Actual: \$63,837
- **June**
Budget: \$98,000 Actual: \$77,341
- **July**
Budget: \$72,000 Actual: \$82,196
- **August**
Budget: \$81,000 Actual: \$85,524

1. Mailing sent to Furniture Stores and followed up by Options Team – to date received 1 donation from Natuzzi
2. Subsequent mailing will go out to Interior Decorators
3. For now, Options has gradually recovered to a point where they are now slightly exceeding last year for the last 2 months. They are seeing a 16% decrease in traffic which would be expected.
4. In July, they received an excellent art donation from Nordstrom’s which generated over \$8,000 in sales

C. RISE Immokalee Capital Campaign

- Gifts to date (including Lead Gift): \$12,914,030
 - 8 Major Facility Naming Opportunities – 4 committed
 - 85 Room Naming Opportunities – 55 committed
 - 12 Special Fund Naming Opportunities – 3 committed
- 273 Gifts to date
Recent gifts ranging from \$100 - \$5,000
These gifts came from “Summer of Hope” mailing which offered opportunity to give to General Operating or Shelly Stayer Shelter
- Research Major Current & Past Donors and then directing to specific portfolios
- Identified some key new donors that were contacted with a thank you by Board Chair



Chief Executive Officer Report May - August 2020

DEVELOPMENT HIGHLIGHTS (CONT...)

D. Fundraising Materials – Research & Development

- Cost of Domestic Violence to Collier County
- Updated Case for Support for RISE Campaign

E. Stewardship

- Ongoing activities with:
First time donors: 277
Reinstated donors: 75
Lapsed donors: 22
Loyal donors: 294

F. Planned Giving

- 3 new Planned Gifts, including a house in Lely valued at \$250,000
- Updates and additions made to The Shelter's Planned Giving Booklet

G. The Shelter Trustees

- Executive Committee participated in 3 planning calls to determine direction/format for MBH 2021
- New Trustee: Karen Smith

H. The Shelter Guild

- Summer Strong held 1 meeting by Zoom
- Guild dues notification sent
- Guild Directory, committee listings, online membership application updated

I. Mending Broken Hearts

Date: 2/15/2021

Venue: Ritz Carlton Golf Resort

Researching platforms for virtual and hybrid events as pivot to new format

Save the Date sent electronically

Income: \$49,525

Expense: \$12,550

Net: \$26,975

J. GADV

- 10th Annual Tailgate Event
Date: January 11, 2021
Venue: Bay Colony
Resuming Golf Game format
Entire event will be held outdoors
Income: \$49,500
Expense: \$0
Net: \$49,500
Invitation to be mailed third week of October

DEVELOPMENT HIGHLIGHTS (CONT...)

K. Summer of Hope Segmented Mailings

To continue fundraising during the Pandemic, we segmented donors and created a solicitation letter for each group. Donors could designate gift to General Operating or Shelly Stayer Shelter

Lapsed Major Donors- Net revenue: \$15,780

Lapsed Donors- Net revenue: \$11,289

Options Donor- Net revenue: \$6,609

Event Attendees- Net revenue: \$13,075

Annual Appeal (which would normally have been sent in November) Net revenue- \$6,786

Total: \$53,539

L. Stock The Shelter

The Next Generation Committee took the lead on "Stock the Shelter" from May 7 to May 21, 2020.

This online initiative allowed donors to purchase items needed to open the new Immokalee Shelter from an Amazon Wish List.

Value of gifts received: \$17,265.65

M. Show Us Your Mug

- Three Show Us Your Mug Zoom Calls hosted
 - State of The Shelter
 - Update on Covid with Board of Directors – Rambosk, Patton, Novakovich
 - Human Trafficking Overview with video tour

N. 12 Days of Giving

On November 16, 2020, The Shelter will be one of 10 Charities to receive proceeds not to exceed \$2,500 for all shopping that day. Possible morning reception. "Star of Giving" award will be presented to a volunteer.

O. High Tea 2021

- Canceled: Event Founder, Diane McCaw and husband Dan McCaw, contributed significant gift to make up for the loss of revenue and amount budgeted

P. GADV Proclamation

Date for next season: 3/9/2021

250 Men & More appear in NDN same day

Take A Stand: plans underway with event Chair Dan Bennewitz

Q. Bags & Bow Ties

- Date: Rescheduled for 4/15/2021
- Ritz-Carlton BEACH Resort
- Chair: Roz Travis Vice Chair: Judi Embrescia
- 450 hand bags collected towards goal of 250
- 35 Silent Auction items



Chief Executive Officer Report May - August 2020

DEVELOPMENT HIGHLIGHTS (CONT...)

- As a teaser, an online auction will be held from December 11 – 14. 75 Handbags will be available for bids

Income: \$229,100
Expense: \$101,523.53
To date net: \$127,576.47

R. Next Gen

- Co-Chairs:
Nick Christiano
Brittany Cowan
- Friends of The Shelter Challenge
- Sponsored 'Stock The Shelter' virtual housewarming for the Immokalee Shelter on Amazon Smile from May 7 to May 21, 2020.

Value of gifts received: \$17,265.65

S. Friends of The Shelter Challenge

- The Next Gen committee created a new event this year as the Purple Party was cancelled. The Challenge consists of online one-of-a-kind experiences from August to October 2020. Participants may purchase entries to win an experience. The winners are announced each month and the next month's experience goes live.

Event goal: \$30,000
Revenue: \$12,507
Expense: \$112
Net: \$12,395

T. Volunteers

May/June/July/August

Applications: 43
Hours: 1,662.53
New: 7 Options
3 Shelter Naples

U. In-kind Resources

May/June/July/August

- In-kind Resources
 - Admin In-Kind Naples: \$103,877.45 (Includes donations from Sprouts, Collier Harvest, Trader Joe's)
 - Back to School:
 - Admin In-Kind \$8,638.55
 - Cash \$21,425
 - Immokalee In-Kind: \$23,105.82

DEVELOPMENT HIGHLIGHTS (CONT...)

- Special Events: \$29,388.88
- Silent Auction In-kind: \$7,675

Friday night pizza for Naples ES families – Kathy & Dave Ridenour
Catered boxed meals from Market 360

V. Outside Events

May/June/July/August

No outside events took place from May 1 to August 31, 2020

Upcoming:

- **October**
Restore Hyper Wellness + Cryotherapy is donating 3% of their gross revenue for the month of October
- **December**
Local artist Samira Hradsky will display and sell her artwork at Options. She is donating 100% of the net revenue from the sale to The Shelter. Date to be determined.
- **January**
120% Lino will donate 15% of the revenue on January 20, 2021 to The Shelter

W. Communications

May/June/July/August

Published Media Reports: 9

Aug. 6, 2020 – Naples Daily News – [Woman escapes 17 years of domestic violence](#)
 July 21, 2020 – WINK News – [Domestic violence cases up 33 percent in Cape Coral](#)
 June 9, 2020 – Naples Daily News – [Abuse shelter opens Immokalee facility](#)
 June 5, 2020 – WINK News – [Immokalee shelter opens amid pandemic](#)
 June 4, 2020 – Immokalee Bulletin – [New emergency shelter opens in Immokalee](#)
 June 4, 2020 – Florida Weekly – [New emergency shelter opens in Immokalee](#)
 May 28, 2020 – WGCU Radio – [Naples Women’s shelter opens Immokalee Location](#)
 May 28, 2020 – Fox 4 Now – [New shelter opens in Immokalee](#)
 May 28, 2020 – ABC 7 News – [Shelter opens second location in Immokalee](#)

Website Analytics: March-April 2020

Page views – 25,559
 Avg. length of visit – 01:54 minutes
 Top page views: #1: Home page, #2: Options, #3: News/Blog



Chief Executive Officer Report May - August 2020

DEVELOPMENT HIGHLIGHTS (CONT...)

print ads – 1 (Florida Weekly Challenge ad)
Facebook Promotion – 2 (Stock The Shelter, Friends of The Shelter Challenge)
In-house Videos: (posted on blog and/or YouTube): 23

FY 2019-2020 Totals:

- Press Releases/Media Alerts: 12
- Letters to the Editor/Guest Commentary: 7
- E-Newsletters/NewsFlash/e-vites: 145
- Tweets: 238
- Total Twitter Followers: 3,062
- Total Facebook posts: 283
- Total Facebook Followers: 2,481
- Total Instagram posts: 162
- Total Instagram Followers: 462
- YouTube: 108 subscribers
- Ads: 14
- PSAs: 1
- Annual Report: 1
- Annual Appeal: 1
- Print clips documented: 34
- Radio clips documented: 1
- TV clips documented: 20



Former Gator, Patriot Caldwell killed in Tampa shooting

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Naples Daily News

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Harmful algal blooms in the Gulf of Mexico and the Caloosahatchee River rocked Southwest Florida in 2018. ANDREW WEST/THE NEWS-PRESS

Efforts taken to stop algae blooms

Fertilizer ordinances hope to curb pollution

Karl Schneider and Patrick Riley
Fort Myers News-Press
USA TODAY NETWORK - FLORIDA

Rainy season is underway in Southwest Florida and with it comes an effort from local governments to curb excess nutrients in the area's waters.

Lee and Collier counties, as well as the cities that lay within, have implemented fertilizer ordinances in hopes of curbing harmful algal blooms and reducing the nutrient pollution in storm water runoff.

The need to reduce nutrients was highlighted in 2018 when Southwest Florida was hit by blue-green algae and red tide at the same time, devastating wildlife and the local economy. Then governor Rick Scott, now a U.S. senator, declared states of emergency for multiple counties over the outbreaks.

The algae are natural but are fed by nutrients from farms, yards and wastewater from leaky pipes or septic tanks.

On Sanibel, red tide blooms and red drift algae prompted the city to issue its own fertilizer ordinance.

"Poor water quality not only im-

See **ALGAE**, Page 6A

Abuse shelter opens up new Immokalee facility



Shelly and Ralph Stayer at the ribbon cutting on May 26. PHOTOS COURTESY OF THE SHELTER FOR ABUSED WOMEN AND CHILDREN

Building intended to save even more lives

Andrew Atkins
Naples Daily News
USA TODAY NETWORK - FLORIDA

As of June 1, The Shelter for Abused Women and Children's new Shelly Stayer Shelter in Immokalee is open and available to the community.

The Shelly Stayer Shelter's 22,500 square feet and 60 beds doubles the bed space the shelter offers in Collier County to 120 beds. Of the 60 beds at the Shelly Stayer Shelter, 52 are allocated for victims of domestic violence and eight are for long-term care and rehabilitation of human trafficking victims. All of the Shelter's services are provided at no cost to those it serves.

"I feel strongly that this shelter in Immokalee will save lives," said Shelter CEO Linda Oberhaus. "We know

See **SHELTER**, Page 5A



The new Shelly Stayer Shelter of The Shelter for Abused Women and Children celebrated a ribbon cutting May 26.

The Shelly Stayer Shelter's 22,500 square feet and 60 beds doubles the bed space the shelter offers in Collier County to 120 beds.

Bar owners eager to reopen, but some will not

The ones that open will have new rules to follow

David Dorsey
Fort Myers News-Press
USA TODAY NETWORK - FLORIDA

Andrew Gray and his Rack 'Em Billiards in Cape Coral have been at a standstill since March 16, when the coronavirus pandemic prompted Florida Gov. Ron DeSantis to close all bars with an executive order.

That order has ended. Over the past 80 days, Gray and other bars owners in Lee and Collier County have watched as their food-serving, restaurant counterparts sprung back to action May 4 at 25% capacity and then May 15 at 50% capacity.

Friday, June 5, marks the first day in which bars can open at 50% capacity, and Gray has been clamoring with excitement. He considered the 24-year-old bar at 1011 SE 47th Terrace to be his "baby."

"It's my child," Gray said during a

phone interview earlier this week while in a Lee County line to pick up some free personal protection equipment for himself and his staff.

At the time, DeSantis was a day away from announcing bars could reopen, and Gray's frustrations with being unable to open were mounting.

"I'm going to fight," he said. "I'll lose every, last penny before I lose the bar. Give me 15% occupancy, just so I can pay my bills and keep the staff employed."

See **REOPENING**, Page 10A



Andrew Gray owns Rack 'Em Billiards in Cape Coral, which has been closed since March 16. ANDREA MELENDEZ/THE NEWS-PRESS



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Wetlands

Continued from Page 3A

tection Agency and the U.S. Army Corps of Engineers and fall under the Clean Water Act, which went into effect in 1972 during the Nixon administration.

Some states, including Florida, have flirted with the idea of taking over those duties, but that move is being fought by environmental groups as well.

Florida is not involved with any challenges or lawsuits regarding the new rule.

EPA spokeswoman Andrea Woods said the agency is being responsible to the environment and the economy, saying the public should be able to understand the Clean Water Act and the rules and regulations that apply to it.

"It clearly delineates where federal Clean Water Act requirements apply and allows state and local authorities the flexibility to determine how best to manage water resources within their borders," Woods said. "Under the Trump Administration, EPA is providing clarity, predictability, and consistency so that regulators and the public can understand where the Clean Water Act applies and where it does not. Such straightforward regulations will continue to protect the nation's navigable waters, help sustain economic growth, and provide greater regulatory certainty."

Calusa Waterkeeper John Cassani is not involved in the case but said he feels like the Clean Water Act should fall under the federal government as it's based on federal law, and that transferring the oversight to state and local governments could be bad for Florida's environment and long-term economy.

"It's a narrative in disguise that means less regulations and less protections," Cassani said. "We're in a state where water quality has declined terribly over the last 10 years or so. Impairments have become rampant, and now the feds are saying the states should take care of that."

Cassani said rolling back these types of regulations is just one way the cost of corporate business is put on the backs of taxpayers.

"When you reduce regulations you externalize the costs of corporate players and you end up with the public paying the cost to clean up their pollution," he said.

Critics say the administration is trying to redefine what is known as Waters

EPA spokeswoman Andrea Woods said the agency is being responsible to the environment and the economy, saying the public should be able to understand the Clean Water Act and the rules and regulations that apply to it.

of the United States, which will enable builders and developers to further impact areas that are currently protected under the Clean Water Act.

The finalized rule was released on Jan. 23. The navigable waters rule will take effect on June 22.

Seventeen states are challenging the rule in a hearing that will take place on June 18 in San Francisco.

"Although the agencies concede the importance of science, they largely ignored the scientific understanding of how streams and wetlands contribute to the chemical, physical, and biological integrity of downstream waters," the brief from the states says. "The agencies suggest that it is difficult to quantify precisely the number of waters that the 2020 Rule would remove from Clean Water Act protection, and they thus need not make any effort to estimate the decline in jurisdiction and, consequently, the resulting loss of water quality and ecosystem services those waters provide."

Still, Hartl and others aren't convinced that these rollbacks will protect the environment, drinking water resources or the public's best interest.

"Under the (current) Clean Water Act water, whether it's a wetland stream or river, you can't pollute it with say a factory or fill a wetland for development unless you apply for a permit and mitigate the damage," Hartl said. "And the rule at its heart defines which bodies of water are or are not covered by the Clean Water Act."

Woods said the rule will make the country prosperous while doing what's necessary to protect the environment.

"EPA is providing clarity, predictability, and consistency so that regulators and the public can understand where the Clean Water Act applies and where it does not," she said. "Such straightforward regulations will continue to protect the nation's navigable waters, help sustain economic growth, and provide greater regulatory certainty."

Connect with this reporter: @ChadGillisNP on Twitter.

Shelter

Continued from Page 1A

that literally, there are three generations of women living in Immokalee who have always lived in abusive situations because we provide service to, literally, three generations of women in abusive relationships."

Those who come to the Shelter, Oberhaus said, "are really sending a message to their children that abuse is not OK, that relationships can be healthy and whole."

Aside from constructing a physical shelter in the community, the Shelter has provided services for since 1997 with its Immokalee Outreach Office, the Shelly Stayer Shelter bolsters access to the Shelter's protective services: Instead of needing to find transportation for the 45 minute trip to the Naples shelter, that resource is directly in the community.

"We are interrupting the next generation of victims and abusers," Oberhaus said.

Plans for the shelter date back to 2016 and began with a lead gift of \$3 million from Shelly Stayer, a longtime Shelter supporter and co-owner (alongside her husband, Ralph Stayer) of Johnsonville, the Wisconsin-based sausage company.

"Family is very important to me so I was immediately attracted to the work that The Shelter is doing to help individuals and families heal from the devastating effects of domestic violence," Stayer said in a written statement at the time.

"It is personally rewarding to know this shelter will fill a significant need in the Immokalee area as well as provide for the specialized long-term care of victims of human trafficking."

The Shelly Stayer Shelter was planned for 32 beds when announced in 2016, Oberhaus said, but the organization anticipated needs could potentially exceed the planned space early on, so the Shelter reconfigured the domestic violence wings to add bunk beds in family rooms.

COVID-19 delayed the Shelly Stayer Shelter's opening, originally set for April 15, to a virtual grand opening May 26 and a full opening of its services June 1. The delays came after March's comments from Sheriff Kevin Rambosk to Collier County commissioners, in which he highlighted a 30% increase in the number of domestic violence



The new Shelly Stayer Shelter is 22,500 square feet and has 60 total beds. COURTESY OF THE SHELTER FOR ABUSED WOMEN AND CHILDREN

calls in the wake of social distancing, providing a sense of urgency to the Shelter.

"We felt it would not be in the best interest of the organizations or the people we were able to serve by opening up right as the pandemic was hitting its peak," Oberhaus said.

"We outreached to the Immokalee community to let them know that our Naples shelter was open and that we would make whatever arrangements they needed to get these people to safe shelter."

Chief Operating Officer for the Shelter, Julie Franklin, said the separate space for victims of human trafficking is a key element that sets the Shelly Stayer Shelter apart. The long-term rehabilitation space allows the Shelter to provide two specialized services catered to the specific needs of victims.

"It's been the biggest project I've ever worked on, but by far the most rewarding," Franklin said. "The reason why we are here today is because of the community."

Oberhaus noted that, while the organization's name is The Shelter for Abused Women and Children, the organization serves all victims of domestic violence, including male victims.

"If they have the courage to step up and say they need help, we're going to help them," she said.

The Shelter for Abused Women and Children also operates a crisis line at (239) 775-1101.

Andrew Atkins is a Naples Daily News features reporter. Contact him via email at andrew.atkins@naplesnews.com. To support work like Andrew's, please consider subscribing: <https://cm.naplesnews.com/specialoffer/>

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IMMOKALEE BULLETIN

Serving Immokalee, Ave Maria and Eastern Collier County

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Thursday, June 4, 2020



Submitted photo/Neiva Ashley

Nurse Jessica Flores has returned to her home, in Immokalee, after being deployed to fight COVID-19 in Detroit.

Nurse returns from Detroit to face rapid increase of COVID-19 cases

By Danika J. Fornear
Immokalee Bulletin

Jessica Flores has been a nurse for 9 years. She started her nursing journey at ITech in 2010, when she enrolled in the LPN program.

"I completed that program in 2011, went back to college for Associate Degree in Nursing in 2013, took my state exam and officially became a Registered Nurse." Flores added, "I took a year off and went back to college in 2014 where I completed my Bachelor of Science Degree in Nursing (BSN) in 2016."

She has lived in Immokalee for 28 years, "I grew up here. Our family and friends are here. We go to church here, my kids go to school here, we volunteer at community events and at our church," she explained. "I used to work in the school system, so I have not only watched my children grow up here but many others as well. It is a tight knit community so everyone knows everyone."

She loves her community, especially the way they all come together for each other. "It is no secret that we have a lack of resources in this community, so whether the band needs new uniforms or tragedy strikes, someone always steps up and the community comes through with donations or volunteer work."

She did express that she wished improvements could be made, "The living conditions, we need more affordable and sanitary housing. More outreach programs especially for our Spanish/Creole speaking community. Accessible healthcare, in an emergent situation we travel at least 45 minutes to a hospital." She went on, "Renovate government housing that already exist in Immokalee. Expand our schools, up to date technology, accessible resources, school supplies, retention strategies and incentives for our teachers. Smaller classroom sizes, school restoration, another middle school would be nice. I would like

See Nurse — Page 2

New emergency shelter opens in Immokalee

Special to the Immokalee Bulletin

Despite a worldwide pandemic that delayed the opening from April to May, The Shelter for Abused Women & Children cut the ribbon on the new Shelly Stayer Shelter, May 26, in Immokalee. The residential wings of the long-awaited facility opened to residents in need of safe shelter on Monday, June 1.

"The dream we planted three years ago has come to fruition," said Lead Benefactor Shelly Stayer during a small ribbon cutting, "We know this beautiful facility will bear much fruit in this community and break the cycle of violence for generations to come."

In October 2016, Stayer provided a \$3 million gift to launch the capital campaign to build and endow the 22,500-square-foot, 60-bed shelter designed by architect David Corban and built by Build, LLC. The location of the new shelter is undisclosed for security reasons. The facility's unique design includes state-of-the-art security with separate residential areas for victims of human trafficking and survivors of domestic violence, as well as a wing for outreach services. All services are provided free of charge.

Although the emergency shelter is new to the community, the Shelter's Immokalee Outreach Office has been serving Immokalee since 1997, providing counseling,

prevention programs and referral services. In 2000, The Shelter was recognized as a national model for the Immokalee Outreach Office's work serving immigrant and migrant battered women.

Shelter CEO Linda Oberhaus says The Shelter recognized the need for an emergency shelter in Immokalee around 2010, as incidents of domestic violence were increasing.

"We saw that some victims were choosing to stay in unsafe circumstances rather than travel 45 miles to Naples for emergency shelter," she explained, "Having this new facility in their own community will allow Immokalee survivors to be safe as well as close to their family support systems, employment and their children's schools."

As The Shelter launched a needs study for a domestic violence shelter in Immokalee, they also noticed a rise in human trafficking incidents county-wide. In March 2015, the Collier County Sheriff's Office and Florida Department of Law Enforcement made the largest human trafficking bust in southwest Florida history, arresting 15 traffickers and rescuing six women, some of whom were forced to perform 25-45 sex acts a day.

"It was shocking to most people," Ober-

See Shelter — Page 2



Submitted photo

From left, Patricia and Craig Jilk, Benefactors of the Jilk Family Center for Domestic Violence Wings 1 & 2, Shelter CEO Linda Oberhaus, and Lead Benefactors Shelly and Ralph Stayer.



To Reach Us

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The Immokalee Bulletin is published by Independent Newspapers of Florida. Independent is owned by a unique trust that enables this newspaper to pursue a mission of journalistic service to the citizens of the community. Since no dividends are paid, the company is able to thrive on profit margins below industry standards. All after-tax surpluses are reinvested in Independent's mission of journalistic service, commitment to the ideals of the First Amendment of the U.S. Constitution, and support of the community's deliberation of public issues.

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- To operate this newspaper as a public trust
- To help our community become a better place to live and work, through our dedication to conscientious journalism.
- To provide the information citizens need to make their own intelligent decisions about public issues.
- To report the news with honesty, accuracy, purposeful neutrality, fairness, objectivity, fearlessness and compassion.
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Masthead photo courtesy of Waddy Thompson
www.facebook.com/waddyphotos

Nurse

Continued From Page 1

to see more focus on our children from the gym to the classrooms."

At the hospital she is the Charge Nurse, whose job duties include, "Assessing patients, monitoring them knowing when to intervene in an emergency, educating them and their families. Collaborating with physicians and ancillary staff to ensure the patients' needs are met. Keeping track of patients that are being admitted and discharged from unit. Creating patient assignments for nurses before their shift. Daily staff meetings. Serving as a resource nurse to my designated unit," but she also gets deployed as an RN, teaches as a Professor, and is mom at home. "During season I work at one of our local community hospitals, I also do travel nursing, and I'm a part time clinical instructor at a community college."

She recently returned from a deployment in Detroit, where she battled against COVID-19. It was a challenge, and one of the hardest parts for Flores was, "Sacrificing my family to save someone else's. Working on the COVID units, taking a COVID assignment in Detroit knowing that I would be sealed off from my family until my quarantine was complete. It was a long 65 days. I thank god that I am finally home safe with my family."

She is proud of her many accomplishments, and hopes the future allows her to, "Watch my kids grow. Catch up on lost time. Even though this experience has been overwhelming I would have to say it has taught me to slow down, enjoy life, and not take anything for granted. Maybe focus on our business a little more. Eventually I would like to go back and complete my master's degree."

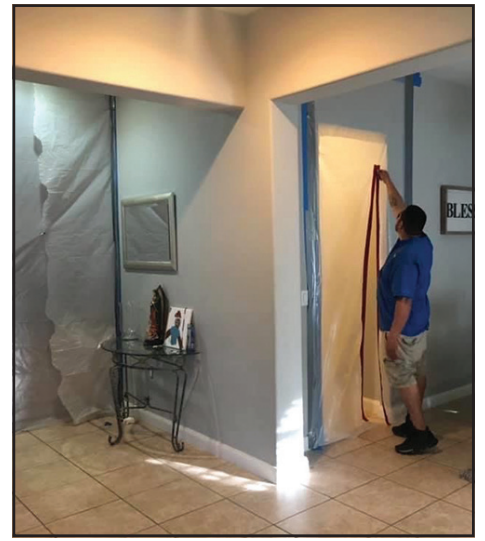
Pushing through the hard times, she gathers inspiration from God and her family, "I am a strong woman thanks be to God. I also have a strong support system made up of family and friends. But my daughters are my ultimate motivation and they get me through the hardest times."

"Before COVID-19 I carried out my daily routine. Reported to my scheduled shifts. Lived a normal life. That is all changed now," she explained, "My life has been

completely changed. My days consist of continuous updates, things are constantly changing, making sure we have enough PPE for the unit, reassuring my team because we are all scared and nervous. We feel pressured, we're tired, and we're always on edge, always being as cautious as possible because one error can lead to infection. The same day I opened the COVID units was the same day I became isolated from my family. We sealed off the bottom half of my house and that's where I lived, I would see my family from a distance, no physical contact with my children or family. Some people might say it was drastic but honestly after seeing what happened in Detroit, we did the right thing. As parents our focus was and always will be to protect our children."

"I have had some rough days in my career, days I've cried in my car on the way home, days where we have call offs and we have to pull together as a team and make it through. But NONE of these things have affected my career like this virus has," she said. "Be kind to the healthcare workers. The stress and anxiety that come with this job have heightened. It takes a heavy emotional toll on us. We feel for you more than you know. It is hard seeing patients in the hospital who are alone, there are no visitors allowed, we FaceTime families from our personal phones sometimes, push them close to windows so their family can hold up signs, put the phone to their ear so their families can say goodbye, and we hold the hands of the dying so they're not alone."

While she is grateful to be back home, Flores is gravely concerned, "Virus numbers are going up in Immokalee. We need more testing. More outreach programs especially for our Spanish/Creole speaking communities, Language barriers create Education barriers. People are coming down with covid-19 and being told to isolate but, how can they? Who's going to bring them groceries, medicine, or go to a hospital if need be? Housing conditions need to improve. Work conditions need to improve. Immokalee is a large farming community, we have limited resources, limited healthcare, high poverty levels, and this is the perfect combination for an outbreak. Will restriction criteria be reviewed if these numbers continue to rise? Will anyone really pay attention to the healthcare disparities that are going on in this community?"



Submitted photo

Flores has her husband seal off the house, to keep her family safe.

When asked what advice she would want to pass on, she said, "First, I want everyone to know especially in my community that this virus is real. We must take care of each other, respect each other, love each other especially with all the chaos going on in this world. We do not have to agree with each other, but we should still respect one another." She added, "In my opinion I think SWFL has not seen the damage this virus can do to our communities, our healthcare systems, our own families. We do not see it, so we think it does not exist, but we are wrong. COVID-19 is very real and if we are not careful, we can most definitely exhaust the healthcare system. Also, I feel that there is a misconception that if you contract the virus you die. Not everyone dies, not everyone gets the same symptoms, if I've learned anything from this virus its that no two people are the same. This virus does not discriminate and that is evident with the death toll surpassing 100,000 in America."

"This virus is confusing, literature and recommendations are always changing. Clearly, we do not have a handle on this pandemic. Viruses evolve they change, and it seems that no one really knows what to expect from this one. So take care of yourself take care of your family we can not live in fear of the virus and yes normal life must resume but we should still be cautious," Flores warned.

Shelter

Continued From Page 1

haus said of the arrests, "It created a loud call to action by law enforcement and the entire community. Most people had no idea that human trafficking was taking place in Naples."

To maximize the use of the new facility and accommodate the increasing need to serve victims of both domestic violence and human trafficking, The Shelter designed the new facility with separate wings for each populace.

According to Oberhaus, there are similarities in the abuse suffered by domestic violence and human trafficking victims.

Both involve the use power and control by the abuser or trafficker to dominate their victims. Common tactics include isolations, physical and emotional violence, sexual abuse, financial abuse, threats to family and children to manipulate and control their victims, as well as withholding food, sleep and medical care.

While the average length of stay for a survivor of domestic violence is 6-8 weeks, a victim of human trafficking might require a stay of 6-8 months or more of long-term therapeutic care due to multiple perpetrators causing significant physical, emotional and mental abuse. Endangerment levels and legal remedies are also very different for trafficked women.

Craig and Patricia Jilk, benefactors of the two domestic violence wings of the new shelter, have been actively involved in phil-

anthropic efforts in Immokalee for 15 years.

"In that time, we have seen the changes and growth in Immokalee and, although there are many nonprofits that offer services to families, the one missing piece that we noticed was the lack of a building for victims of domestic violence," Patricia Jilk says. "So when The Shelter announced plans for a building in Immokalee, we signed up. We all appreciate the successful shelter in Naples and we know how the work they have done has turned around the lives of women and children. The same thing can now happen in Immokalee."

For more information on the Shelly Stayer Shelter, call 239-775-3862. To secure services, call the Immokalee Office at 239-657-5700. If you are in an unsafe relationship and need emergency shelter, call The Shelter's 24-hour Crisis Line at 239-775-1101.



Chamber gets new name

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Naples Daily News

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Florida tops 500K virus cases

But spread of the disease continues to slow

Jane Musgrave
Palm Beach Post

While an additional 225 people were reported dead, the pace of the spread of the disease continued to slow with 5,409 new diagnoses added to the state's growing caseload of 502,739.

In the last week, 51,316 people were diagnosed with the highly contagious respiratory disease, nearly 20,500

fewer than tested positive in the previous week.

It took Florida more than four months to exceed 250,000 cases, a figure reached on July 11. It took less than a month to surpass 500,000.

Only California and five countries, including the United States, have reached that mark.

As the nation's total caseload

See **VIRUS**, Page 6A

Analysis: July was deadliest month for virus

Dan DeLuca

Naples Daily News
USA TODAY NETWORK - FLORIDA

July proved to be the deadliest month for Collier County residents since the novel coronavirus pandemic began in Florida in March.

According to a Naples Daily News analysis of data compiled by the state Department of Health, the total number of reported COVID-19 deaths in

Collier grew by 65% during July, from 74 entering the month to 122 last Friday. The 48 deaths reported during July surpassed the county's previous high for reported deaths in a month since the pandemic began in March, which was 30 in May.

Statewide, reported deaths from COVID-19 increased at an even higher rate during July, jumping by 95% from

See **JULY**, Page 6A

SURVIVING THROUGH ART

South Lee woman escapes 17 years of domestic violence

Andrew Atkins

Naples Daily News | USA TODAY NETWORK - FLORIDA

Editor's note: The following story contains several difficult subject matters, including domestic violence, rape and suicide.

If you're struggling and need immediate help or assistance, reach the Suicide Hotline at 1-800-273-8255.

The National Domestic Violence Hotline can be reached at 1-800-799-7233.

He had been calling her cell phone all night, but Jessica Torres was celebrating one of her friend's birthdays on Naples' Fifth Avenue South.

It was getting late. The calls became relentless. When Torres answered, her friends could hear the screaming from the cell phone's speaker. She would take a taxi home, Torres told the man on the line. She was drunk.

No, the man said. It was her abusive partner, the man with whom she shared a home and a car and a child. He demanded she get herself and the car home. He didn't care how.

"I gotta go," Torres told her friends.

She remembers most of the ride. There were few people on the road. She was driving in silence, focused

See **SURVIVOR**, Page 4A



ABOVE RIGHT: Jessica Torres, 37, stands outside her fiancé's family home in Golden Gate Estates on July 28. Torres was in an abusive relationship with her high school sweetheart on and off for 17 years, and one of the ways she coped with her situation was through her art.

Torres, a self-described "big comic book nerd," would find inspiration in the strong female characters she loved.

ABOVE LEFT: Jessica Torres holds one of her pieces of art. Torres uses her art as an emotional outlet. PHOTOS BY ALEX DRIEHAUS/NAPLES DAILY NEWS

What year is it?

In an upside-down summer, past movies such as 'Jaws' and 'E.T.' are hits again. **1D**

Beirut reeling

With scores still missing after Tuesday's blast, work proceeds. **7A**

Weather

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Survivor

Continued from Page 1A

on the road. Normally, she played music when she drove, but the phone calls kept interrupting her.

Five minutes from home, she got another call. She heard her partner breaking things, trashing the south Lee County home they shared with their daughter. But Torres wasn't thinking about the child.

She wasn't thinking about her art, which had sustained her through years of his abuse. She wasn't thinking about the future, where she might work on dropping the years of tension and hypervigilance that had wound their way into her shoulders.

Her thoughts were dominated by the destruction, the pain, the abuse that waited at her doorstep — that night and every other.

"I didn't want to live anymore," she said. "I didn't want to hear it or see it anymore."

If he wanted to destroy things, fine. She could do one better. She could destroy herself.

On May 19, 2007, at 4:55 a.m., Jessica Torres cut the steering wheel of her car on Three Oaks Parkway, crashing the 2004 gray Toyota Scion in an attempted suicide. Her blood alcohol was .137.

She plowed into a brick post, through a fence and into some shrubbery. She never hurt anybody. She never meant to. Torres remembers waking up in the hospital, scared and in pain. Eventually, her abuser showed up, acting sweet and nice as could be.

She hadn't escaped her abuser nor the life of torment he had created for her.

Domestic violence in Southwest Florida

Every minute in the United States, an average of 24 people are victims of rape, physical violence or stalking by an intimate partner, according to the National Domestic Violence Hotline. That's more than 12 million people a year. Generally speaking, most female victims of domestic violence were previously victimized by the same offender, according to the Hotline.

COVID-19 has exacerbated the risks for those living in domestic violence situations, according to the Hotline.

"For many survivors, staying home may not be the safest option. We know that any external factors that add stress and financial strain can negatively impact survivors and create circumstances where their safety is further compromised," the Hotline's website reads.

Since 1995, Collier County's population has grown by more than 190,000, and Lee County's population has grown by more than 358,000, according to crime reports from the Florida Department of Law Enforcement. Despite the population growth, both counties have seen their domestic violence rates decrease.

But a drop in the total number of reported offenses doesn't account for those who did not report their situations, nor does it lessen their individual suffering.

The Collier County Sheriff's Office attributes the decline of domestic violence-related offenses in the FDLE report in part to its partnership with the Shelter for Abused Women and Children to identify victims and connect them to resources, according to Media Relations Bureau Manager Karie Partington.

"In addition, the Collier County Sheriff's Office Domestic Abuse Response Team (D.A.R.T.) advocates can provide transportation to safety, crisis intervention, support, referrals to community agencies, court accompaniment and personal advocacy to victims," Partington wrote in an email. "The CCSO D.A.R.T. program consists of trained victim advocates and detectives who understand the dynamics of family violence."

However, there are several barriers victims may face in reporting their situation, Partington wrote, including fear of the abuser, little family support, supporting children on their own, losing custody or cultural reasons.

Torres, for example, was a stay-at-home mom for parts of her relationship. She relied on her partner's income to pay the bills and keep her and her children fed.

A victim of domestic violence leaves an average of seven times before staying away for good, according to the Hotline. Torres, too, tried to separate from her partner a number of times. It never stuck.

Further, victims of domestic violence may find themselves in a cycle of abuse, a theory first identified by psychologist Lenore Walker in 1979. The cycle follows three main phases: tensions build, there is an incident or violence, and then there is a reconciliation or "honeymoon stage," according to West Virginia State University. Some victims decide to stay in the relationship during that honeymoon period with hopes the abuser will change, according to the university.

The Red Flags

When Torres talks about her 17 years of torment, she cries. She can't help herself. It wasn't always like this with the man she met when they were teenagers at Naples High School.

"Things slowly started to change," she said. "I should have noticed little red flags."

The first outburst happened when she was 18. She was out with a group of friends, the driver was a man. When he dropped Torres off, her boyfriend was waiting at the front door. When she walked in, he threw her on the floor, spit on her, and called her a slut.

Her friends were shocked by her partner's actions, Torres said, but she was scared. She sided with her boyfriend and eventually cut ties with her friends.

"I don't think all of them knew or understood," she said about what was going on behind closed doors.

The next red flag popped up when she was 20 and six months pregnant with their daughter.

Torres' boyfriend came home early from work. Dinner wasn't ready. He wasn't happy with what she planned to cook. He preferred a home-cooked meal, and she planned to cook one of those meal-in-bag skillet dinners. She still remembers what was in it: chicken, cheese, cauliflower, carrots, broccoli.

His fury was white-hot and quiet. "It was like a scary calm, almost," Torres said. "He would do these things where he wouldn't even yell and scream, he would give you these looks."

She called him an asshole. He grabbed her by the shoulders and shoved her down the staircase.

Torres called the police, but faced a dilemma. If they locked him away, she'd be safe. If they didn't arrest him, she would be at his mercy. The possibility terrified her.



Jessica Torres, right, and her fiancé, Michael Martinez, left, pose for a portrait at Martinez's family home in Golden Gate Estates on July 28. The couple have been together for less than a year, but Torres says that Martinez has been kind and supportive of her and her children.

ALEX DRIEHAUS /NAPLES DAILY NEWS

She met the cops outside. She said everything was fine.

There were more red flags, of course. Years and years more. Once, Torres asked permission to go to a concert. He gave it to her, only to throw his Xbox controller through the window when she got in her friend's car. Once, he dragged her naked out of the shower, threw her into the front yard, locked her outside for hours and broke her phone in half after he looked through it and didn't like what he saw. There were all the "stupid little things," like calling her dress ugly, makeup was bad.

The day Torres came home from the hospital after she crashed the car in a suicide attempt, he made her clean up the mess he'd made in his fit of rage.

What started as red flags became facts. He had absolute control — financially, emotionally and physically.

The End

The cycle of abuse forced Torres away from friends. She felt isolated. When she tried to tell people what was happening, they ignored her concerns..

"He played it off so well, because so many people loved him," Torres said.

To the outside world, her abuser was a good guy: always there to help out friends, a jokester, a people-person.

"It brought people to him, they were drawn to him," she said.

Managers at Torres' workplaces didn't see it that way. The man would show up to see if Torres was really where she claimed to be, sometimes causing a scene. It cost her more than one job.

Torres got into the habit of asking her daughter to take her little brother, born in 2010, into the closet and shut the door so they wouldn't hear the fighting. It broke Torres' heart — she knew they could hear it, anyway.

Torres knew she was done with the relationship in 2014, when tragedy marred her life once more.

During a night out, she crossed the paths of the wrong people. She said three men drugged her. They proceeded to kidnap her and rape her.

When she returned from the hospital the next day, all she wanted from her partner was comfort. But when she went inside, before she could explain or ask for a hug, her partner called her a slut.

"He didn't care," Torres recalled thinking. "This [expletive] doesn't care about me at all."

She resolved to stay strong despite the horror. "I'm a very strong-willed person," she said. "You just don't let things like that break you, because then they win. I don't want anybody to win. This is my story, this is my life. They're not going to ruin it for me."

His reaction when she walked through the door was the moment Torres realized she had no future with him, though she stayed for a few more years.

"It was a lot of pride," she said. "I didn't want to be on my own, I didn't want to ask for help. I really wanted to believe that I could somehow fix everything and keep my family together."

They mutually separated in early 2018. Even today, it is a struggle for Torres not to make excuses for the abuse. She said she cheated on her partner, that she suffered a period as an alcoholic. She looks back on some of the better days, what she sees as good times, but knows they pale in comparison to all of the bad.

The healing

Over the duration of her time with her abuser, Torres said the worst physical injury he inflicted was a broken nose he gave her during a concert, when they got into an argument.

"Nothing super major broken, except what's inside," she said

Torres has always been an artist. She credits her art as a factor of her survival. When reality was a hell, escaping to her art became a matter of life and death.

"It takes you from your real world," she said.

She's entirely self-taught, exploring mediums like pencil and paper, all kinds of paintings and digital art.

Torres didn't keep a diary, but she wrote notes to herself — poetry, lines of scripture, anything to keep her going through the day. Now that she's out of the abusive relationship, she's making more art than ever.

Laurie Zanelli, a healing arts advocate with the Shelter for Abused Women and Children, said art is an accessible method for healing.

"Art is wonderful, because so often, (survivors are) not able to give words or a voice to what has happened to them," she said. "It's about expression."

Zanelli said even scribbling can be a form of expression.

"When you do that, you're letting go," she said. "For a moment, they're freeing their minds of the thoughts."

She sometimes watches the colors survivors use transition from harsh, dark colors to lighter, softer colors, and that the survivors often become calmer and in a better mood.

"You'll see them just start to become happier," she said "It's not about judgment, it's not about the finished product. It's the process. It's the journey of just being free."

Torres expressed the unthinkable in her art. In a piece she started after her suicide attempt, thick marker shows the shape of a woman's naked body. Her right arm has melted away, and her left hand is falling apart, dripping down in pieces and globs. It took her years to finish, she said.

In articulating her anguish, she started putting herself back together.

The Beginning

Torres' new beginning came after the end. In May, she and her new boyfriend Michael Martinez announced their engagement.

They worked for vending companies and ran into each other at a Publix in October. They immediately connected and planned for a date that Saturday. Torres couldn't wait — she called him back and they met at the movies on Friday instead. His good looks and how he smelled struck her. He adored how lively and bubbly she was.

Martinez, who has a child of his own, said he is always thinking about what kind of man he wants his son to be — a protective and loving partner.

"There is a line I don't want to cross," Martinez said. He makes it a point to let Torres know she will never be touched with anger as long as he's around.

Martinez struggles when he hears Torres talk about the abuse she survived. As she spoke on the lanai at Martinez' parents home in the Golden Gate Estates on a Tuesday in July, he got up from his chair and smoked a cigarette before returning.

Torres doesn't flinch when Martinez puts his arm around her shoulders, pulls her in tight and kisses the crown of her head. As a pair, they are giggles and smiles and tenderness.

On a recent Wednesday evening, Torres is cooking chicken for dinner. She loves broccoli, so she's whipping that up, too, with Swiss cheese. She's looking forward to the meal, to enjoying it, together, with her family.

"How do I put it? I'm at ease, I'm relaxed, I'm not having to look over my shoulder or tiptoe on eggshells," Torres said.

It feels something like relief. Andrew Atkins is a Naples Daily News features reporter. Contact him via email at andrew.atkins@naplesnews.com.

MAKING A DIFFERENCE

The Shelter for Abused Women & Children support human trafficking victims

Joe LONDON

joelandon@outlook.com



Human trafficking. It's a term we hear quite often these days referring to the use of force or fraud to draw a person into slave labor or sexual exploitation. Typically, half of the victims of this form of modern day slavery are under the age of 18, and the average age is 13.

Unfortunately, human trafficking isn't a new problem. And sadly, the crime is being committed and victims are being harmed globally, including right here in Collier County.

The Shelter for Abused Women & Children of Collier County is on the forefront of the effort to deal with the local human trafficking problem with the work being done at its new Shelly Stayer Shelter for Victims of Human Trafficking & Domestic Violence in Immokalee.

"Human trafficking can happen to anyone, anywhere and in any situation," says Linda Oberhaus, the Shelter's CEO. "Few victims come forward for fear of retaliation, shame, or lack of understanding of what is happening to them, and for way too long, victims have been treated like criminals instead of being given the help and support they need. It is important for all of us to learn to recognize the signs of human trafficking and do our part

to report and combat this horrific crime."

What are the signs? Here's a direct link to a list of signs and indicators located on the shelter's website: www.naplesshelter.org/signs-of-ht/.

Should you suspect human trafficking based on the signs, the Special Crimes Bureau - Exploitation Section of the Criminal Investigations Division of the Collier County Sheriff's Office thoroughly investigates all human trafficking related complaints. Since 2014, there have been 139 local human trafficking investigations and Det. Sgt. Wade Williams is responsible for such investigations. To report alleged human trafficking activity, call the CCSO dispatch center at 239-252-9300.

"Much like the domestic violence movement of the 1980's, today's push to raise awareness of human trafficking will hopefully bring about the social change needed to provide victims with the services they need to heal and return to society as free and productive citizens," says Ms. Oberhaus.

Ashley and Ellie are two such victims. Their specific names are not being used in this column to protect their identities and safety.

Ellie, age 16 at the time, thought she'd won the lottery when she answered an ad on Craigslist and received a one-way plane ticket to Florida, along with promises of her dream job in modeling. Instead,



COURTESY THE SHELTER FOR ABUSED WOMEN & CHILDREN OF COLLIER COUNTY

Alina Donahue, a human trafficking specialist with The Shelter for Abused Women & Children of Collier County's new Shelly Stayer Shelter for Victims of Human Trafficking & Domestic Violence in Immokalee, meets with "Ashley," a human trafficking victim currently being helped by the shelter.

she was forced into a living nightmare of sex trafficking and violence until, three years later, sheriff's deputies brought her to the Shelter. It was there that she found clothing, counseling and safety. She was also reunited with her mom.

Then there's Ashley, who has a long history of sexual trafficking and severe trauma. Coming to the Shelter she knew she was being given a fresh start, but she'd been let down by fresh starts before.

"My life has been full of broken dreams and squashed potential," said Ashley. "I just couldn't find a way out until now. I no longer feel like I have to do things I don't

want to do to survive."

Ashley has stopped a habit of pacing, she's sleeping through the night, doing yoga, eating healthy, taking part in art therapy and meeting with her case manager while learning how to enjoy each day in a productive way.

"With the help of everyone here at the Shelter, I believe I can be a better version of me. I'm just so grateful and blessed to be given the chance to fix myself," Ashley says.

The Shelter has served 60 victims of human trafficking since 2012, and they're standing by to serve others who may come their way.

"Bringing much needed hope, safety and peace to Ashley, Ellie and other victims of human trafficking is why we are here," says Alina Donahue, the Shelter's human trafficking specialist. "We are fortunate to be part of such an involved community that supports our daily efforts in this fight."

To learn more about the work of The Shelter for Abused Women & Children, or to find out how you may donate or volunteer, visit www.naplesshelter.org. ■

— Joe London is a communications consultant who retired as executive director of communications for Collier County Public Schools in 2014. Contact him at joelandon@outlook.com.



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Is she in danger?

BY LINDA OBERHAUS

SWFL PARENT & CHILD

AUGUST 1, 2020

Q: What do I do if I see a mom who might be in an abusive relationship?

Expand

A: It is common to see an angry confrontation or act of physical violence and question if you should take action, especially if the person is not a close friend or family member. Too often, we might tell ourselves that it's not our business, but this approach can lead to disastrous results.



On September 17, 2009, Naples resident Guerline Damas and her five children were murdered in their home by her abusive husband. Members of the community later shared they were concerned for Guerline's safety but failed to report their suspicions to authorities.

The best course of action if you see something is to say something, specifically by calling 911. Even if you don't know definitively whether it's a domestic violence situation, it is always better to err on the side of caution.

It is extremely important that you do not intervene personally as this could escalate matters and result in injuries to yourself as well as the victim. Just make the call and let law enforcement do their job. If the victim is in public, such as her driveway, she may actually be safer than behind closed doors with the abuser, so the sooner a concerned citizen makes the call to 911, the better.

Because it crosses all ethnic, economic and geographic boundaries, it is important to recognize the signs of domestic violence in your family, friends and coworkers. Domestic violence includes behaviors that physically harm, arouse fear, prevent a partner from doing what they wish or force them to behave in ways they do not want. It includes the use of physical and sexual violence, threats and intimidation, emotional abuse and financial deprivation. Many of these different forms of domestic violence/abuse can be occurring at any one time within the same intimate relationship.

Many victims do not consider themselves abused because they have not been physically beaten and most will not offer up the fact that they are being abused. They may use alcohol and

prescribed medications or experience depression. A recurrent history of being “accident-prone” is also a clue, as is an overly attentive partner who attempts to answer questions for the victim, or one who bullies and criticizes her publicly.

If you suspect your friend or coworker might be a victim of abuse, here are some things you can do.

- Don't blame the victim — there are numerous reasons why she may stay.
- Suggest she discuss a safety plan with The Shelter's trained advocates: [239-775-1101](tel:239-775-1101).
- Tell her you are afraid for her, her children and/or pets; teach children to dial 911.
- Let her keep extra keys and an “escape bag” at your house or office.
- Be there when she needs you. Empower her to make decisions for herself and respect those choices.
- Help with child care, transportation, a place to stay, job, lending money, but do not risk your own safety.
- Give her this web address: naplesshelter.org.

Remember that domestic violence is not somebody else's problem, it's everyone's problem. Last year in Collier County, there were 1,611 calls to 911 regarding domestic violence. Hundreds more went unreported. Chances are very likely you know at least one of these victims. If you see something, say something and help put an end to domestic violence and human trafficking in Collier County.



Special to SW FL Parent & Child
Linda Oberhaus

Linda Oberhaus has served as the CEO of [The Shelter for Abused Women & Children in Naples](#) since 2007. She has received numerous awards for her work, and she's mom to Christopher, a military veteran and graduate of the National Aviation Academy, and Brooke, a graduate of the University of North Florida.

ASK THE EXPERT We welcome questions from readers. Ask us anything. We'll find the answer. Send your question to editor@swflparentchild.com with “Ask the Expert” in the subject line.

Value Adjustment Board deadline is Sept. 11

Special to the Immokalee Bulletin

NAPLES – Crystal K. Kinzel, Clerk of the Circuit Court and Comptroller, is reminding property owners that the deadline to file a petition with the Value Adjustment Board (VAB) is 5 p.m., Friday, Sept. 11, 2020. The VAB hears challenges made by property owners who disagree with property assessments, exemptions and classifications.

In August, county property owners received their Notice of Proposed Property Taxes, also called a Truth in Millage (TRIM) notice, from the Collier County Property Appraiser. Property owners in disagreement with any of the following found in the TRIM notice have options as authorized by Chapter 194, Florida Statutes:

- The property appraiser's assessment of the property's value;
 - A denial of an application for an exemption, such as homestead, veterans or senior citizen;
 - A denial of an application for property classification, such as agricultural or historic;
 - A denial of an application for tax deferral;
 - A determination that a change of ownership or a qualifying improvement has occurred.
- Property owners in disagreement may

request an informal conference with the Collier County Property Appraiser (239-252-8141) to discuss how the value was determined. If the issue is not resolved, the property owner may file a petition with the county's VAB to appeal the assessment. Property owners may also file a lawsuit in circuit court to challenge the property appraiser's assessment or the decision of the VAB.

The VAB is made up of five members: two from the Collier County Board of County Commissioners, one from the Collier County School Board, and two citizen members. The Office of the Clerk receives and processes petitions and schedules hearings.

The fee to file a petition with the VAB is \$15 per parcel and the deadline is 5 p.m. on Sept. 11, 2020. Property owners may file online at www.CollierClerk.com, or in person at the following address:

Collier County Clerk of the Circuit Court and Comptroller
Value Adjustment Board Clerk
Administration Building
3299 Tamiami Trail E., Suite 401
Naples, Florida 34112
239-252-7240

For more information, call Mike Sheffield at 239-252-6879 or email Mike.Sheffield@CollierClerk.com.

Fish Rules App expanded to include freshwater regulations

Special to the Immokalee Bulletin

TALLAHASSEE – The wait is over! Fish Rules App now includes freshwater fishing regulations. The Florida Fish and Wildlife Conservation Commission (FWC) is excited to announce that their successful partnership with the Fish Rules App has now expanded.

"The Division of Freshwater Fisheries Management is thrilled that the Fish Rules App is now available for freshwater. We have seen how our partnership with Fish Rules has strengthened the communication of fishing regulations and are looking forward to it getting even stronger," said Jon Fury, FWC's director for the Division of Freshwater Fisheries Management. "We encourage fresh and saltwater anglers to use the app whenever they are fishing one of Florida's extraordinary waterbodies to stay up to date on fishing regulations as well as help them identify their catch."

"This is the kind of app that helps agencies like FWC help anglers keep up to date on regulations, fish identification and so much more," said Jessica McCawley, FWC's Division of Marine Fisheries Management director. "We've been encouraging use of this app, known for its quality, for years and are happy about the release of the freshwater version as well."

"We are very excited about our partnership with the Florida Fish and

Wildlife Conservation Commission! Fish Rules App is based out of south Florida, so we're happy to be partnering with our home state," said app cocreator Albrey Arrington. "Everyone knows Florida is the Fishing Capital of the World, and it gives us a lot of pride to be partnered with FWC to help recreational anglers better understand fishing regulations. We are excited to announce that our latest update includes recreational freshwater regulations for Florida."

Fishing regulations change depending on your location, such as in a Fish Management Area. Enable location services in the Fish Rules App, and the app will automatically show you regulations for your actual position. The app is also partnering with the South Atlantic Fishery Management Council and the Gulf of Mexico Fishery Management Council who manage fisheries off Florida in federal waters.

If you have beautiful photos of your catch, Fish Rules is always looking for more photos to add to the app. Share your amazing shots by emailing them to photo@fishrulesapp.com. Preferred shots include the fish being held horizontally and taking up as much of the image as possible.

Learn more at FishRulesApp or follow Fish Rules at [Instagram.com/FishRulesApp](https://www.instagram.com/FishRulesApp) or [Facebook.com/FishRulesApp](https://www.facebook.com/FishRulesApp).

Sports Shorts

Stingrays to hold tryouts

Special to the Immokalee Bulletin

IMMOKALEE – The Stingrays, a 501c3 nonprofit adult minor league football team, cheerleading squad, dance, and community outreach program in Southwest Florida will be holding tryouts on Sunday, September 20 at the Immokalee Sports Complex, 505 Escambia St, Immokalee, from 10 a.m. to

2 p.m.

The Stingrays invite local families to attend. There will be a barbecue and a DJ. The event will also include retirement of the jersey of assistant head coach and Immokalee native Yoshi Smith. For more information please contact Jay Lawrence at 239-980-4397.

Guest Commentary

The intersections of being an "Essential Worker" during the Covid-19 Pandemic

By Yakira Chu

Special to the Immokalee Bulletin
IMMOKALEE – Covid-19 has posed considerable challenges to nearly every family, but none moreso than migrant women and children living in domestic violence in rural areas. At the Shelly Stayer Shelter for Victims of Human Trafficking & Domestic Violence in Immokalee, we serve this population as they navigate through multiple hardships. Through the Domestic Violence Prevention Enhancement and Leadership through Alliances program (DELTA), we recognize the significant wage gaps and lack of resources available to migrant survivors of domestic violence. We work with local employers to adopt policies that provide leave for employees impacted by violence and abuse. Such policies benefit workers and employers by preventing lost production, turnover costs, and keeping profits steady.

There has never been a more vital time for employers to adopt these policies. In Immokalee, our essential workers are mostly migrant laborers. According to the CDC, immigrants disproportionately live in the sectors hardest hit by the pandemic and work on the frontlines as field workers, health care and food service employees, where they face heightened risks of exposure. In Collier County, precisely in Immokalee, risk of exposure is high amongst migrant workers. Some employers are well equipped to provide protective gear and environments for their essential employees while others fail to follow protocols set forth by the CDC.

These risks to essential workers are even greater for women. Nearly 80% of the world's poorest people, mostly migrant women, live in rural areas and work mainly in agriculture. They have less access to resources to assist them with the economic effects the pandemic poses. Food insecurity, limited transportation and unsafe working conditions are part of their everyday lives. Even though they work on farms, they struggle to have food on their own tables. Independent sellers who were once available to them, have had to close because of the virus.

In addition to the food industry, transportation has been impacted. In the early stages of the pandemic, many were unsure if workers on crowded field buses needed

to be wearing masks and sitting six feet apart. Handwashing stations and masks were provided by the community to many farmworkers, but the anxiety and stress of following protocols lingered. Additional concerns for these workers included who would enforce these rules? Would it be police officers? As a population already apprehensive about law enforcement, the additional Covid-19 rules fueled mounting distress, especially in women.

The pandemic has also placed an additional burden on women who have children, as schools and child care centers closed, leaving them with few alternatives between work and home. When combined, these problems are breeding grounds for familial stress and strife which increases incidents of domestic violence. The Shelter has seen an increase in the number of outreach counseling and advocacy services, largely due to the additional challenges migrant women are experiencing during the current pandemic. When you are considered essential, you are not only essential to your families, but also to the community.

The economy has a direct impact on migrant workers. When it is good, workers succeed. When the economy wanes, unemployment rises, drug and alcohol abuse increase. In addition, crime trends increase, as does the number and severity of domestic violence cases. In Immokalee, cases of domestic violence mirror national trends, which show an increase of 17%.

As a community who depends on essential workers, we need to be aware and advocate for the most vulnerable among us. You can help. If you are an employer, review your current protocols to ensure you are supporting and protecting your employees and maintaining a safe workplace environment. The Shelter will assist you with free advocacy, training education and resources for your staff. As a consumer, ask business owners about their leave policies and stress the benefit these strategies bring to them as well as their employees.

Together, we will get through this difficult time. If you are a victim of abuse or violence, contact The Shelter's Crisis Line at 239-775-1101. For more information on the DELTA program, call the Immokalee Outreach Office at 239-657-5700.

Governance Committee



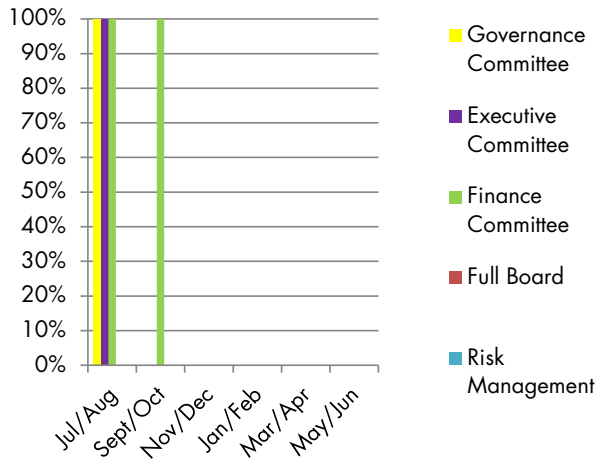
Board of Directors Composition Matrix

LAST	FIRST	COMPANY & POSITION	TERM BEGAN	Min-TERM EXPIRES	2nd-TERM EXPIRES	FINAL TERM EXPIRES	Constituency & Affiliation						Skills/Experience						Diversity					
							For-Profit Business Exp.	Educator / Teaching	Government / Law Enforcement	Healthcare	DV or HT Survivor	Key Collaborator	Non-Profit Executive	Human Resource	Finance / Accounting	Investment	Legal/Judiciary	Marketing / PR	Technology	Board Experience	Real Estate / Construction	Children's Services	Hispanic / Latino	Racial / Ethnic / Age Diversity
1.	Aguilera	Jorge	Deputy Chief of Emergency Medical Services, NC Fire Control & Rescue District (Finance)	2018	2020	2022	2024		X	X	X					X	X				X			M
2.	Anderson	Kay	CFP® Financial Advisor, Ciccarelli Advisory Services Inc. (Finance)	2020	2022	2024	2026	X								X	X							F
3.	Barnett	Bill	Retired Mayor, City of Naples, (Risk Management)	2017	2020	2022	2024							X		X		X		X				M
4.	Bettis	Lloyd	Retired CEO & Board Chair, National Bureau of Property Administration (Finance)	2019	2021	2023	2025	X								X	X			X				M
5.	Ciesla	Ron	Sr. Vice President, Northern Trust Bank (Trustee)	2019	-	-	-	X						X		X			X					M
6.	Clayton	Amy	Vice President & Sr. Portfolio Manager, Fifth Third Bank, Secretary and Treasurer of 2 Non-Profit Boards (Finance)	2016	2018	2020	2022	X								X			X					F
7.	Fox*	Amira	State Attorney, 20 th Judicial Circuit (Governance)	2019	N/A	N/A	N/A			X						X			X					F
8.	Frazzano*	Tracy	Police Chief, Marco Island (Risk Management)	2020	N/A	N/A	N/A			X				X										F
9.	Gregg	Karen	Retired, Past President Milton, MA Junior Women's Club (Governance)	2020	2022	2024	2026								X				X					F
10.	Halman	Andrea	Retired MSW, Director of Community Programs, Lee Mental Health (Governance)	2020	2022	2024	2026				X	X										X		F
11.	Leipzig	Tom	Retired-PricewaterhouseCoopers, Partner (Chair, All Committees)	2016	2018	2020	2022	X			X					X	X		X					M
12.	Lewis Lohman	J. Dean	Retired Judge Juvenile & Domestic; Past President of a National Nonprofit (Governance)	2017	2019	2021	2023									X			X					F
13.	Milien	Erna	Attorney at Law, Certified Mediator (Governance)	2019	2021	2023	2025					X				X						X		F
14.	Novakovich	Elisabeth	Naples Community Hospital/Director Emergency Services (Risk Management)	2017	2019	2021	2023		X		X			X										F
15.	Patton*	Kamela	Superintendent, Collier County Public Schools (Risk Management)	2012	N/A	N/A	N/A		X				X			X	X		X	X				F
16.	Pauldine	David	Retired President/CEO, DeVry University (Finance)	2019	2021	2023	2025	X	X							X			X					M
17.	Rambosk*	Kevin	Sheriff, Collier County Sheriff's Office (Risk Management)	2012	N/A	N/A	N/A			X				X	X			X	X	X				M
18.	Weschler*	Tom	Police Chief, Naples PD (Risk Management)	2012	N/A	N/A	N/A			X		X	X	X				X		X				M
			Minimum Number of Directors				9																	
			Maximum Number of Directors:				20																	
			Seats Occupied:				18																	
			Seats Open:				2																	

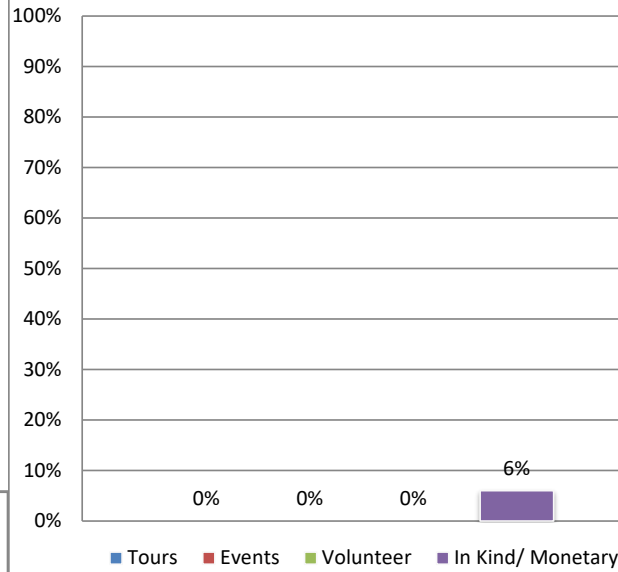
*Top officials (not a designee) from the State Attorney's Office, Collier County Public Schools and local law enforcement, and top elected officials will be exempt from the Board's established term limits (Article III, Section 3 of the Corporate By-Laws, The Shelter, Inc.)

The Shelter for Abused Women & Children Board of Directors Dashboard 2020-2021

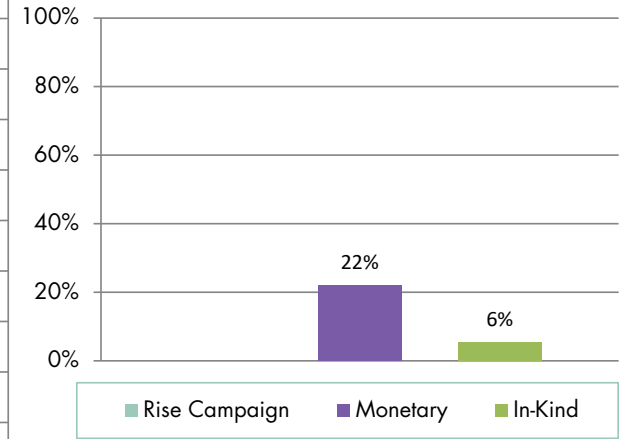
Full Board & Committee Meeting Participation



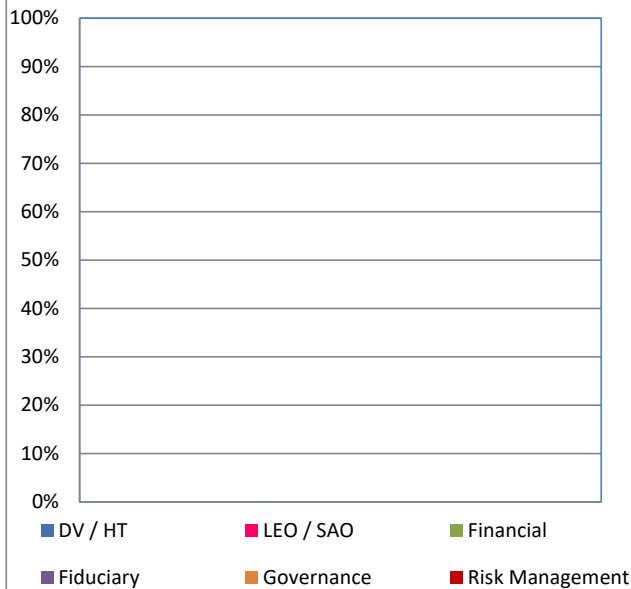
Shelter Ambassador



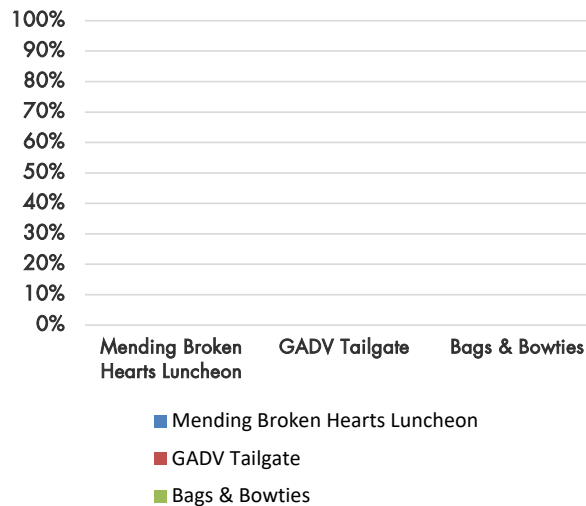
Board Members Who Have Given Financial Gifts 7/1/20 - 6/30/21



Education and Training



Board Participation 2020-2021 Members Attended



Oversight of the Shelter

Charity Navigator (Oct. 1, 2019)

The Shelter has received a 4-Star rating for sound fiscal management and commitment to accountability and transparency since 2009. According to Charity Navigator, "only 3%" of the charities we rate have received at least 9 consecutive 4-star evaluations, indicating that The Shelter for Abused Women & Children outperforms most other charities in America.

Financial Audit (FY 18/19)

There are no reportable conditions, material weaknesses, or instance of noncompliance related to the financial statements that are required to be reported in compliance with governmental auditing standards and generally accepted accounting principles. (GAAP)

FCADV Monitoring (2020)

1. Personnel file requirements .
2. Service File Documentation
3. Annual Sanitation Inspection Requirement



THE SHELTER FOR ABUSED WOMEN & CHILDREN, INC.

BOARD DASHBOARD REPORTING FORM
FY 2020-2021

The undersigned member of The Shelter Board of Directors reports the following for entry on the Board Dashboard:

SHELTER AMBASSADOR

- Tour** of Shelter arranged for my friend
(Name): _____
- Event** and name of friend attending
(Name): _____
- Volunteer** recruited (Name and Shelter Program): _____
- Friend gave **monetary/in kind donation**
(Name of friend): _____

DIRECTOR FINANCIAL GIFTS- check box

- I gave to the **RISE** Campaign
- I gave a **monetary donation** to The Shelter
- I gave an **In-Kind donation** to The Shelter or Options
- I gave to The Shelter through **"Give Where You Live"**
- I gave for **Back-to-School** clothes and supplies for The Shelter's children in residence and Outreach services
- I gave presents for **Christmas** for The Shelter's children in residence and Outreach services

BOARD PARTICIPATION-SHELTER EVENTS-check box

- Mending Broken Hearts
- GADV Tailgate
- Bags & Bowties
- Next Generation Fundraising Projects

Signature: _____

Date: _____

Print: _____

Reporting Form received and noted on Dashboard:

Signature: _____

Date: _____

Print: _____



OVERVIEW FY 20/21 REVISIONS THE SHELTER GOVERNING DOCUMENTS

INTRODUCTION

The following is a summary of the proposed revisions to The Shelter's governing documents, namely the Articles of Incorporation, Bylaws and Board Governance Policies. The Governance Committee is tasked with reviewing and making recommendations for revision as appropriate. These proposed revisions have been reviewed and approved by the CEO and Board Chair, the Executive Committee, and the Governance Committee. The Finance & Endowment Committee has recommended the proposed revisions to Board Governance Policies G-3, G-8 and G-16 which are policies having to do with finance and the endowment.

Most changes are very minor and are for the purpose of improving wording, matching wording in different policies, or updating wording. Policy G-3 is the only complete rewrite. Because the Florida Coalition Against Domestic Violence is in receivership and the Florida Department of Children & Families has taken over the responsibilities of certifying domestic violence centers, DCF has been substituted for FCADV throughout the governing documents.

To save space in the Board meeting packet, excerpts of the Articles of Incorporation, Bylaws and Board Governance Policies are set out in this Overview. For your reference, a complete copy of The Shelter's Articles of Incorporation, Bylaws, and Governance Policies is located at Tabs 10 and 11 of The Shelter's Director Handbook which is found on the Boards' website. You can access the website at:

Website Board Page: <https://naplesshelter.org/boardinformation/>
password: ShelterBoard#2

ARTICLES OF INCORPORATION

Background: The Shelter's original Articles of Incorporation are dated October 2, 1986. The name of the corporation was changed from SAWCC to The Shelter for Abused Women & Children, Inc. October 20, 2011.

It is proposed that the Articles of Incorporation be amended as follows:

- ARTICLE II: PURPOSES- change "domestic abuse" to "domestic violence"
- ARTICLE II: PURPOSES- add "human trafficking"
- ARTICLE III: MEMBERSHIP – delete since The Shelter Bylaws have never included membership and it is not the intention of The Shelter to become a membership organization
- ARTICLE V: OFFICERS – change "President" to "Chair" and "Vice President" to "Vice Chair" to match corporate Bylaws (Note: This was an amendment proposed in 2017 but the Minutes of the meeting do not reflect the vote at that time)



PROPOSED

ARTICLE II: PURPOSES

The SAWCC Shelter for Abused Women & Children, Inc. is organized to raise the consciousness of and educate the community to the problems and incidence of domestic ~~abuse~~ violence and human trafficking; aid and rehabilitate victims of domestic ~~abuse~~ violence and human trafficking; assist the community in providing needed services in this area; and work toward the elimination of domestic ~~abuse~~ violence and human trafficking.

ARTICLE III: MEMBERSHIP

~~Any person who subscribes to the purposes and policies of SAWCC shall be eligible for membership. Types of membership shall be defined in the bylaws of SAWCC.~~

ARTICLE V: OFFICERS

The officers of the corporation and the names of said officers who are to serve through the first (1st) annual meeting at which their successors shall be elected are:

~~President~~ Chair- Barbara Whidden
~~Vice President~~ Vice Chair- Donna Baltakis
Secretary – Barbara Ranck
Treasurer- Pam Cox

CORPORATE BYLAWS

Article IV Officers

Section 6 Description of Officers and Duties

Background:

The position of the Immediate Past Board Chair is referenced in

- ARTICLE III: BOARD OF DIRECTORS, SECTION 3:2 TERM LIMIT EXTENSION FOR PAST BOARD CHAIR
- ARTICLE IV: OFFICERS, Section 1 ENUMERATION OF OFFICERS
- ARTICLE IV: OFFICERS, Section 7 DESCRIPTION OF EXECUTIVE COMMITTEE DUTIES

In ARTICLE IV: OFFICERS, Section 6 DESCRIPTION OF OFFICERS AND DUTIES, no duties are listed for the Immediate Past Board Chair.

Proposed:

ARTICLE IV: OFFICERS



Section 6: DESCRIPTION OF OFFICES AND DUTIES

A. Chair: The Chair shall act as Chairperson during the meetings of the Board of Directors, shall preside at all meetings of the Executive Committee, and shall be a voting ex-officio member of all committees. The Chair shall appoint Directors for each standing and special, ad hoc committee except the Treasurer who shall serve as Chair of the Finance & Endowment Committee pursuant to Article IV, Section 1. The Chair shall appoint committee members not elected to the Board of Directors pursuant to Article VI Section 4. The Chair shall have such duties as to oversight of the Chief Executive Officer as are specified in Article V. The Chair shall have such other duties as usually pertain to this office.

B. Vice Chair: The Vice Chair shall perform duties assigned by the Chair. In the absence of the Chair, the Vice Chair shall assume the duties of the Chair. Pursuant to Article IV, Section 5, in the event the office of Chair should become vacant, the Vice Chair shall succeed to the office of Chair for the unexpired term.

C. Secretary: The Secretary and Chair shall review and edit the minutes of the meetings of the Board of Directors and Executive Committee as recorded by the Shelter staff. Shelter staff shall provide the minutes to the Secretary and Chair in a timely manner so that the Board of Director minutes can be reviewed, edited and provided to the members of the Board of Directors and Executive Committee minutes can be reviewed, edited and provided to the members of the Executive Committee within two (2) weeks after each meeting.

D. Treasurer: The Treasurer shall serve as chairperson for the Finance & Endowment Committee and shall review and present a financial report of the Corporation at each regular meeting of the Board of Directors. The Treasurer is responsible for overseeing the management and stewardship of the organization's assets, including its endowment funds. An annual audit of the financial records of the Corporation shall be conducted by an external auditor who is a Certified Public Accountant ("CPA") approved by the Board of Directors. The Treasurer shall serve as liaison to the external auditor in connection with such review. The audit opinion of the annual Financial Statements prepared by the external auditor shall be reviewed upon completion by the Treasurer and reviewed and accepted by the Finance & Endowment Committee. The Treasurer shall present the audit opinion on an annual basis to the Board of Directors. In connection with the annual filing of Return of Organization Exempt from Income Tax (Form 990), the Treasurer shall annually distribute to the Board of Directors Form 990 prior to filing.

E. Immediate Past Board Chair: The Immediate Past Board Chair shall assist the Executive Committee in effecting a smooth transition based upon knowledge and experience acquired during years of service to The Shelter organization.



CORPORATE BYLAWS

ARTICLE VI COMMITTEES, Section 3, STANDING COMMITTEES: ESTABLISHMENT AND DUTIES

Background: In the Governance Committee's duties and responsibilities #2 because FCADV is in receivership and certified domestic violence centers operate under DCF, it is recommended to substitute Department of Children and Families for FCADV Administrative Standards.

Proposed Revision

ARTICLE VI COMMITTEES Section 3, STANDING COMMITTEES: ESTABLISHMENT AND DUTIES

Governance Committee

The Governance Committee shall meet a minimum of six (6) times per fiscal year with additional meetings as needed. The Governance Committee shall have the following duties and responsibilities:

1. Annually draft and review The Shelter's governance policies and The Shelter's goals to meet the needs of those The Shelter serves and make recommendations to The Shelter Board for final approval of said policies and goals.
2. Review existing Articles of Incorporation and Bylaws of The Shelter at least every three to five years or as needed. The Governance Committee shall ensure that The Shelter's governing documents, including policies, include the requirements of the ~~Florida Coalition Against Domestic Violence Administrative Standards~~ **Florida Department of Children and Families**. The committee shall make recommendations to the Board as to any changes to the governing documents determined to be appropriate by the committee.
3. Review the current Board Matrix during regularly scheduled meetings and identify, interview and submit nominations to The Shelter's Board of Directors.
4. RESERVED
5. Make recommendations to the Board for implementation of the Governance Section of The Shelter's Strategic Plan for the organization.
6. Oversee Board member training and development by instituting an educational program for Board members to include but not be limited to the following topics: governance-based roles and responsibilities, bylaws and policy review; fiscal review; history of the center; program services and service management; privilege and confidentiality; and basic domestic violence and human trafficking training.
7. Prepare and implement a Board Self-Assessment and a Board assessment on an annual basis and report the results to The Shelter's Board.
8. Review Charity Navigator status of The Shelter and make recommendations to the Board of Directors as needed.



9. Conduct Director exit interviews and make recommendations to the Board of Directors as needed.
10. Annually review Board member compliance with filing Conflict of Interest Acknowledgement Forms. Conflict of Interest Acknowledgement Forms are to be executed by each Director and filed with The Shelter at the first Board meeting of each fiscal year.

Background: In the Risk Management Committee's duties and responsibilities #5, because FCADV is in receivership and certified domestic violence centers operate under DCF, it is recommended to substitute Florida Department of Children and Families for FCADV Administrative Standards.

Proposed Revision:

Risk Management Committee

The Risk Management Committee shall meet a minimum of six (6) times per fiscal year with additional meetings as needed. The Risk Management Committee shall have the following duties and responsibilities:

1. The Risk Management Committee shall assist the Board in fulfilling its oversight and monitoring responsibilities with respect to The Shelter's management of significant risks by understanding the major risks of The Shelter and reviewing the risk management activities in place to ensure The Shelter operates within the Board's established risk parameters.
2. The Chair of the Committee shall report to the Board the results of the Committee's activities and the Committee's recommendations for action at the next Board meeting following the Committee meeting. The Committee will annually develop, with input from the CEO, the meeting schedule and applicable agenda. The focus of the Committee's duties shall be on linking The Shelter's risk-taking activities with its strategic objectives and evaluating whether the return-on-risk-being-taken is sufficient to support its strategic goals.
3. The Committee shall oversee the overall enterprise risk management ("ERM") activities employed by management to identify potential events and emerging risks that may affect The Shelter and to appropriately manage risks in order to provide reasonable assurance that The Shelter's stated objectives will be achieved.
4. The Committee shall also oversee the risk activities employed by management used to establish proper safeguards and other management tools to minimize loss associated with inadequate or failed internal processes, people, or systems or loss from external events. This includes the risks associated with information technology and cyber security.
5. The Committee shall recommend to the Governance Committee adoption of Board Governance Policies that relate to risk management and shall recommend the adoption of such policies as may be required to minimize risk to The Shelter for violation or noncompliance with the rules and regulations of the ~~Florida Coalition Against Domestic Violence Administrative Standards~~ Florida Department of Children and Families.
6. The Committee shall enact processes that are designed to protect The Shelter's reputation, particularly the trust by its donors, which can be irrevocably tarnished due to perceived or actual breaches in The Shelter's ability to conduct business securely and responsibly.



7. The Committee's agendas shall cover topics that include a review of risk culture, strategy, tolerance for loss, and internal and external communications.
8. Regular meetings with key executive staff and independent information gathering from stakeholders are essential to the Committee to develop a full narrative of The Shelter's risk management activities.
9. The Committee shall interact with other Board Committees, particularly the Finance and Governance Committees, to ensure full coverage of The Shelter's risk profile and the interdependencies across its risk and performance drivers.
10. The Committee shall review management's Risk Management Plan and shall always consider what are the highest risks and what mitigation exists for these risks. An important role of The Committee shall be reviewing the proposed mitigation of the highest priority risks and determining if the Board can provide additional mitigation.
11. Periodic discussions between Committee meetings shall be held with The Shelter's CFO who oversees the organization's Risk Management efforts to address changes and/or additions to the Risk Register with the goal of reviewing the Risk Register and agreeing the priorities for each risk. A timeline for writing and compiling in one central location all risk-related policies and procedures shall be completed by management's RM Committee.
12. The Committee shall prepare a risk management policy (Governance Policy G-11) for presentation to the Board of Directors and recommendation for adoption. The Committee shall review the Enterprise Risk Management Plan developed by the Management Risk Management Committee and give input prior to presentation to the Board of Directors for approval. The Committee shall review the policy and ERM Plan annually for appropriate revisions to recommend to the Board for adoption.
13. The Risk Management Committee shall coordinate with the Finance & Endowment Committee regarding The Shelter's insurance coverages and the Finance & Endowment Committee shall provide recommendations to the Board of Directors as needed.

BOARD GOVERNANCE POLICY G-3 ASSET PROTECTION

Background:

First, as to Policy G-3, the title has been revised from "Asset Protection" to include the title of Policy G-8 "Fiscal Oversight" which has been merged into G-3. The title has been revised to address a topic not previously included in The Shelter's Bylaws or Policies, "Receipt of Charitable Gifts, Donations and Bequests". The new title is: "Asset Protection, Fiscal Oversight and Receipt of Charitable Gifts, Donations and Bequests".

Second, as to the first full paragraph labeled "Asset Protection and Fiscal Oversight", the language has been revised to include wording from G-8 as well as clarifying and expanding existing G-3 language.

Third, the next two paragraphs highlighted in green are language merged from G-8.



Fourth, as to the 4th paragraph labeled “Contracts and/or Financial Obligations” the following revisions were made:

- Changed “is” to “shall be”
- Changed “agency” to “corporation”
- Added an exception to the requirement that both the CEO and Board Chair jointly sign all contracts and documents that financially obligate the corporation. The Finance & Endowment Committee and CEO recommend the revisions to balance the corporation’s fiduciary duty to provide asset protection with the need to facilitate to the day-to-day business of The Shelter without requiring multiple signatures. The bulleted paragraph was added noting that BOD approval is required for contracts or financial obligations other than those previously approved by the BOD in the annual budget if such contracts/financial obligations exceed \$50,000.00. The Finance & Endowment Committee is to review the contracts/financial obligations not noted as exceptions to BOD approval and make a recommendation prior to submission to the BOD for a vote.
- Deleted the next paragraph with strikeouts

Fifth, as to the 5th paragraph labeled “Receipt of Unencumbered and/or Unrestricted or Restricted Charitable Gifts, Donations, and Bequests” it is recommended the CEO be granted the authority set out. As a result of the recent requirement of an email vote for Board approval granting the CEO authority to receive charitable gifts, donations and bequests and execute documents pertaining to same, a review of The Shelter’s Bylaws and Policies revealed that no such authority is currently established in the governing documents. Therefore, this provision is being added.

Sixth, as to the 6th paragraph “Receipt of Encumbered Charitable Gifts, Donations, and Bequests” this provision was added for the same reason. The Finance & Endowment Committee recommends that Board approval be required in this event. The Finance & Endowment Committee will review and make a recommendation to the BOD prior to a BOD vote.

Seventh, as to the 7th paragraph, “Corporate Resolution” this is a new paragraph that is recommended to facilitate furnishing a corporate resolution to donors that establishes G-3 is in full force and effect each fiscal year.

Proposed Policy G-3 “Asset Protection, Fiscal Oversight, and Receipt of Charitable Gifts, Donations and Bequests ”

ASSET PROTECTION AND FISCAL OVERSIGHT: It is shall be the policy of The Shelter Board of Directors to provide for asset protection and fiscal oversight ~~in accordance with~~ by utilizing generally accepted accounting procedures business practices; by the purchase of insurance to manage risks

arising from loss and/or liability; and by Board approval of and the organization’s compliance with The Shelter Risk Management Plan.



Upon preparation of the annual budget by the Chief Executive Officer or Chief Financial Officer, the Finance & Endowment Committee comprehensively reviews and approves it and presents it to the Board for review and approval. The Board shall approve the annual budget.

The Board shall regularly review financial statements at each Board meeting, and shall ensure that proper financial controls are in place.

CONTRACTS AND/OR FINANCIAL OBLIGATIONS: It is shall be the policy of The Shelter Board of Directors that only the CEO and the Chair of the Board shall be authorized to sign contracts and financially obligate the agency corporation, with the following exception:

- Board approval shall be required for all contracts and/or financial obligations of the corporation that exceed \$50,000.00 unless such contract and/or financial obligation has been approved by the Board in the annual budget in which case the CEO, or the CEO's appointed designee, shall be authorized to execute the contract and/or financial obligation without the additional signature of the Chair of the Board. In the event Board approval is required, the contract and/or financial obligation shall be submitted by the CEO to the Finance & Endowment Committee for review and recommendation to the Board prior to the Board vote.

~~Board approval shall be required for all contracts for the purpose of purchasing, constructing, or remodeling of real property in excess of \$25,000. If such contract is less than \$25,000, the CEO, or authorized designee, shall be authorized to execute the contract without the signature of the Chair of the Board.~~

RECEIPT OF UNENCUMBERED AND/OR UNRESTRICTED OR RESTRICTED CHARITABLE GIFTS, DONATIONS, AND BEQUESTS: For charitable gifts, donations, and bequests in which unencumbered and/or unrestricted or restricted assets are to be transferred to The Shelter it shall be the policy of The Shelter that the CEO, or authorized designee, shall be granted authority to receive and execute legal documents relating to such charitable gifts, donations and bequests without the additional signature of the Board Chair. The CEO shall have authority to sign documents, receipts and other instruments acknowledging the receipt of the assets being transferred to The Shelter for Abused Women & Children, Inc. Charitable gifts, donations and bequests with a restriction on expendability to an endowment fund of The Shelter shall be governed by the provisions of Policy G-16.

RECEIPT OF ENCUMBERED CHARITABLE GIFTS, DONATIONS, AND BEQUESTS: For charitable gifts, donations or bequests in which encumbered assets are to be transferred to The Shelter it shall be the policy of The Shelter Board of Directors that Board approval shall be required. In the event Board approval is required, the proposed transfer shall be submitted by the CEO to the Finance & Endowment Committee for review and recommendation to the Board prior to the Board vote. If approved by the Board, then the CEO, or the CEO's appointed designee, shall be authorized to

receive and execute legal documents relating to such charitable gifts, donations and bequest without the signature of the Board Chair.



CORPORATE RESOLUTION: At the last meeting of each fiscal year and upon any revision to Policy G-3 thereafter, The Shelter Board of Directors shall pass a corporate resolution verifying the authority of the parties named herein to receive and execute legal documents on behalf of The Shelter for Abused Women & Children, Inc. for the following fiscal year

BOARD GOVERNANCE POLICY G-4 FINANCIAL AUDIT

Background: As to Policy G-4 “Financial Audit” in the 1st sentence, change “agency” to “corporate” since The Shelter for Abused Women & Children, Inc. is not an agency, it is a nonprofit corporation. In the 2nd sentence, change “should” to “shall” to match language in duties of the Finance & Endowment Committee #6.

Proposed Policy G-4 “Financial Audit”

It is the policy of The Shelter to contract for an independent financial audit of agency **corporate** records each fiscal year. This audit ~~should~~ **shall** be conducted by a qualified Certified Public Accounting firm in accordance with generally accepted accounting principles.

BOARD GOVERNANCE POLICY G-5 CASH DISBURSEMENT & CHECK SIGNATURES

Background: As to Policy G-5 “Cash Disbursement & Check Signatures” in the 1st sentence the terminology should be “generally accepted accounting principles”, rather than “practices”. There are no other recommended changes to Policy G-5.

Proposed Policy G-5 “Cash Disbursement & Check Signatures” Change to 1st Sentence

It is the policy of The Shelter to have cash disbursement and check signature procedures in accordance with generally accepted accounting ~~practices~~ **principles**.

BOARD GOVERNANCE POLICY G-8 FISCAL OVERSIGHT

Background: Currently the topic of “asset protection” is in Policy G-3. The topic of “fiscal oversight” is in Policy G-8. Asset protection and fiscal oversight are both duties of the Board and the concepts are interrelated. It is recommended that Policy G-8 be merged into Policy G-3 in its entirety with no proposed changes.

Current Policy G-8 Fiscal Oversight



The Board of Directors shall provide fiscal oversight.

Upon preparation of the annual budget by the Chief Executive Officer or Chief Financial Officer, the Finance & Endowment Committee comprehensively reviews and approves it and presents it to the Board for review and approval. The Board shall approve the annual budget.

The Board shall regularly review financial statements at each Board meeting, and shall ensure that proper financial controls are in place.

BOARD GOVERNANCE POLICY G-10 ORIENTATION & TRAINING

Background: As to Policy G-10 "Orientation & Training" it is recommended that Paragraph 1 be modified to mirror Policy G-15 requirements. G-15 requires that the nominee attend a new Board or Committee member orientation and tour which shall occur prior to the commencement of Board or

Committee service. Also it is proposed to delete the reference to FCADV and substitute DCF in the last paragraph.

Proposed Policy G-10 "Orientation and Training"

~~All Board members are required to receive Board training, orientation and tour to be completed within the first six months.~~ Newly elected Board members and newly appointed Committee Members Not Elected to The Board shall attend a new Board or Committee member orientation, training and tour conducted by the CEO. The orientation, training and tour shall occur prior to the commencement of Board or Committee service. New Board and Committee mMembers cannot accept an office before completing the orientation and training. Board members shall receive training at each Board meeting.

Minimum orientation and training shall include governance-based roles and responsibilities; bylaws and policy review; fiscal review; history of the center; program services and service management; privilege and confidentiality; and, basic domestic violence and human trafficking training. Additionally, Board members are required to attend Board meetings and regularly scheduled Board training sessions.

All Board training materials regarding governance shall be approved by FCADV the Florida Department of Children and Families.

BOARD GOVERNANCE POLICY G-11 ENTERPRISE RISK MANAGEMENT

Background: Policy G-11 "Enterprise Risk Management" It is recommended that the reference to FCADV on page 3 of 4 and substitute DCF.

Proposed Policy G-11 Page 3 of 4



Enterprise Risk Management Process Implementation continued...

The Board is also responsible for approving written policies that clearly express the Board's goals and risk tolerance as well as mechanisms for monitoring, review and disposition of risks.

The Board RM Committee shall:

- Perform its duties established in the Bylaws
- Meet with the Board of Directors at least annually to identify the Board's risk appetite and develop the ERM Process for the fiscal year within the parameters of the Board's decision regarding risk tolerance and the Board's strategic objectives.
- Committee members shall meet with the members of the Management RM Committee at least quarterly and more often if necessary.
- Develop an annual fiscal year timeline for Board RM Committee's activities with target dates for completion of different tasks.
- Determine the types of Interim RM Reports required of the Management RM Committee at each quarterly meeting.
- Determine the types of monitoring and oversight reports to be shared with the Board and Executive Committee at each meeting.
- Develop an annual survey of risks The Shelter operation faces. The Board RM Committee shall review the survey results, develop recommendations and report the results to the Board. The annual risk survey shall be distributed by the CEO on behalf of the Committee to the following: Members of the Board of Directors; Members of the Board of Trustees; Shelter Staff
- Collaborate with Chairs of the Finance and Governance Committees to ensure that risk management issues and potential mitigation are evaluated taking into account each Committee's duties and expertise.
- Annually review the Management RM Committee's indicia of compliance of its review of operation's risk management related Policies and Procedures.
- Annually review the Management RM Committee's indicia of compliance by the Shelter operation with all ~~FCADV~~ Florida Department of Children and Families risk management related requirements established by the Florida Department of Children and Families in ~~FCADV Administrative Standards~~, contracts and other ~~FCADV~~ oversight and audit documents.
- Review results of the Management RM Committee's annual risk management workshops with Victims/Survivors, Staff, CPA, Insurance Broker and other Stakeholders, develop recommendations and report the results to the Board.

BOARD GOVERNANCE POLICY G-14 CHIEF EXECUTIVE OFFICER SUCCESSION PLAN

Background: Policy G-14 "Chief Executive Officer Succession Plan" It is recommended to delete the references on pages 6 of 7 and page 7 of 7 to FCADV and substitute DCF.



Proposed Policy G-14 Pages 6 of 7 and 7 of 7

The Florida Coalition Against Domestic Violence **Florida Department of Children and Families (DCF)** will help certified domestic violence centers in their search for new Chief Executive Officers. ~~In coordination with The Shelter's Board of Directors, FCADV will help draft the announcement, handle the advertisement, help revise the job description and screen and interview candidates, offering to The Shelter's Board of Directors the top candidates for consideration. This service is done as part of our membership dues. It is strongly recommend the Board of Directors take advantage of this service, if such a need arises.~~ It is ~~also~~ recommended that the Chief Operating Officer and all Senior Leadership Staff will be invited to participate in the interview process if the Chief Executive Officer will not be participating.

BOARD GOVERNANCE POLICY G-15 BOARD OF DIRECTOR AND COMMITTEE MEMBER NOMINATION POLICY

Background: The Executive Committee recommends that the language of Policy G-15 be revised to provide for review by the Executive Committee of a nomination that does not receive 51% approval by the Governance Committee. This addition is consistent with the current G-15 procedure providing for Executive Committee review of a nomination rejected by the CEO and a nomination rejected by the Nominations Panel.

Proposed Policy G-15 Page 1 of 2

Any nomination not submitted to the nominations panel or to the Governance Committee **and any nomination that receives less than 51% approval of the Governance Committee** shall be reviewed by the Executive Committee at its next meeting.

BOARD GOVERNANCE POLICY G-16 ENDOWMENT FUNDS INVESTMENT PLAN

Background: The Finance & Endowment Committee requested language on page 1 of 2 in the "Donations" paragraph to change "may" to "shall"; and to cross-reference to Policy G-3.

Proposed Policy G-16 Page 1 of 2 "Donations" paragraph

Donations

Gifts of cash and publicly traded securities, including stocks, mutual fund shares, ETF's, and bonds, are acceptable donations. The Finance and Endowment Committee ~~may~~ **shall** determine the eligibility of other types of donations to ~~the funds~~ **The Shelter**. All assets received should be liquidated as soon as administratively possible. **The authorization to receive and execute legal documents relating to donations to The Shelter are subject to provisions of Policy G-3 "Asset Protection, Fiscal Oversight and Receipts of Charitable Gifts, Donations and Bequests".**

**GOVERNANCE COMMITTEE
PROGRESS REPORT**

FY 2020-2021 Committee Duties and Responsibilities

DUTIES	TIMELINE	PROGRESS/OUTCOME
<p>Board Governance Policies Review, develop and draft revisions to meet Shelter’s goals</p> <p>Review for FCADV compliance</p> <p>Articles of Incorporation and Bylaws</p> <p>Review, develop and draft revisions to meet Shelter’s goals</p> <p>Review for DCF compliance</p>	<p>Review of all governing documents commenced 7/14 with CEO and Chair. Policies G-3, G-8 & G-16 were reviewed, revised and approved by Finance Com. in August.</p> <p>All proposed revisions were reviewed, revised and approved by Executive Com. 8/25 and Governance Com. 9/10</p> <p>Same</p>	<p>Target presentation to BOD 9/29/20</p> <p>Same</p>
<p>Board Matrix and Committee Matrix; Nominations</p> <p>Review Matrix; identify, interview and submit nominations for:</p> <ul style="list-style-type: none"> • Board • Committee Members 	<p>Review conducted at every GC and BOD mtg.</p>	

<p>Review Matrix for:</p> <ul style="list-style-type: none"> • Director and Committee Member Term Limits <p>Review Officer Terms</p> <ul style="list-style-type: none"> • 2-year terms <p>Monitor BOD Dashboard</p>	<p>Review at GC mtg. 3/11/21</p> <p>Officers' terms are 7/1/2020-6/30/22</p> <p>Review conducted at every GC and BOD meeting</p>	
<p>DCF Required Board Governance Training</p>	<p>Pending response by DCF as to whether BOD can conduct training or if DCF plans to conduct training</p>	
<p>Board Training Schedule</p>	<p>Scheduled for September, December, February and March BOD meetings</p>	<p>9/29/20 Julie Franklin, Shelter COO, to present on Shelly Stayer Shelter and Immokalee demographics, challenges and opportunities</p> <p>12/1/20 Betsy Novakovich and Vail Fisher to present on hospital/hotel protocols to ID HT victims</p>

		<p>2/9/21 Julie Franklin to present on Human Trafficking Programs</p> <p>3/30/21 Proposed: Chair and GC Com. Chair to present on BOD Governance Policies & Bylaws; BOD Role; CEO Role; Fiduciary Duty; BOD Ethics and Conflict of Interest</p>
<p>Strategic Plan 2021-2024</p> <p>Make recommendations to BOD for implementation of Governance Section of current plan</p>	<p>Delayed to FY 21/22 due to pandemic</p>	
<p>Board Self-Assessment</p> <p>Prepare and implement survey and report results to BOD</p>	<p>Review survey questions GC mtg. 1/14/21</p> <p>Target sending survey to BOD 2/1/21</p> <p>Report results to GC 3/11 and to BOD 3/30</p>	

<p>Review the 2020 survey recommendations of “Top Priorities” for fiscal year and track progress</p>	<p>Combine with Exit interview recommendations for past 2 years and develop a plan</p>	
<p>Charity Navigator</p> <ul style="list-style-type: none"> • Review nonfinancial issues and make recommendations • Review DCF Audit Report and make recommendations 	<p>Charity Navigator rating sent to Shelter 12/1/20</p> <p>GC review 12/10</p>	
<p>Exit Interviews</p> <ul style="list-style-type: none"> • Conduct interviews and make report to GC and BOD • Recommend improvements based upon responses 	<p>Karen Smith rotated off BOD 6/30/20 - to be interviewed by 3/15/21</p> <p>Combine Exit Interview recommendations & past 2 years Self-Assessment recommendations; develop a plan</p>	
<p>Conflict of Interest Acknowledgement Forms Forms to be executed annually</p>	<p>As of 9/10 all but one form signed and returned</p>	<p>Target all forms filed by 9/29/20</p>

Finance Committee





FISCAL YEAR 2021 INTERNAL FINANCIAL STATEMENT OVERVIEW

AS OF AUGUST 31, 2020

(For Management Discussion Purposes)

THE SHELTER FOR ABUSED WOMEN & CHILDREN, INC.
ASSET REPORT
AS OF AUGUST 31, 2020

	Money Market	CD's	Equities	Bonds	Real Estate	Commodities	Checking Accts	8/31/20	7/31/20	8/31/19
Cash & Investment Operating Accounts										
Iberia - Operating	-	-	-	-	-	-	69,253	69,253	74,578	54,984
Iberia - Money Market	245,270	-	-	-	-	-	-	245,270	152,729	164,713
Iberia - Options	61,099	-	-	-	-	-	-	61,099	32,122	14,046
Merrill Lynch Reserve - MLBDP	1,233,654	1,487,811	-	-	-	-	-	2,721,465	2,769,192	6,971,915
Iberia - Petty Cash	-	-	-	-	-	-	2,586	2,586	2,853	2,830
NT Guild Checking Account	-	-	-	-	-	-	2,538	2,538	2,538	4,616
Finemark	225,044	-	-	-	-	-	-	225,044	504,293	500,274
Total Operating	1,765,067	1,487,811	-	-	-	-	74,377	3,327,255	3,538,305	7,713,378
Endowment (General, Donor, Kennel, TL, Immokalee)										
Northern Trust - Cash	65,817	-	-	-	-	-	-	65,817	93,453	114,041
Northern Trust - Equities	-	-	14,653,396	-	-	-	-	14,653,397	13,814,770	12,740,757
Northern Trust - Fixed	-	-	-	5,811,490	-	-	-	5,811,490	5,777,725	5,115,956
Community Foundation - Equities	-	-	70,791	-	-	-	-	70,791	67,267	64,602
Subtotal Naples Endowment	65,817	-	14,724,187	5,811,490	-	-	-	20,601,495	19,753,216	18,035,356
UBS - Cash	169,941	-	-	-	-	-	-	169,941	239,590	-
UBS - Equities	-	-	2,228,277	-	-	-	-	2,228,277	2,090,178	2,073,294
UBS - Fixed	-	-	-	1,018,667	-	-	-	1,018,667	950,395	-
Subtotal Immokalee Endowment	169,941	-	2,228,277	1,018,667	-	-	-	3,416,885	3,280,163	2,073,294
Total Endowment	235,758	-	16,952,464	6,830,158	-	-	-	24,018,381	23,033,379	20,108,650
TOTAL ALL CASH ASSETS	2,000,825	1,487,811	16,952,464	6,830,158	-	-	74,377	27,345,636	26,571,684	27,822,028
NOTES:										
Decrease in operating cash and investments was due to the final payment to David Corban and furniture and fixture payments for the Shelly Stayer Shelter and payments made for the sports court being built in Naples. In addition, August is one of the Shelter's slow months where expenses often exceed revenue.										
Increase in endowment investments was due to investment gains less fees.										
Variance										
	Amount	%	Reconciliation of cash to net assets							
Total Cash & Investments - Current Year to Date vs. Prior Period	773,952	2.91%	Unrestricted		1,739,292			1,571,197		422,134
Total Cash & Investments - Current Year to Date vs. Prior Year	(476,392)	-1.71%	Unrestricted-Designated (General endowment)		17,681,201			16,951,771		15,459,993
			Unrestricted-Designated (Immokalee endowment)		2,313,881			2,221,781		2,073,294
			Unrestricted-Designated (Other board designated)		1,124,966			1,205,000		1,310,400
			Temporarily Restricted		1,419,397			1,555,036		6,552,316
			Permanently Restricted (Immokalee endowment)		1,003,008			1,003,008		-
			Permanently Restricted		2,063,891			2,063,891		2,003,891
					27,345,636			26,571,684		27,822,028

THE SHELTER FOR ABUSED WOMEN & CHILDREN, INC.
BALANCE SHEET COMPARISONS

	<u>8/31/2020</u>	<u>7/31/2020</u>	<u>8/31/2019</u>
ASSETS			
Current Assets			
Cash Accounts			
Iberia Bank - Operating	69,253	74,578	54,984
Iberia Bank - Money Market	245,270	152,729	164,713
Iberia Bank - Options	61,099	32,122	14,046
Merrill Lynch	2,721,465	2,769,193	6,971,915
Finemark	225,044	504,293	500,274
NT Guild Checking Account	2,538	2,538	4,616
Other	2,586	2,853	2,830
Total Cash Accounts	<u>3,327,255</u>	<u>3,538,306</u>	<u>7,713,378</u>
Deferred Compensation Plans	<u>491,812</u>	<u>481,260</u>	<u>394,088</u>
Endowment			
UBS - Immokalee Endowment	2,313,881	2,221,781	2,073,294
UBS - Donor Immokalee Endowment	1,103,004	1,058,382	-
General Endowment - Northern	16,668,677	15,984,495	14,571,162
General Endowment - Harding	524,417	507,982	445,097
General Endowment - Grani	417,316	392,027	379,133
General Endowment - Community Foundation	70,791	67,267	64,602
Kennel Endowment	120,689	115,521	106,929
Donor Endowment	1,109,046	1,064,374	985,181
TL Endowment	1,690,559	1,621,549	1,483,253
Total Endowment	<u>24,018,379</u>	<u>23,033,377</u>	<u>20,108,651</u>
Total Cash and Investments	27,837,446	27,052,943	28,216,117
Grants Receivable	647,619	712,015	894,314
Pledges General	82,312	82,312	87,966
Pledges Rise Campaign	116,534	116,534	436,751
Pledges SFTS	10,305	10,390	12,525
Pledges Endowment	86,010	100,010	135,010
Annuity & Other Misc Receivable	16,720	16,720	18,207
Discount on Pledges Receivable	(22,066)	(22,066)	(22,066)
Options Inventory	198,877	184,922	184,922
Total Current Assets	<u>28,973,757</u>	<u>28,253,780</u>	<u>29,963,746</u>
Property & Equipment			
Land, Buildings, Equipment	20,821,628	12,940,195	12,402,470
Accumulated Depreciation	(4,856,457)	(4,829,509)	(4,502,563)
Total Property & Equipment	<u>15,965,171</u>	<u>8,110,686</u>	<u>7,899,907</u>
Other Assets			
Prepaid Expenses	42,643	39,559	38,118
Work in progress	22,024	1,024,802	1,230,149
Deposits	24,059	25,545	5,045
Total Other Assets	<u>88,726</u>	<u>1,089,906</u>	<u>1,273,312</u>
TOTAL ASSETS	<u><u>45,027,655</u></u>	<u><u>37,454,373</u></u>	<u><u>39,136,965</u></u>

THE SHELTER FOR ABUSED WOMEN & CHILDREN, INC.
BALANCE SHEET COMPARISONS

	<u>8/31/2020</u>	<u>7/31/2020</u>	<u>8/31/2019</u>
LIABILITIES			
Current Liabilities			
Accounts Payable	78,010	16,343	17,735
Accrued Expenses	268,694	140,735	219,406
Deferred Compensation - Vested	285,913	218,691	218,691
Sales Tax Payable	4,153	4,239	4,940
Employee Payroll Deductions	(288)	(508)	15
Employee Medical Reimbursement	1,865	5,698	4,732
Deposits	3,049	19,224	2,400
Total Current Liabilities	<u>641,396</u>	<u>404,422</u>	<u>467,919</u>
Long-Term Liabilities			
Interest Free Loan	27,000	27,000	36,000
TOTAL LIABILITIES	<u>668,396</u>	<u>431,422</u>	<u>503,919</u>
NET ASSETS			
Fund Balance	42,826,635	36,236,583	39,361,005
Deferred Accounts Receivable	(68,500)	(74,193)	(5,068)
Current Year	1,601,124	860,561	(722,891)
TOTAL NET ASSETS	<u>44,359,259</u>	<u>37,022,951</u>	<u>38,633,046</u>
TOTAL LIABILITIES AND NET ASSETS	<u>45,027,655</u>	<u>37,454,373</u>	<u>39,136,965</u>
RECONCILIATION OF NET ASSET BY RESTRICTION			
Board Designated Net Assets			
Capital Projects - Rise Campaign	1,104,966	1,185,000	1,285,400
Capital Projects - Other	20,000	20,000	25,000
Fixed Assets - Property	15,965,171	8,110,686	7,899,907
General Naples Endowment	17,681,201	16,951,771	17,533,288
General Immokalee Endowment	1,310,873	1,218,773	-
Total Board Designated Net Assets	<u>36,082,211</u>	<u>27,486,230</u>	<u>26,743,595</u>
Unrestricted Operating Funds	3,599,208	4,723,242	2,761,483
Temporarily Restricted Net Assets			
The Shelly Stayer Shelter Construction	116,534	214,981	6,989,067
Other Time/Purpose Donor Restrictions	1,419,397	1,456,589	-
Total Temporarily Restricted Net Assets	<u>1,535,931</u>	<u>1,671,570</u>	<u>6,989,067</u>
Permanently Restricted Net Assets			
Donor Restricted Endowments	2,138,901	2,138,901	2,138,901
Donor Immoklaee Endowment	1,003,008	1,003,008	-
Total Temporarily Restricted Net Assets	<u>3,141,909</u>	<u>3,141,909</u>	<u>2,138,901</u>
Total Net Assets	<u>44,359,259</u>	<u>37,022,951</u>	<u>38,633,046</u>

THE SHELTER FOR ABUSED WOMEN AND CHILDREN, INC.
FINANCIAL REPORT FOR BOARD OF DIRECTORS
AUGUST 31, 2020

	YTD ACTUAL AS OF 8/31/20	YTD BUDGET AS OF 8/31/20	VARIANCE	TOTAL 2020-2021 BUDGET	YTD ACTUAL AS OF 8/31/19	YTD BUDGET AS OF 8/31/19	VARIANCE	TOTAL 2019- 2020 BUDGET
REVENUE								
General Donations	213,757	135,961	77,796	1,861,388	180,494	336,411	(155,917)	1,883,466
Fundraising Activities	113,213	84,926	28,287	1,792,500	237,911	149,619	88,292	1,331,500
United Way	3,333	1,875	1,458	7,500	2,500	1,250	1,250	-
<i>Subtotal - Public Support</i>	<i>330,303</i>	<i>222,762</i>	<i>107,541</i>	<i>3,661,388</i>	<i>420,905</i>	<i>487,280</i>	<i>(66,375)</i>	<i>3,214,966</i>
State & Federal Grants	226,876	252,816	(25,940)	1,910,937	237,159	238,651	(1,492)	1,432,468
Options Thrift Shoppe	167,682	153,000	14,682	1,400,000	159,544	155,800	3,744	1,400,000
Transitional Living Rent	2,706	5,000	(2,294)	30,000	3,367	5,000	(1,634)	18,000
Cell Phones	-	-	-	-	84	-	84	-
Interest - Operating	243	-	243	-	18,399	-	18,399	12,000
<i>Subtotal - Miscellaneous Revenue</i>	<i>2,949</i>	<i>5,000</i>	<i>(2,051)</i>	<i>30,000</i>	<i>21,850</i>	<i>5,000</i>	<i>16,850</i>	<i>30,000</i>
TOTAL OPERATING REVENUE	727,810	633,578	94,232	7,002,325	839,458	886,731	(47,273)	6,077,434
EXPENSES								
Personnel	695,120	848,293	153,173	5,421,407	568,603	746,838	178,234	4,529,744
Occupancy and Office Expenses	252,805	208,904	(43,901)	951,580	161,015	193,824	32,809	895,680
Staff Development	9,321	12,333	3,012	74,000	8,807	46,725	37,918	132,050
Volunteers, Directors, Trustees	620	1,067	447	11,000	588	3,500	2,912	21,000
<i>Subtotal - Operating Expenses</i>	<i>262,746</i>	<i>222,304</i>	<i>(40,442)</i>	<i>1,036,580</i>	<i>170,410</i>	<i>244,049</i>	<i>73,639</i>	<i>1,048,730</i>
Fundraising	20,151	41,035	20,884	529,700	55,236	60,574	5,338	420,480
Direct Program Expense	11,918	29,617	17,699	184,850	26,019	28,497	2,477	170,980
TOTAL OPERATING EXPENSES	989,935	1,141,249	151,314	7,172,537	820,268	1,079,957	259,689	6,169,934
NET REVENUE	(262,125)	(507,671)	245,546	(170,212)	19,189	(193,226)	212,415	(85,000)
Endowment Earnings Transferred to Support Operations	-	28,369	(28,369)	170,212	-	16,667	(16,667)	100,000
NET REVENUE & ENDOWMENT EARNINGS TRANSFERRED	(262,125)	(479,302)	217,177	-	19,189	(176,559)	195,748	15,000
NON-CASH REVENUE & EXPENSES								
In-Kind Donations	56,948	35,332	21,616	295,000	52,581	56,667	(4,086)	340,000
Fixed Assets Donated	-	-	-	-	-	-	-	-
Depreciation	(56,948)	-	(56,948)	-	(60,000)	-	(60,000)	-
PASS-THROUGH FUNDS								
Fresh Start Revenue	4,000	6,667	(2,667)	40,000	20,881	6,667	14,214	40,000
Fresh Start Expenses	(5,597)	(6,667)	1,070	(40,000)	(16,483)	(6,667)	(9,816)	(40,000)
OPERATING INVESTMENTS								
Transaction & Management Fees	-	-	-	-	(1,546)	-	(1,546)	-
Interest & Dividends	13	-	13	-	18	-	18	-
Gains/Losses	21,185	-	21,185	-	9,516	-	9,516	-
ENDOWMENT								
Contributions	-	-	-	-	-	-	-	-
Interest & Dividends	28,181	-	28,181	-	38,141	2,000	36,141	-
Gains/Losses	1,868,172	-	1,868,172	-	(139,819)	-	(139,819)	-
Management Fees	(9,012)	-	(9,012)	-	(8,654)	-	(8,654)	-
OTHER								
Capital Expenditures Funded	-	-	-	-	(22,611)	(4,500)	(18,111)	(27,000)
Bad Debt/Other Extraordinary Items	-	-	-	-	-	-	-	-
TOTAL YEAR-END ADJUSTMENTS	1,849,994	-	1,849,994	-	(180,557)	(2,500)	(178,057)	(27,000)
Adjusted Net Income Before Immokalee Revenue & Expenses	1,587,869	(479,302)	2,067,171	-	(161,368)	(179,059)	17,691	-
IMMOKALEE								
Revenue	14,620	-	14,620	-	33,103	-	33,103	-
Expenses	(1,365)	-	(1,365)	-	(14,194)	-	(14,194)	-
Capital Expenses - Land Purchase	-	-	-	-	(580,433)	-	(580,433)	-
NET REVENUE IMMOKALEE	13,255	-	13,255	-	(561,523)	-	(561,523)	-
Total Adjusted Net Income	1,601,124	(479,302)	2,080,426	-	(722,891)	(179,059)	(543,832)	-

**EXPLANATION OF ACTUAL VERSUS BUDGET VARIANCES GREATER THAN \$10,000
AUGUST 31, 2020**

LINE ITEM	PLAN	EXPLANATION
Revenue:		
General Donations	\$ 77,796	General donations are always an estimate, but some of the funds received over budget were for our school and food drive. General donations are over budget by 50% and over the prior year's donations by 18%.
Fundraising Activities	\$ 28,287	Fundraising revenue is over budget due to receiving Mending Broken Hearts & the Men's Event sponsorships in August over what was budgeted. The Shelter anticipate: that the total event revenue will still come in as originally budgeted.
State & Federal Grants	\$ (25,940)	State & Federal Grants are under budget due to the following reasons: 1) The Shelter budgeted to receive HUD funds for its Rapid Re-housing program. However, we have yet to receive the awarded contract.
Options	\$ 14,682	The Shelter's Options Thrift Shoppe is slightly over budget. We continue to trend back to normal since being closed during the pandemic. Sales are over budget by 10% and over the prior year's sales by 5% fiscal year to date.
Expenses:		
Personnel	\$ 153,173	Personnel expenses were under budget for the following reasons: 1) The Shelter currently has seven open positions, which are noted below. In addition, throughout the year there were other positions open, which subsequently were filled. -Naples Residential Manager -Two FT DV Advocates and a PT DV Advocate in Immokalee -Clinical Therapist -Chief Financial Officer (This position will not be filled due to the organizational restructure) -Two FT Child Care Advocates in Immokalee -Immokalee Outreach Advocate 2) The Shelter budgeted for all full time staff to receive medical benefits, however all new staff have a waiting period of three months until they are eligible.
Operating Expenses	\$ (40,442)	Occupancy and office expenses were over budget as The Shelter had anticipated making insurance payment installments in line with prior years. This year a much larger initial installment was approved to be made in August as we moved to a new insurance broker.
Fundraising Activities	\$ 20,884	Fundraising expenses were under budget because the Men's Tailgate Event was left unbudgeted as net revenue will be transferred to the Rise Campaign.
Direct Program Expenses	\$ 17,699	Direct program expenses were under budget due to receiving a grant for client assistance in June 2020 in the amount of \$21,000. In addition, we received more in-kind donations in July and August than in years past.
Revenue over Expense - Current Year vs. Prior Year:		
	\$ 1,749,237	When performing an analytical analysis of the current year's revenue over expenses vs. the prior year, you will note that there is an increase. The following are factors that contributed to the increase. 1) Endowment earnings over/(under) the prior year \$ 1,997,673 2) Immokalee expenses over prior year (\$ 130,888)



Endowment Monthly Report

The Endowment (as of)	8/31/2020		
	Northern Trust (Naples)	UBS (Immokalee)	Combined Total
Beginning Balance (7/1/2020)	\$ 18,900,765	\$ 3,164,045	\$ 22,064,810
Contributions to Endowment	\$ -	\$ -	\$ -
Board Designated Transfers	\$ -	\$ -	\$ -
Interest & Dividends	\$ 24,099	\$ 4,082	\$ 28,181
Appreciation	\$ 1,613,268	\$ 250,342	\$ 1,863,610
Investment Manager Fee	\$ (7,428)	\$ (1,584)	\$ (9,012)
Ending Balance	\$ 20,530,704	\$ 3,416,885	\$ 23,947,589
Community Foundation Beginning Balance (7/1/2020)	\$ 66,229	\$ -	\$ 66,229
Interest, Dividends, & Appreciation	\$ 4,562	\$ -	\$ 4,562
Ending Balance	\$ 70,791		\$ 70,791
Equals Total Endowment Balance	\$ 20,601,495	\$ 3,416,885	\$ 24,018,380

NORTHERN TRUST ONLY (Naples) - August 31, 2020	
Total Equity	71.5%
Total Fixed Income	28.3%
Total Cash	0.2%
TOTAL	100%

Index Benchmarks	YTD thru 8/31/20	2019
S&P 500	9.74%	31.49%
MSCI ACWI ND	4.75%	26.60%
MSCI EAFE ND	-4.61%	22.01%
MSCI Emerging Markets ND	0.45%	18.42%
BC US Aggregate	6.85%	8.72%

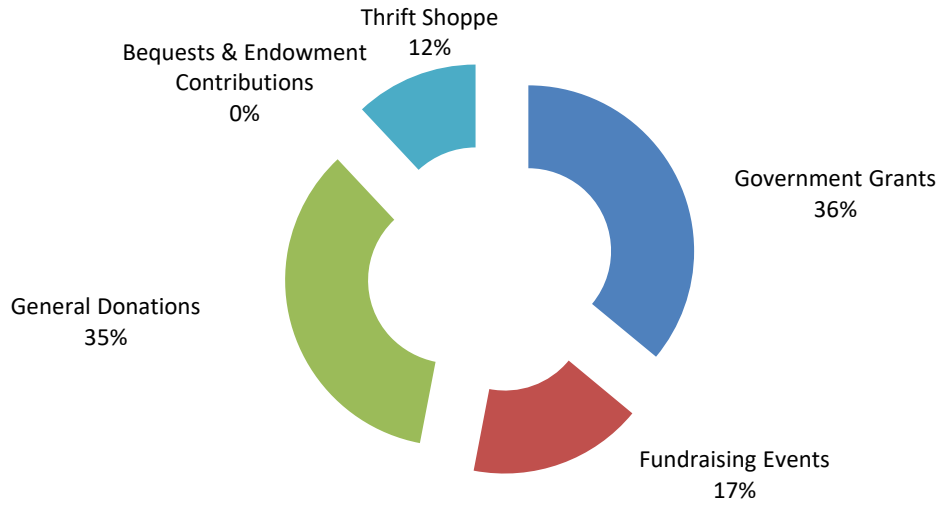
NORTHERN TRUST ONLY (Naples) - August 31, 2020	
Total 2020 YTD Fund (Net of Fees)	4.60%
Shelter Benchmark 2020 YTD <i>(New effective 01/31/17)</i>	4.18%
Total Fiscal YTD Fund (Net of Fees)	8.62%
Shelter Benchmark Fiscal YTD <i>(New effective 01/31/17)</i>	7.77%
<i>Total Prior Year Fund 2019 (Net of Fees)</i>	<i>22.57%</i>
<i>Shelter Benchmark Prior Year 2019 (New effective 01/31/17)</i>	<i>21.77%</i>

UBS ONLY (Immokalee) - August 31, 2020	
Total Equity	63.85%
Total Fixed Income	29.19%
Total Cash	6.96%
TOTAL	100%

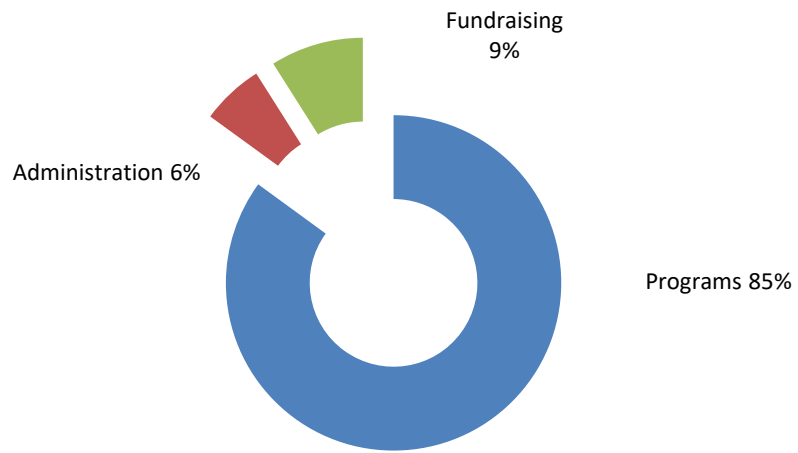
UBS ONLY (Immokalee) - August 31, 2020	
Total 2020 YTD Fund (Net of Fees)*	7.12%
Shelter Benchmark 2020 YTD <i>(New effective 01/31/17)</i>	5.13%
Total Fiscal YTD Fund (Net of Fees)	9.15%
Shelter Benchmark Fiscal YTD <i>(New effective 01/31/17)</i>	7.77%
<i>Total Prior Year Fund 2019 (Net of Fees)*</i>	<i>9.69%</i>
<i>Shelter Benchmark Prior Year 2019* (New effective 01/31/17)</i>	<i>9.23%</i>

* Note partial period; UBS account established 4/23/19

**The Shelter for Abused Women & Children
Actual Revenue as of 8/31/2020 (Internal Financial Statements)**



**The Shelter for Abused Women & Children
Actual Expenses As of 8/31/2020 (Internal Financial Statements)**





**The Shelter for Abuse Women & Children, Inc.
Estimated Cash Reserves Over Estimated Amount Needed on Hand Analysis**

Total operating cash & investments at August 31, 2020	\$3,327,255
Accounts payable & accrued expenses	(537,396)
Avg Estimated Revenue (September 2020 - February 2021)	3,429,713 a
Avg Estimated Expenses (September 2020 - February 2021)	(3,582,126) b
	(152,413)
Estimated Non-Endowment Cash & Reserves @ February 28, 2021	\$2,637,446
Estimated Cash Need Above Budgeted Expenses Including Reserve	
Reserves Needed	
(Based on slow months cash analysis)	460,000
Temporarily Restricted & Designated Donations	
(To be spent in the next three months less items in budget)	264,700
(Temporarily restricted funds to build out the sports court in Naples)	85,257
(Designated funds for Bags & Bow Ties 2020)	20,000 c
(Temporarily restricted funds for restroom renovation project)	170,000
Other Needs Identified	
(Additional funds for Immokalee project- Board designated)	1,104,966
Amount of cash and reserves on hand @ February 28, 2021	\$2,104,924
Estimated amount of cash and reserves over estimated amount needed on hand at February 28, 2021	\$532,522
My analysis of excess cash over the estimated amount needed for the next three months allows us to move a recommended amount of	\$0

- a) Includes current budgeted revenue less 50% of fundraising revenue budgeted for unknown outcome of virtual events
- b) Includes current budgeted expenses
- c) \$20,000 that is to be designated for the Bags & Bow Ties 2020 event

Coverage Comparison Summary

The Shelter for Abused Women & Children, Inc.
FEIN: 59-2752895
Address: PO Box 10102, Naples, FL 34101
SIC: 8322



	<i>Expiring</i>	<i>Incumbent Renewal</i>	<i>Recommended Option</i>
Liability Coverages	Philadelphia 2019 - 2020	Philadelphia 2020 - 2021	Great American 2020 - 2021
Exposure:	\$1.4M sales 6 cottages 1 dwelling vacant land 3,300 sq ft office 52,500 sq ft Shelters	\$1.4M sales 9 cottages 52,500 sq ft Shelters	\$1.4M sales 9 cottages 52,500 sq ft Shelters
Per Occurrence	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
General Aggregate	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Medical Expense	\$ 20,000	\$ 20,000	\$ 20,000
Professional Liability	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Professional Liability Agg	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Sexual Misconduct per claim	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Sexual Misconduct Agg	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Employee Benefits	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Automobile	Philadelphia 2019 - 2020	Philadelphia 2020 - 2021	Great American 2020 - 2021
Number Power Units	6	6	6
Liability	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Uninsured Motorist	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Med Pay	\$ 5,000	\$ 5,000	\$ 5,000
Comp/Collision Deductible	\$500/\$1,000	\$500/\$1,000	\$1,000/\$1,000
Hired & Non-Owned Liab.	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Hired & Non-Owned PD	Included	Included	Included
HNO Deductible	\$100/\$1,000	\$100/\$1,000	\$100/\$1,000
Towing	No Coverage	No Coverage	\$200 any auto
Rental Reimbursement	No Coverage	No Coverage	\$100 day/30 days
Umbrella	Philadelphia 2019 - 2020	Philadelphia 2020 - 2021	Great American 2020 - 2021
Each Occurrence Limit	\$ 10,000,000	\$ 5,000,000	\$ 10,000,000
General Aggregate	\$ 10,000,000	\$ 5,000,000	\$ 10,000,000
Retained Limit	\$ 10,000	\$ 10,000	\$ 10,000
Employers Liability	Yes	Yes	Yes
General Liability	Yes	Yes	Yes
Automobile	Yes	Yes	Yes
Professional Liability	Yes	Yes	Yes
Employee Benefits	Yes	Yes	Yes
Sexual Misconduct	No	No	Yes
Directors & Officers	No	No	No
Employment Practices	No	No	No
Cyber Liability	No	No	No

Coverage Comparison Summary

The Shelter for Abused Women & Children, Inc.
FEIN: 59-2752895
Address: PO Box 10102, Naples, FL 34101
SIC: 8322



Executive Risk	Expiring	Incumbent Renewal	Recommended Option
	Philadelphia 2019 - 2020	Philadelphia 2020 - 2021	Philadelphia 2020 - 2021
Directors & Officers ⁴	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000
Deductible	\$ 25,000	\$ 25,000	\$ 25,000
Employment Practices	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000
Deductible	\$ 5,000	\$ 5,000	\$ 5,000
Fiduciary Liability	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Deductible	No Deductible	No Deductible	No Deductible
Employee Dishonesty	\$ 580,000	\$ 580,000	\$ 580,000
Deductible	\$ 10,000	\$ 10,000	\$ 10,000
Forgery	\$ 5,000	\$ 5,000	\$ 5,000
Money & Securities	\$ 5,000	\$ 5,000	\$ 5,000
Deductible	\$ 500	\$ 500	\$ 500
Cyber	Philadelphia 2019 - 2020	Philadelphia 2020 - 2021	AXIS 2020 - 2021
Cyber liability ³	\$ 100,000	\$ 100,000	\$ 1,000,000
Deductible	\$ 2,500	\$ 2,500	\$ 5,000
Property	Seneca/Lloyds 2019 - 2020	Seneca/Lloyds 2020 - 2021	Arch 2020 - 2021
Total Insurable Values	\$ 18,840,002	\$ 18,840,002	\$ 19,140,002
Buildings	\$ 14,700,000	\$ 14,700,000	\$ 15,290,002
Personal Property	\$ 1,405,000	\$ 1,405,000	\$ 1,750,000
Business Income	\$ 2,100,000	\$ 2,100,000	\$ 2,100,000
Outdoor & EDP Equip	\$ 635,002	\$ 635,002	Included
Wind Coverage ¹	\$ 1,850,000	\$ 1,850,000	\$ 19,140,002
Wind Deductible ¹	5%	5%	3%
Wind Deductibl applies:	per location	per location	per building
All Other Deductible ²	\$ 2,500	\$ 2,500	\$ 5,000
All Other Deductible -			
Immokalee	\$ 10,000	\$ 10,000	\$ 5,000
Valuation	Replacement Cost	Replacement Cost	Replacement Cost
Coinsurance	80%	80%	Agreed Value
Equipment Breakdown	No Coverage	No Coverage	Included
Workers Compensation	FHM 2019 - 2020	FHM 2020 - 2021	Church Mutual 2020-2021
Total Payroll	\$ 2,582,055	\$ 2,954,438	\$ 2,850,000
8864 Class Rate	\$ 2.50	\$ 2.46	\$ 1.59
Experience Modification Rate	0.68	0.70	0.70
Safety Credit (2%)	Yes	Yes	Yes
Drug-Free Credit (5%)	No	No	Yes
Dividend Potential	None	None	up to 10%

Notes

1	Wind coverage is for the Thrift Shoppe only
2	Non Wind deductible is \$2,500 except for Immokalee shelter which is \$10,000
3	Cyber Liability is quoted by AXIS for renewal with significantly increase coverage
4	D&O, EPL and Fiduciary renewal with Philadelphia is recommended

Premium Comparison Summary

The Shelter for Abused Women & Children, Inc.
 FEIN: 59-2752895
 Address: PO Box 10102, Naples, FL 34101
 SIC: 8322



Policy	Policy Period	Expiring		Incumbent Renewal		Recommended Option	
		Carrier	Expiring Premium	Carrier	Renewal Premium	Carrier	Renewal Premium
Workers Compensation	8/31/19 - 8/31/2020	FHM	\$ 40,984	FHM	\$ 47,793	Church Mutual	\$ 28,881
Commercial Package							
General Liability	8/17/2019 - 8/17/2020	Philadelphia	\$ 19,286	Philadelphia ¹	\$ 19,257	Great American	\$ 18,781
Employee Benefits Liability	8/17/2019 - 8/17/2020	Philadelphia	\$ 300	Philadelphia	\$ 300	Great American	\$ 242
Professional Liability	8/17/2019 - 8/17/2020	Philadelphia	\$ 8,154	Philadelphia	\$ 9,271	Great American	\$ 7,184
Abuse & Molestation	8/17/2019 - 8/17/2020	Philadelphia	\$ 1,470	Philadelphia	\$ 4,515	Great American	\$ 2,145
Commercial Automobile	8/17/2019 - 8/17/2020	Philadelphia	\$ 12,992	Philadelphia	\$ 12,812	Great American	\$ 16,164
Cyber Liability	8/17/2019 - 8/17/2020	Philadelphia	\$ 162	Philadelphia	\$ 162	AXIS ⁴	\$ 2,610
Management Liability							
Directors & Officers	8/17/2019 - 8/17/2020	Philadelphia	\$ 13,075	Philadelphia	\$ 14,029	Philadelphia	\$ 14,029
Employment Practices	8/17/2019 - 8/17/2020	Philadelphia	\$ 2,321	Philadelphia	Included	Philadelphia	Included
Fiduciary Liability	8/17/2019 - 8/17/2020	Philadelphia	\$ 94	Philadelphia	Included	Philadelphia	Included
Crime	8/17/2019 - 8/17/2020	Philadelphia	\$ 1,193	Philadelphia	\$ 3,028	Philadelphia	\$ 3,028
Employed Lawyers Professional	8/17/2019 - 8/17/2020	CNA	\$ 2,785	CNA	\$ 2,940	CNA	\$ 2,940
Commercial Property							
Property	8/17/2019 - 8/17/2020	Seneca	\$ 51,247	Seneca	\$ 53,739	Arch ⁵	\$ 98,547
Wind	8/17/2019 - 8/17/2020	Lloyds ⁶	\$ 13,851	Lloyds ⁶	\$ 17,367	Arch ⁵	Included
Flood - 968 2nd	8/26/2019 - 8/26/2020	Wright Flood	\$ 12,489	Wright Flood ²	\$ 13,420	Wright Flood ²	\$ 12,505
Umbrella	8/17/2019 - 8/17/2020	Philadelphia	\$ 13,474	Philadelphia ³	\$ 10,970	Great American	\$ 15,996
Sub Total			\$ 193,877		\$ 209,603		\$ 223,052

Policies Renewing at other times

Flood - 2516 Weeks	6/27/2020 - 6/27/2021	Wright Flood	\$ 1,186	Wright Flood	\$ 1,186	Wright Flood	\$ 1,186
Flood - 2532 Weeks	6/27/2020 - 6/27/2021	Wright Flood	\$ 1,186	Wright Flood	\$ 1,186	Wright Flood	\$ 1,186
Flood - 2635 Weeks	3/15/2020 - 3/15/2021	Wright Flood	\$ 3,008	Wright Flood	\$ 3,008	Wright Flood	\$ 3,008
Flood - 2699 Pine	6/27/2020 - 6/27/2021	Wright Flood	\$ 1,186	Wright Flood	\$ 1,186	Wright Flood	\$ 1,186
Flood - 2747 Pine	1/4/2020 - 1/4/2021	Wright Flood	\$ 1,292	Wright Flood	\$ 1,292	Wright Flood	\$ 1,292
Flood - 2753 Pine	1/4/2020 - 1/4/2021	Wright Flood	\$ 1,292	Wright Flood	\$ 1,292	Wright Flood	\$ 1,292
Flood - 2759 Pine	1/4/2020 - 1/4/2021	Wright Flood	\$ 1,292	Wright Flood	\$ 1,292	Wright Flood	\$ 1,292
Flood - 2765 Pine	1/4/2020 - 1/4/2021	Wright Flood	\$ 1,292	Wright Flood	\$ 1,292	Wright Flood	\$ 1,292
Flood - 2515 Becca	8/30/2020 - 8/30/2021	Wright Flood	\$ 2,068	Wright Flood	\$ 2,068	Wright Flood	\$ 2,068
Excess Flood	3/15/2020 - 3/15/2021	Lloyds	\$ 11,388	Lloyds	\$ 11,388	Lloyds	\$ 11,388
Storage Tank Liability	7/23/2020 - 7/23/2021	AIG	\$ 660	AIG	\$ 660	AIG	\$ 660
Total Insurance Premium			\$ 219,727		\$ 235,453		\$ 248,902

Notes

1	Includes exposure changes
2	Current deductible= \$2,000 for premium of \$13,420; \$5,000 deductible is \$12,505
3	Philadelphia has reduced the Umbrella coverage from \$10M to \$5M
4	AXIS significantly increased coverage to \$1M and includes forensic and legal expenses; higher limits are available for additional premium; \$2M = \$5,601 (total premium) and \$3M = \$6,940
5	Arch wind coverage is for full \$19.14M property schedule; premium is for 3% wind (\$25k minimum) and \$5k all other deductible
6	Lloyds provides \$1.85M coverage for the Thrift Shop only