



ASSOCIATION FOR THE RELIEF OF AGED WOMEN
156th Annual Meeting | April 27, 2023
Wamsutta Club & ZOOM Option Meeting

Annual Meeting packet contents:

Minutes from 2022 Annual Meeting; Preliminary FY23 Financial Report; FY24 Board Membership; FY24 Slate of Officers, Committee Chairs & Committee Members; President, Committee & Executive Director Annual Reports; FY23 In Review Slides

- 🕒 Call to Order by President – Jane Stankiewicz
- 🕒 Roll Call by Clerk – Gale Beaton
- 🕒 Welcome to Board Members, Past Board Members, Staff and Community Partners by President – Jane Stankiewicz
- 🕒 Recognition of history of ARAW by Vice President and Legacy Chair – Diane Laflamme
- 🕒 Recommendation of the Clerk – Gale Beaton
- ✓ **VOTE - Recommendation to approve minutes of 155th Annual Meeting on April 28, 2022**
- 🕒 Moment of silence for beneficiaries lost since last annual meeting, names to be read by Beneficiary Chair – Pamela McKnight
- 🕒 Recommendation of the Treasurer – Mary Ellis
- ✓ **VOTE - Recommendation to approve *preliminary* FY23 year-end financial report**
- 🕒 Remarks of Appreciation by President – Jane Stankiewicz
- 🕒 Committee Chairs' remarks: Beneficiary; Executive Director; Finance; Governance; Grants; Legacy; Personnel
- 🕒 Recommendation of the Governance Committee by Chair – Debbie Brooke
- ✓ **VOTE - Recommendation to approve Board Membership for April 2023 through April 2024**
- ✓ **VOTE - Recommendation to approve Slate of Officers for April 2023 through April 2024**
- 🕒 2023-2024 Community Partners' remarks: Cape Verdean Association of New Bedford; Coastal Neighbors Network; DEAF Inc.; New Bedford Art Museum (NBAM/ArtWorks!); New Bedford Fishing Heritage Center; South Coast LGBTQ+ Network; South Coastal Counties Legal Services; Westport Council on Aging; Zeiterion Performing Arts Center
- 🕒 Adjournment with reception to follow



Mission

to furnish financial assistance, provide friendship, and promote the welfare and relief of low-income, elderly women

We do this by:

- Investing in and collaborating with our community partners to identify and address women's unmet needs.
- Meeting our beneficiaries' needs through one time, intermittent or ongoing financial support.
- Providing friendship to women through social visits.

not alms alone, but a friend | women helping women

Association for the Relief of Aged Women
Minutes of the 155th Annual Meeting – April 28, 2022

President Rosemary Saber called the meeting to order at 3:05 PM.

Members in Attendance: Bachman, Beaulieu, Brooke, deSa, Doyle, Ellis, Laflamme, Mayall (Via Zoom), McKnight, Natho, Saber, Stankiewicz.

Executive Director Clare Healy Foley, Office Administrator Jenny Costa, ARAW Liaison and Beneficiary Advocate Sharon O'Malley (Via Zoom) and ARAW Beneficiary Advocates Patricia Midurski and Leonora Robins also present. Also joined by past ARAW Board Members and representatives from FY23 Community Partners: Coastal Neighbors Network, New Bedford Art Museum, New Bedford Fishing Heritage Center, New Bedford Police Department, Cape Verdean Association of New Bedford, New Bedford Symphony Orchestra, South Coast LGBTQ+ Network, South Coastal Counties Legal Services and YWCA Southeastern Massachusetts.

Members Absent: Beaton, O'Connell.

Report of the Clerk: The minutes of the 154th Annual Meeting, April 29, 2021 were approved as written. SO VOTED.

Moment of Silence: Beneficiary Chair Diane Laflamme read the names of beneficiaries who we lost during FY22, followed by a moment of silence: Dorothy Alfonso, Maria Cabral, Laurinda Cardoza, Dorothy Carriero, Sally Chace, Shirley Charbonneau, Peggy Costa, Joanne Duchesneau, Kathleen Foster, Lillian Freitas, Irene Harnois, Laura Herr, Edna Hopkins, Rosie Johnson, Elizabeth Jones, Bessie Leonardo, Constance Mayer, Jeanne Quintin, Lorraine Rioux, Aurora Rollins, Jeanne Souza, Ruth Swanbeck, Joyce Taylor, Kathleen Vincent and Lolita York.

Recommendation of the Treasurer: A motion was made to approve the preliminary FY22 year-end financial report. SO VOTED

President's Remarks: President Rosemary Saber reported:

1. Witnessed the adaptability of the board and staff to fully utilize virtual meetings as a result of the pandemic
2. Appreciated the productivity as a result of all of the committees in their respective roles, fulfilling the charge of the strategic plan
3. Recognized the thorough knowledge of the Association and the tasks before us, imparted by Clare and Jenny at the board retreat in 2021
4. Enjoyed two years as President – has been wonderfully fulfilling and gratifying
5. Has seen the possibilities of services to our beneficiaries by existing and newly formed partnerships

6. Noted her pleasure to have served in that capacity, women helping women, greatly appreciating the unilateral cooperation of all

Recommendation of the Governance Committee: Governance Chair Debbie Brooke presented the FY23 Slate of Officers, Committee Chairs and Committee Members.

A motion to accept the Slate of Officers, Committee Chairs and Committee Members for FY23 was made. SO VOTED

Remarks of Appreciation: Jane Stankiewicz shared a few remarks about Rosemary Saber in gratitude of her tenure as president: “Rosemary personifies what the ARAW is all about: women helping women and not alms alone but a friend. She is a tireless advocate, volunteer, leader and friend. She is the first to volunteer and the first to show up for an opportunity – be it serving on a committee, delivering a plant, making a phone call to a beneficiary, hostessing a luncheon, visiting someone when they are ill or, as we have been fortunate to experience for the last two plus years, serve as President of the ARAW Board. As she steps down from the role of President, we will miss her passionate commitment, gentle ways and quiet strength. We are thankful for her invaluable contributions. On behalf of all of us, Thank you for your past and continued commitment to ARAW, the staff, your fellow board members, our community partners and most of all the beneficiaries.”

Thank you gifts were shared with board members who are moving as chairs between committees (Diane Laflamme, Pamela McKnight and Jane Stankiewicz), board members stepping down from chair positions (Shannon Bachman and Rosemary Saber) and Sharon O’Malley who is retiring.

Report of Beneficiary Committee: Chair Diane Laflamme reported:

1. FY22 Achievements
 - a. Committee reviewed 202 requests as well as annual updates of all beneficiaries
 - b. Diverse group of referral sources
 - c. Task force met to review issues like parameters of technology requests
2. Goals for FY23
 - a. Continue to identify new beneficiaries
 - b. Review parameters as needed
 - c. Stive for consistency
 - d. Continue to utilize task force

Report of Executive Director: Executive Director Clare Healy Foley reported:

1. Introduction of staff
 - a. Jenny Costa, Office Administrator – secret ingredient to everything we do, unflappable approach and calming presence coupled with abilities, expertise and many talents are exactly what the ARAW needs to help achieve full potential

- b. Patricia Midurski & Sharon O'Malley, Beneficiary Advocates – exceptional professionals with keen knowledge of community programs, resources and support available to elderly population, coupled with compassionate, understanding, accessible natures, have been a godsend to ARAW and to the majority of our beneficiaries

2.FY22 Achievements

- a. Day to day work of office fell into four distinct areas: administrative operations, direct beneficiary relations, community partner relations or board/committee support
- b. Clear increase in referrals
- c. Further realization of in-house Beneficiary Advocate role
- d. Recognition of our unique role as a private foundation
- e. Expansion of Friendship Lunches & Outings (FLO) socialization program
- f. Introduction of new community partners
- g. Full utilization of data management/bookkeeping systems
- h. Operations-based functions to complement the Board's visionary-based work
- i. Worked with 333 women (224 in house)
- j. 101 Referrals from non-partners
- k. 81 new women
- l. 58 left (25 deaths)

3.Sharon O'Malley

- a. Wish happiest of retirements starting in April 2022
- b. Will be missed, lucky to have had her on Team ARAW
- c. Illustrious history with ARAW – 14 year tenure
- d. Commitment and dedication knows no bounds
- e. Made a true difference in all of our lives

4.Leonora Robins

- a. Welcomed as part time Beneficiary Advocated in April 2022
- b. Wealth of experience
- c. Speaks fluent Portuguese

5. FY23 Goals

- a. Effectively work with FY23 community partners to ensure goals are met and intentions are realized to their full potential with focus on integration and introduction of programs to existing and potential beneficiaries
- b. Continue to work with the committees and board to achieve their goals

6. Heartfelt personal thank you to ARAW board and staff

Report of Finance Committee: Chair Mary Ellis reported:

1. FY22 Achievements

- a. Full year of getting business done
- b. Portfolio performance great
- c. Investment Advisory Committee – group of 3 professionals volunteering
- d. Developed Investment Policy Statement (IPS) and Spending Strategy

2. FY23 Goals

- a. Educate committee and board
- b. Review IPS and Spending Strategy

Report of Governance Committee: Chair Debbie Brooke reported:

1. Ensured board operating at optimum levels
2. Assured all board members are feeling supported, heard and fulfilled
3. Strategic Plan
 - a. Almost fully accomplished 3 year plan in just 2 years
 - b. Continually review
 - c. Will finish up this year and look to next steps

Report of Grants Committee: Chair Jane Stankiewicz reported:

1. FY22 Achievements
 - a. First full year of RFP process – evaluated over year
 - b. 11 Community Partners (7 new)
 - c. Learned about limitations
 - d. Look forward to continued success

Report of Legacy Committee: Diane Laflamme reported for Chair Roseanne O’Connell:

1. Established in 2021 as an outgrowth of the Outreach Committee
2. Original goals of Outreach Committee achieved
 - a. Organize 150th celebration
 - b. Collaborate with New Bedford Library and Whaling Museum
 - c. Develop website
3. FY23 Goal
 - a. Advance while preserving mission and history

Report of Personnel Committee: Chair Pamela McKnight reported:

1. Growing staff presented need for committee – started in 2020
 - a. Ensure consistency and equity for staff
 - b. Develop and review policies
2. Biggest accomplishment – Development of Personnel Handbook approved May 2021
3. Greatest challenge – health care and benefit offerings for small staff

Report of Visiting Committee: Chair Shannon Bachman reported:

1. Faced challenges due to Covid
 - a. Reached out to beneficiaries by phone (10-12 per board member)
 - b. Developed friendships with beneficiaries – reciprocal and rewarding

FY23 Community Partners’ Remarks: Brief presentations were given by Coastal Neighbors Network, New Bedford Art Museum, New Bedford Fishing Heritage Center, New Bedford Police

Department, Cape Verdean Association of New Bedford, New Bedford Symphony Orchestra, South Coast LGBTQ+ Network, South Coastal Counties Legal Services and YWCA Southeastern Massachusetts.

There being no further business, the Annual Meeting adjourned at 4:58 am.

Recorded by, Jenny Costa, Office Administrator

IN MEMORIAM

April 2022 – March 2023

Dorothy Alfonso+

Irene Almas

Maria Amaral+

Josephine Andrade

Lois Augustine+

Jean Bennett*

Pauline Benoit

Elizabeth Brinkerhoff*

Frances Devlin+

Lucille Duquette

Margaret Galley

Amelia Gomes+

Melba Gordon

Elena Guba+

Barbara Holden

Kathleen Jennings

Betty Ann Livramento

Shirley Mendonca

Joanne Methia+

Bebe Oliveira +

Sharon O'Malley ^

Lorraine Perry

Laura Roy

Maria Ruast+

Madeline Sinclair

Lucinda Snow

Rae Sousa

Isaura "Hazel" Souza



+Previously Inactive Beneficiary

*Past Board Member

^Past Staff

DRAFT | Preliminary

4:55 PM

ASSOCIATION FOR THE RELIEF OF AGED WOMEN

04/26/23

Profit & Loss

Accrual Basis

April 2022 through March 2023

	<u>Apr '22 - Mar 23</u>
Expense	
03.1 DIRECT SUPPORT	444,022.31
05 GRANTS	182,510.00
08 ADMINISTRATION	47,572.57
08.1 PROFESSIONAL DEVELOPMENT	570.00
09 ACCOUNTING	24,781.25
10 STAFFING COSTS	319,599.14
11 RENT	24,480.00
12 UTILITIES	5,664.65
14 US TRUST FEES	80,377.28
15 FEDERAL TAXES	31,844.00
17 OUTREACH/COMM ENGAGE	1,851.52
18 LEGAL FEES/PROFESSIONAL	3,700.00
19 STRATEGIC PLANNING	17,998.94
21 FLO PROGRAM	16,119.39
Total Expense	<u>1,201,091.05</u>
Net Income	<u><u>-1,201,091.05</u></u>

*These do reflect year-end adjustments or accruals. Still awaiting some outstanding Q3 invoicing from vendors.
Final FY23 year-end financials, with revenue breakdown, will be presented in June for Board approval



ARAW PRESIDENT | FY23 ANNUAL REPORT

Welcome to the 156th annual meeting of the Association for Relief of Aged Women. The organization's founding principles were *women helping women* and *not alms alone but a friend*. There have been many changes in the last 156 years but, as you will hear in the reports from our committee chairs, our values and mission remain unchanged.

The work of the Board is committee centered and our committees worked this past year to move the organization forward to meet the many challenges we are facing. In the past year, we are seeing many more women who need assistance from us in order to remain independent. We are also seeing issues with rents increasing and women struggling to afford to age in place.

We are grateful to have a strong Finance committee and an Investment Advisory Board that has helped us create policy in order for us to weather the financial times we are seeing right now.

We have strong leadership on our Beneficiary committee and through their hard work and dedication they have been able to meet the challenges of many more requests.

Our Personnel committee members continue to create and review policies that will enable us to hire and retain staff while being in compliance with labor laws.

Our Legacy committee members work to preserve the mission of the organization and honor its history.

Our Governance committee has done a great deal of work creating and refining infrastructure which allows us to attract and retain board members and volunteers.

The work of the Grants committee is aimed at partnering with area organizations to establish programs that engage our current beneficiaries and identify new ones.

Not alms alone but a friend is a principle that lives on. Board members are expected to reach out and be in regular contact with ARAW beneficiaries. COVID required that we reorganize how we are in contact with our beneficiaries and we are connecting by phone instead of in person at present. Our staff manages the logistics of this effort.

This past fiscal year we worked to create a new 3-year strategic plan. The work started with a board retreat in September. From there, a committee was formed and we addressed the needs raised in the board retreat. Many thanks to our consultants Cahners and Donahue and to the Strategic Planning committee who met over 9 months. The new plan will enable us to continue to meet the challenges we will face in a thoughtful and planned manner.

I would like to thank the board for their support and commitment to ARAW. You are a special group of women who believe in the cause and live it every day.

I would also like to thank Clare for her vision and leadership. She makes her job look easy and it is not.

Special recognition to Jenny who keeps us all organized and on task among as well as managing the office.

I'd also like to acknowledge Pat and Ana, our Beneficiary Advocates, who work tirelessly evaluating prospective beneficiaries and monitoring our longer-term friends.

We have had 3 board members retire from the organization this year.

Jeannette Doyle joined the Board in 2014 and led the Finance committee for many years. Jeannette was a tireless advocate for our beneficiaries and also monitored our finances with an eye on preservation of funds so we would be here for the foreseeable future. She also was an active member of the Beneficiary/Investigating, Grants and Visiting committees.

Jo-Ann Beaulieu, who joined the Board in 2011, recruited me six plus years ago to join the board. Jo-Ann's background in social work and her caring spirit helped guide the Beneficiary committee to make the appropriate decisions on cases - especially the hard ones. She was instrumental in starting the Beneficiary Task Force which sets guidelines for the committee. She was also an active member of the Finance (2 years as Treasurer), Outreach, Grants, Strategic Planning and Nominating committees.

Shannon Bachman joined the organization in 2011. She was a champion for our beneficiaries and chaired the Visiting committee from 2014 up until her last year. She took on the insurmountable task of designing, organizing, executing, advocating and serving as the primary administration for ARAW's Visiting program. The files she created for each Beneficiary are the files still used today. She was also an active member of the Visiting, Outreach and Beneficiary/Investigating committees

156 years later, we continue to assist needy elderly women in our community. Very much has changed over that time. We have gone from Board members hand delivering cash to our beneficiaries to having many forms of outreach. These include our staff Pat and Ana who assess and visit, phone calls from board members, FLO lunches where beneficiaries can meet over a meal and socialize and grants to community organizations that further engage our beneficiaries.

We look to the coming year feeling confident that we can meet the challenges facing us and continue to provide much needed support to needy elderly women in our community.

Respectfully submitted,

Jane Stankiewicz, ARAW Board President



**FY23
ARAW Committees**

**Beneficiary
Executive
Finance
Governance
Grants
Legacy
Personnel**

*Beneficiary Task Force
Investment Advisory Committee
Strategic Planning Committee*



**ARAW FY23
Committee
Reports**

Beneficiary | Pam McKnight, Chair

Executive Director | Clare Healy Foley

Finance | Mary Ellis, Treasurer

Governance | Deborah Brooke, Chair

Grants | Rosemary Saber, Chair

Legacy | Diane LaFlamme, Chair

Personnel | Angela Natho, Chair



ARAW BENEFICIAIRY COMMITTEE | FY23 ANNUAL REPORT

Beneficiary Committee Members: Chair Pamela McKnight, Gale Beaton, Debbie Brooke, Gloria deSa, Mary Ellis, Leah Macomber, Cathy Mayall, Roseanne O'Connell, and Executive Director Clare Healy Foley

Throughout the fiscal year 22-23 the Beneficiary committee met monthly in person or with a hybrid model of in person and online (Zoom). At each monthly meeting three types of applications for support were reviewed.

1. New requests for financial support from existing beneficiaries and women new to ARAW.
2. Annual updates of beneficiaries who receive ongoing support from ARAW.
3. Requests to participate in the Friendships, Lunches and Outings Program (FLO) from beneficiaries who are not presently receiving financial support from ARAW. The program's goals are to decrease isolation and loneliness through increased socialization.

The committee members review all application materials before the meeting and come prepared for an in-depth discussion of each request. Throughout the process, we strive for both compassion and consistency in determining our recommendations to the Board. The committee reviewed a total of 247 new requests, 131 updates, and 27 requests to participate in FLO. Please see attached for more detailed information. A new beneficiary is highlighted at each monthly board meeting.

Over the past year, we have seen new trends in the socioeconomic situations of our beneficiaries.

1. Throughout 2022 and into 2023, inflation has grown dramatically, and our beneficiaries are seeing marked increases in the cost of groceries, home heating oil, gasoline, and other essentials. For some, this has led to difficulty paying monthly bills and, in some cases, using credit cards to pay monthly expenses, leading to unsustainable credit card debt.
2. We have seen an increase in beneficiaries with housing instability. Due to a housing shortage, rents have increased in the New Bedford area and there are long waits for subsidized housing (Elderly and Section 8). A small number of beneficiaries have been evicted from their homes.
3. Other trends that we are seeing are more younger applicants (ages 65-75) and more women with unsustainable financial situations- yet reluctant to take difficult steps that may be needed, such as debt consolidation, selling a home, moving to subsidized housing or giving up their car.

We are fortunate to have outstanding beneficiary advocates (BA) in-house, as well at Westport Council on Aging. The in-house BAs have streamlined the application process and are able to provide more timely and thorough information to the committee. Additionally, they are analyzing complex situations and helping beneficiaries by referring them to multiple other community resources including SNAP, Fuel Assistance, low-cost legal services, tax abatements and other city services, Coastline, SHINE counseling, low-cost internet through the ACP program, Walt's Mobile Closet (gently used clothing) and others.

The beneficiary task force met in June of 2022. We discussed parameters for the purchase and support of wearable medical alert devices-Emergency Personal Response systems (EPERs), criteria for FLO participation, declination letters, whether home equity loans should be considered an asset, and whether BA's professional opinions are helpful to the committee in the decision-making process.

As we move into a new fiscal year, we are just completing a new strategic plan. With the new strategic plan will come new goals for the Beneficiary Committee. We will continue to:

1. Review monthly beneficiary requests
2. Determine eligibility and evaluate needs
3. Make recommendations to the Board for assistance with requests that are in line with our philosophy and eligibility guidelines
4. Annually review beneficiary needs and circumstances to determine appropriate support
5. Convene the Beneficiary Task force as needed to address consistency, best practices and discuss complex issues.

With the new strategic plan, we will add the following goals:

To ensure that we are prepared to meet the growing number of elderly women in need within our community we will:

1. Refine how the Beneficiary Committee reviews beneficiary requests to handle more requests on a monthly basis.
2. Increase total direct support dollars by 15% each year.
3. Educate ourselves on issues facing our ARAW community.

I want to extend my sincerest thanks to the members of this committee for their commitment, diligence, compassion and careful analysis. Many thanks to our Executive Director for her leadership and support and to the ARAW beneficiary advocates, Pat Midurski and Ana Paz, for their outstanding work and dedication.

Respectfully submitted,

Pamela McKnight, Beneficiary Committee Chair



ARAW EXECUTIVE DIRECTOR | FY23 REPORT

In a year of economic uncertainty, steep inflation, a housing crisis and post-pandemic adjustments, ARAW's mission of *furnishing financial assistance, providing friendship and promoting the welfare and relief of low-income elderly women in our community* provided a much-needed lifeline for the over 400 women with whom we worked. Fortunately, the extraordinary staff we have in place worked tirelessly to make these mission-driven efforts seem easy, even in the most challenging of times. The day-to-day work by this outstanding office staff continues to fall into four distinct areas: administrative operations, direct beneficiary relations, community partner relations and board/committee support.

Our Beneficiaries - please see data slides at end of packet for more information

We had the pleasure of working with 408 women in the past year. Of the 408, 257 of these women received financial support from ARAW totaling over \$460,000. As we become more visible in the community through partnerships with our grantees, the support we provide to our beneficiaries, the collaborative work of our Beneficiary Advocates, positive word of mouth and intentional community engagement efforts, we continue to see an organic increase in referrals and inquiries. However, without an active and comprehensive outreach plan, with complementary education of exactly who we are and what we do, many of the referrals we received were ineligible for our support. We received 158 referrals, of which 101 were either ineligible or their needs were ultimately met through other resources (the latter due to the incredible efforts of the Beneficiary Advocates in seeking out other available funding opportunities).

In FY23, we welcomed a total of 65 new beneficiaries to ARAW – 26 of whom were provided ongoing support, 35 who were provided gifts and 4 who joined our *Friendship Lunches & Outings* (FLO) socialization program. Of these new beneficiaries, 8 came from the FLO program. An additional 19 existing beneficiaries transitioned to the FLO program and remain connected to ARAW should a future need arise. Unfortunately, over the year we also said goodbye to 50 of our active ARAW friends, 16 of whom passed away.

In FY23 we began to see the effects of COVID-19 diminish and restrictions in the community lift. However, COVID is still very much making its presence known and over the course of the year has affected our staff, board members and beneficiaries. We chose to keep masking precautions in place for when Beneficiary Advocates made home visits. We also kept ARAW FLO sponsored events, like the monthly luncheon, limited to those who have received the CDC's recommended COVID vaccination protocol. These precautions are for the safety of those we serve and support as we are still seeing significant COVID related complications, including hospitalization and even death, amongst our ARAW family.

Beneficiary Advocates & Outreach Workers

Our in-house Beneficiary Advocates continue to excel at their jobs. Each devotes herself to each ARAW beneficiary's needs aided by a clear understanding and appreciation of what the board needs to make their award decisions. Most importantly, the beneficiaries are prioritized – feeling both seen and heard. This relationship is yet another example of the *“not alms alone, but a friend”* as the Beneficiary Advocates serve as a personification of ARAW's mission and someone who the Beneficiary can trust and rely upon.

ARAW's two in-house Beneficiary Advocates serve as the primary relationship manager for just under 90% of ARAW's overall beneficiary census. The balance, primarily those living in Dartmouth or Westport, is supported by grant funded Outreach Workers at the Westport Council of Aging. The Westport Council on Aging is the only remaining external outreach partner. We cannot thank them enough for the work they do and the experience, expertise and compassion which they share with ARAW beneficiaries every day.

This year we made a concerted effort to bring these two teams – in house and Westport – together, share best practices, offer more transparency to organizational philosophies and introduce “meeting of the minds” opportunities, especially as guidelines changed and we continue to streamline processes.

At the beginning of FY23, we welcomed Leonora Robins to the role of part-time Beneficiary Advocate. Unfortunately, after a three-month probationary period, in June, it was determined that Leonora was not the right fit for ARAW right now.

With a better understanding of what ARAW needed in this vital role, Ana Paz was hired for a full-time Beneficiary Advocate position. We feel very fortunate to have Ana as part of our ARAW team. Not only does she speak Portuguese and have a deep appreciation for the experience of the Portuguese population, but she is also critical thinker and a hard worker. All of which is tempered by her compassion and empathy. She was very eager and excited to join ARAW. And we have been equally excited to have her effectively and enthusiastically working with our beneficiaries for the majority of FY23. I really appreciate the relationships she has developed with her beneficiaries and how she “hit the ground running”. She does not shy away from challenges and works to learn and grow on a daily basis. She recognizes the bigger goals of the organization and endeavors to incorporate them in what she does. She is responsive and patient with beneficiaries, showing respect and sensitivity. She is a consummate professional and an exemplary representation of the work of ARAW and the work that we do together.

Special thanks to Pat Midurski, not only for continuing to excel at her job, but for training both new employees and shouldering more than her fair share of the workload as we transitioned. This year, more than ever, she was asked to wear many hats. We can't thank her enough for her willingness to do so. The fact that she shares her expertise and knowledge is invaluable for the work she does, the work we do and the future of the ARAW. She continues to show sound judgement based in the reality of the situation and her instincts are keen. She trusts but verifies. I have seen her manage and persevere through many complex and tricky situations. And, in the end even if ARAW is not the solution, she offers something so the individuals feel heard and their circumstances acknowledged. She is engaging and friendly without overstepping. She is patient, respectful, compassionate and sensitive to beneficiaries' situations. Her can-do attitude, her unflappable approach coupled with her abilities, expertise and many talents are exactly what ARAW needs to help it achieve its full potential.

Throughout the year, both Beneficiary Advocates have seen increasingly complicated cases. With relentless efforts to leave no stone unturned, the Advocates devoted a significant amount of time and resources to fully analyzing, assessing and understanding complex scenarios. They seek out collaborative assistance from other organizations involved with the case. Ultimately referring any prospective beneficiaries and active beneficiaries to appropriate programs, resources or agencies which may be able to meet their specific needs before advancing a request to the board.

This is no easy task especially when they encounter situations that are well beyond the scope of what ARAW can support. Additional stumbling blocks this year included increased cases of: women facing unsustainable situations either by circumstance or a resistance to solutions presented; considerable credit card debt; distortion of or refusal to provide complete information pertaining to financial situation; long wait lists for housing; mental health issues; perception that ARAW is an entitlement program (especially amongst our younger beneficiaries) and lack of collaboration from other involved parties.

Community Partners

We began FY23 with 12 Community Partners, 5 of which were new partners while the remaining six were veteran partners. During the grant cycle, two community partners discontinued their partnership. AHA! (Arts, History, Architecture) returned grants funds as they were unable to continue with their project without the assistance of New Bedford Public television, which was no longer available. Dartmouth Council on Aging's continued partnership was wholly reliant on ARAW as the sole funder. As ARAW only approved partial funding of their application, DCOA determined they could not continue.

In FY23, the second year of the Community Partner Grant, much work was done with these partners – existing and new. A high value was placed on grant follow-through and the aspect of partnership. Some partners wrestled with execution, grant management or program participation. The most successful partners proved to be those who were willing to communicate, learn, reflect, evolve and sometimes completely pivot. We remained committed to an open-door policy and strategized with our most successful partners throughout the year. These meetings, conversation and initiatives served to deepen our relationship and the effectiveness of their programs.

Halfway through the year we recognized the lack of consistency and pertinent data in many of the quarterly reports and offered an information session. The majority of reporting for the remainder of FY23 improved from there and we were able to get more of the quantitative and qualitative data, as related to the grant intentions, than we had before.

In March, once the FY24 Community Partner Grant decisions had been made, we invited the 9 organizations awarded funding to an information session for a comprehensive deep dive into grant expectations, measurable success indicators, well-defined goals and established foundational reports for the upcoming year. Our hope is, by offering this group session and one on one meetings in advance of the grant agreement signing, this will establish mutually agreed upon intentions, avoid any confusion as we move forward and ensure germane and valuable reporting.

FLO Program & Newsletter

So many of our ARAW friends anxiously awaited the arrival of the monthly *Going with the FLO* newsletter arrival – especially the goodies, opportunities and fun it delivered. The seagull naming contest was a particular favorite this year! The newsletter is also a vehicle to communicate essential information like that related to changes in benefits or valuable community initiatives. It also gives us a way to address trends or concerns we see. For example, in back-to-back editions we featured Board members and staff as many of our beneficiaries were unsure of the difference.

The newsletter serves as the primary method to universally share Community Partner programs and opportunities with our ARAW family. An added benefit is the ever-growing contents prompt recipients to call the office. This provides an organic, self-initiated opportunity to chat and/or identify additional needs or action items which may have previously languished. The newsletter is shared with all Board Members so that as they reach out to their assigned list of Beneficiary friends they can reference its contents and/or engage socially through featured activities.

A standing item in the newsletter is a monthly social lunch. This year we saw many of our Community Partners take advantage of the luncheon as an opportunity to get to know our ARAW family. Whether simply attending and chatting, a performance, a lecture or a class, their participation added a wonderful dimension to an already enjoyable afternoon. Board members are always invited to serve as a hostess at these meals – and many did this past year. This and other featured activities provided an opportunity to see the beneficiary Friends, to whom they chat to over the phone, in person.

The recipients share with their neighbors, friends and family helping to further define what ARAW is to more of the community. There is even a group of new friends (ARAW beneficiaries) at an elderly housing location who gather every month to go through the contents together.

The Move

One of the biggest and most historical occurrences of FY23 was the physical move of ARAW's office from 432 County Street to our new home at 174 Union Street. Over the past few years, we have done our very best to reconfigure our office space at 432 County to accommodate our growing staff and the needs of the committees and Board. Ultimately, we determined that we simply needed a new space. We created a needs list of: ample parking, kitchenette/sink, bathroom – preferably not shared, conference room, at least three separate workspaces or room for at least 4 people to work with desks, safe neighborhood, accessible (handicap), access to storage and located in New Bedford, preferably downtown. We also hoped to find a location that spoke to our history.

With the dedication, persistence and support of the Executive and Finance committee, and particularly the Herculean efforts of Cathy Mayall, we embarked on an exploration of various available office spaces. We are happy to report that as of July 12, 2022, the ARAW has a new home that ticks all the boxes of our "office need wish list" – except we share a bathroom – and then some. The space we occupy today has historical relevance and modern-day conveniences. It is easily accessible and right in the thick of New Bedford – in fact we are flanked by many of our Community Partners. We are well equipped for ARAW activities of today with room to grow, if needed, in the future. Plus, the view is phenomenal!

Community Engagement

The identification and building of relationships in the community on behalf of ARAW is a particular source of pride for me this year. Not only have we succeeded in introducing ourselves to many new organizations in our community, but we have truly formed strategic partnerships. We have taught and learned from each other. Through intentional outreach and careful stewardship, we are educating and engaging organizations to offer programs and resources that engage our population and align with our mission-driven objectives.

And, through our community engagement efforts, we are becoming better known and understood in the community as seen by a significant increase in referrals from a variety of sources. We conducted information sessions at and for various community constituents including the Coastal Neighbors Network Board (and then membership), New Bedford Whaling

Museum volunteers and docents, Mattapoisett Women's Club membership, New Bedford Police Department officers, Community Partners, potential grantees and attendees of New Bedford's International Women's Day celebration. In the coming fiscal year, we look to further opportunities to engage and educate our community that will only further our strategic goals.

Administration

Throughout FY23, we remained committed to the administrative and operational role we play in guaranteeing the decisions, requests and wishes of the committees and board are brought to fruition. These include keeping the Board apprised of key happenings, providing supporting materials for committees, generating relevant data to gauge the impact of ARAW's activities, sharing any relevant knowledge we have and whatever else is needed to realize the ARAW Board's vision.

Nothing over the past year could have or would have happened without the amazing talents of our ARAW Office Administrator, Jenny Costa. Her invaluable skills and attributes are as much a part of her as her sense of humor and kindness. We all rely on her to keep us on track and help ensure the highest level of quality assurance. She may not be seen on the front-lines but everything that is absolutely vital to the day-to-day operations at ARAW comes across her desk. From processing and recording countless invoices at lightning speed, to managing what goes in and what comes out of the database, to creating scrupulously accurate minutes and files, to bookkeeping and birthday/holiday/Valentine's day cards. She has a masterful hand in every request and award that comes through the office and is seen by the committee and Board. She has taken responsibility for all the logistics of the Board Members' friendly visiting – from assignments, to reports and updates. As the saying goes, *"you only get out what you put in"* and Jenny puts in so very much. As a result, we have the ability to pull it all out to tell our story and, from there, improve accordingly.

Because her role and responsibilities have evolved since she was hired in 2019 and because she has constantly exceeded expectations, the decision to promote Jenny to Director of Data, Administration and Quality Assurance was made at the end of this fiscal year. This decision demonstrates the confidence in, gratitude for and commitment to Jenny that this organization feels and, in turn, Jenny's acceptance demonstrates the confidence in, gratitude for and commitment to this organization Jenny feels. We look forward to many more years together.

Donations

In this past year we saw an increase in philanthropic contributions. This is a trend we have observed over the past few years - FY19 \$250, FY20 \$25, FY21 \$710, FY22 \$1,296 and FY23 \$2,435. And in March we received word of a surprise bequest directed to ARAW. We are unaware of specifics and hope to learn more when the gift is realized in the coming fiscal year.

We attribute this increase in donations to "our story" getting out and people wanting to be a part of it. There was also a significant outpouring of appreciation for our beloved former staff member, Sharon O'Malley. We were honored and deeply humbled to learn that, upon her death in January, the family chose to direct memorial gifts to ARAW beneficiaries. Sharon was a fierce friend. As a result her friends, colleagues, ARAW Board members and, of course, beneficiaries with whom she worked responded in kind. She will be forever missed and forever remembered. We are thankful for the time she shared with us.

Thank you

I conclude with a heartfelt and personal thank you to the Board and staff of ARAW. One of my favorite aspects of my role is that I get to work so closely with you – individually and as a group. You are committed and passionate women and you have helped to educate, mentor and inspire me. Thank you for your patience, understanding, adaptability, commitment and many talents. I look forward to what the future holds and what we can achieve together as we remain committed to the evolving needs of the low-income, elderly women of our vibrant community. The trust that the Board has placed in me is deeply appreciated. I am honored to play a part in the important mission of ARAW.

Respectfully submitted,

Clare Healy Foley, ARAW Executive Director



ARAW FINANCE COMMITTEE | FY23 ANNUAL REPORT

The Finance Committee was able to meet monthly with in-person meetings after beginning the 2022/2023 year with remote meetings. Monitoring our fiscal performance through our portfolio results was a major focus while the financial world experienced monthly, and sometimes weekly, changes.

We began the year with a meeting of the committee, the Investment Advisory Committee (IAC) and our investment team at Bank of America (BofA) led by Senior Portfolio Strategist Sarah Clark. An overview of the current banking state was presented. The 2-month-old war in Ukraine, rising interest rates and a possibility of a recession were shaping the 2023 investment strategies of BofA as a global player as well as the manager of our portfolio. (This committee gained clearer insight into these strategies through an education session led by K McQuiggan of the IAC.) The entire IAC agreed that the strategies presented were sound.

With the perseverance and determination of committee member C Mayall and Executive Director C Foley, the single remaining goal of our 2020 Strategic Plan was completed in June with the identification of a new office space at 174 Union Street, 4W. The move was completed in July. The natural light, open space, amenities and lease arrangement exceeded our original criteria. The entire organization is thrilled to be in our new home!

Again, this year a Financial Statement of the fiscal year 2022 was prepared by and reviewed with our accountants at Burke & Lamb. The full board reviewed and approved the report at the June board meeting. As agreed in April, quarterly meetings with the committee, IAC and BofA were scheduled.

In July, we met to review the first quarter portfolio performance (not as dire as expected) and review a proposal to restructure our investments. This restructuring intended to bring investments under BofA fund management while reducing capital gains from the changes. The IAC heartily approved the proposal and pro forma with the request for BofA to complete the realignment by the start of the third quarter (October 1).

In August, the board approved the Investment Policy Statement (IPS) prepared by the committee and IAC and accepted by BofA. Approval of this document allowed us to finalize the ARAW Spending Strategy and obtain board approval in October. These two documents were goals on the Strategic Plan.

Additional documents developed/revised and presented to the board in October and November included the Executive Director's Discretionary Fund (EDDF) Policy and the Finance Calendar – Budget Prep Timeline. The committee also conducted education sessions at monthly board meetings in the fall on topics of reading and navigating the monthly financial performance summary and what constitutes the qualified spending requirements of a non-profit organization. As bearers of fiduciary responsibility for ARAW, all Board members will continue to receive additional education of ARAW finances.

After a third quarter portfolio performance review with the IAC and BofA in January, the unanimous consensus was reached by the committee that we indeed have a strong, competent and effective relationship with our

IAC and BofA partners, all with the best interests for ARAW financial health. It is rewarding to see the results of the committee's work in establishing and building these relationships.

The Finance Committee closed the year by developing and presenting to the board a detailed, thorough budget that closely reflects our expectations for operating in the new 2024 fiscal year. This budget preparation was done with great attention and purpose. With board approval of this budget at our March meeting, we are poised to monitor this budget on a monthly basis with the aim to further improve the development process in FY25.

Thank you for your commitment and enthusiasm, Finance Committee: Diane Laflamme, Cathy Mayall, Roseanne O'Connell, Jane Stankiewicz (ex officio) with Clare Foley (ED) and Mary Ellis (Treasurer); and the support from IAC members: Kathleen McQuiggan, Kevin O'Connell and Hans Ziegler.

Special recognition goes to Jeannette Doyle, former committee member, past Treasurer and Finance Committee chair. She resigned from the board in January, for personal reasons, but we are grateful for her years of active dedication.

FY 2024 Goals

- Modify and receive board approval for the Executive Director's Discretionary Fund (EDDF) Policy, with input and guidance from the Beneficiary Committee.
- Develop a Spending Control Policy which will specify a level of variance (actual versus budget) that will require the committee and ED to obtain board approval.
- Monitor actual spending of gifts, reoccurring support and FLO against budget on a quarterly basis. This will be in conjunction with the Beneficiary Committee.
- Revise the Budget Prep Timeline to include development of a rolling 3-year pro forma.
- Develop a checklist of criteria for evaluating and developing our relationship with our public accounting firm including billing process, turn-around time, fee structure.

I look forward to working with our engaged and enthusiastic Finance Committee to further develop the financial skills and understanding among fellow ARAW board members. This will support the larger goal of maintaining the sustainability of our organization.

Respectfully submitted,

Mary Ellis, Finance Committee Chair & Treasurer
with assistance from C Mayall, Finance Committee Vice Chair

Budget Line Items	FY24 Budget	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
Direct Support	\$535,000	\$41,917	\$41,917	\$41,917	\$41,917	\$41,917	\$41,917	\$41,917	\$41,917	\$77,317	\$41,917	\$41,917	\$41,917
Recurring	\$338,000	\$28,167	\$28,167	\$28,167	\$28,167	\$28,167	\$28,167	\$28,167	\$28,167	\$28,167	\$28,167	\$28,167	\$28,167
Gifts	\$182,000	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$44,500	\$12,500	\$12,500	\$12,500
FLO	\$15,000	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$4,650	\$1,250	\$1,250	\$1,250
Grants	\$204,239	\$102,120	\$0	\$0	\$0	\$0	\$0	\$102,120	\$0	\$0	\$0	\$0	\$0
Administration	\$42,000	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$10,568	\$2,917
BBGM	\$7,651	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,651	\$0
Professional Development	\$7,000	\$0	\$0	\$0	\$0	\$0	\$2,333	\$2,333	\$2,333	\$0	\$0	\$0	\$0
Newsletter	\$5,000	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417
Accounting	\$28,000	\$2,333	\$2,333	\$2,333	\$2,333	\$2,333	\$2,333	\$2,333	\$2,333	\$2,333	\$2,333	\$2,333	\$2,333
Staffing Costs*	\$342,868	\$26,374	\$26,374	\$26,374	\$26,374	\$26,374	\$39,562	\$26,374	\$26,374	\$26,374	\$26,374	\$26,374	\$26,374
Rent	\$26,100	\$2,175	\$2,175	\$2,175	\$2,175	\$2,175	\$2,175	\$2,175	\$2,175	\$2,175	\$2,175	\$2,175	\$2,175
Utilities	\$4,200	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350
BOA Fees	\$90,000	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Federal Taxes	\$30,000	\$0	\$0	\$0	\$0	\$7,500	\$7,500	\$0	\$0	\$7,500	\$0	\$0	\$7,500
Outreach/Comm Engage	\$2,000	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167
Legal/Professional Fees	\$4,000	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333
Strategic Planning	\$3,750	\$3,750	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Friendship Program													
TOTAL	\$1,312,157	\$186,186	\$84,066	\$84,066	\$81,891	\$91,566	\$104,754	\$186,186	\$84,066	\$126,966	\$84,066	\$91,717	\$91,566
FY24 Budget DRAFT		APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR



ARAW GOVERNANCE COMMITTEE | FY23 ANNUAL REPORT

The Governance Committee met 10 times this year. The Board started the year with a new President and Vice President and new Beneficiary, Grants, Legacy, and Visiting Committee Chairs. I think I can safely say that the Board continues to uphold its high standards, respect for best practices and productivity even considering many changes in leadership. Appropriate rotation of chairs is a goal of the Strategic Plan.

One of our very first goals on the heels of almost fully completing our 2020 Board Strategic Plan in 2 years was to think about the next steps. In discussion with Board President Jane Stankiewicz we agreed that Jane and Clare Healy Foley our Executive Director would proceed with the initial steps of hopefully rehiring our prior consultants Amy Cahners and Susan Donahue of Cahners & Donahue Associates in Wellesley MA to lead us forward in either enhancing or rewriting our Strategic Plan for the next 3 years.

Early on we worked to provide all Board Members with updated documents for their member handbooks. Our aim is to assure that all members feel informed and have access to any information they may need including that pertaining to mission, responsibility, leadership, processes and policies to name a few (per Strategic Plan). With Clare's enormous assistance we also created a comprehensive Volunteer Policy that left no stone unturned.

In late spring we conducted our annual Board Self-Assessment and were pleased to learn that we continue to improve our scores year over year. We congratulated ourselves on truly being quite a high functioning Board, and we also took the time to address several issues that came to light including some loss of our strong fellowship and strategic discussion because of the pandemic and zoom meetings. The results were also used by the Strategic Planning Consultants and the planning team.

We happily proposed 2 new members to the Board and were pleased by unanimous approval. Unfortunately, one new member resigned a few months later upon realizing the time commitment and calendar restrictions required. Our other new member, Leah Macomber, has become invaluable and we are grateful for her knowledge, experience and eagerness to participate.

This unfortunate early resignation prompted us to begin to collect data from all officers and committee chairs as to the amount of time per month that they and their committee members spend doing the work of the Board. Our goal is to be able to present prospective members with a somewhat realistic picture of time commitments involved in joining such an active board.

Currently, we have 13 Board Members. Two members resigned this year. Shannon Bachman relocated, and Jeanette Doyle felt it was time to move on after many years of dedicated service including as Treasurer and Chair of Finance.

Maintaining Board viability and broadening Board diversity are always top of mind. We had some discussion about what diversity means for us in all its various definitions. We took some purposeful looks at our contacts in the Portuguese community (per Strategic Plan). We did have one potential candidate for new membership who was unfortunately not able to make the commitment at this time. Certainly, this topic needs more and deeper exploration and the steps defined in our new Strategic Plan should be immensely helpful in guiding us to thoughtfully break down the process and achieve better recruitment outcomes.

We spent several months creating a variety of documents that allow us more consistency, thoroughness and predictability including New Member Onboarding Guidelines (per Strategic Plan), Succession Plans for each Committee Chair and for our Officers (per Strategic Plan), a Leave of Absence Policy, a Contingency Plan for President Succession (per Strategic Plan), and a Contingency Plan for Officer Succession (per Strategic Plan). We paid special attention to new member orientation and followed our newly developed guidelines for enhancing the onboarding process and mentorship. Always a work in process.

We began the discussion of the how's and why's of Board Bios. We experimented a bit with writing our own. More discussion will follow.

A subcommittee of Governance spent many more hours this year reading and revising our Constitution and Bylaws in response to several more rounds of feedback from our attorney. We updated and rearranged a few articles and moved some from the Constitution to the Bylaws to allow us more flexibility in future updates. They were approved by the Board in November and at this time we are waiting for notification that our attorney has filed our updated Constitution with the Secretary of the Commonwealth.

We reviewed our Committee Descriptions for accuracy and with general respect to workload and suggested a few changes that the Board approved. These were related to reducing redundancy in committee membership requirements, and reapportioning Beneficiary committee workload more appropriately (per the Strategic Plan).

We did our due diligence with respect to presenting, in March, a slate of officers for 2023-24 that will be approved at the Annual Meeting. We are pleased to be able to nominate a relatively new, well-qualified board member for a leadership position (per Strategic Plan). And we distributed a Board Engagement Survey that we used to recommend committee chairs to Jane and to recommend committee members to the Chairs she ultimately appointed. We were happy to see some movement between committees and two appropriate changes in committee leadership (again per Strategic Plan)

Proposed Slate of Officers for 2023-24

Jane Stankiewicz	President	Mary Ellis	Treasurer
Diane Laflamme	Vice President	Gloria deSa	Clerk

We are thrilled that Gale Beaton is willing to take on the leadership of this committee going forward. It has truly been a privilege to chair this committee for the past few years. I have very much appreciated the thoughtfulness, dedication, good humor and intelligence of the members. Some of our work is picky and full of wordsmithing, and some is broad and more visionary, and all is mission driven and equally respected by these committee members. Clare's knowledge and wealth of experience add tremendously to every meeting. And as

always, we all appreciate all the pre and post meeting work she does on document editing, inventing, updating and improving that is done almost as fast as it is thought of!!

Respectfully submitted,

Deborah Brooke, Governance Committee Chair

Jane Stankiewicz, ex officio

Clare Healy Foley, Executive Director

Gale Beaton

Jo-Ann Beaulieu

Mary Ellis

Diane Laflamme

Pam McKnight

Goals for FY2024

- Create board profile and matrix; distribute and collate results
- Begin developing criteria for board membership
- Expand our understanding of diversity and how it applies to the ARAW Board
- Develop data regarding Board member workload and recruitment in order to develop recruiting materials, including committee service requirements
- Define criteria for director emeriti
- Develop guidelines for engagement of volunteers as friends pending board approval
- Develop Board member bios for internal use
- Implement annual check-in meeting with each Board member and follow up appropriately
- Increase number of social engagements
- Change Legacy Committee to a task force which will further develop a “to-do” list before passing on to Governance Committee pending board approval



ARAW GRANTS COMMITTEE | FY23 ANNUAL REPORT

The grants committee of ARAW determines the scope of partnerships appropriate to reach our goal to identify, introduce and engage current and future beneficiaries. Fiscal year '23 was the second full cycle of the new RFP process for the grants committee. Thirteen area non-profits received a total of \$203,510 for various projects aimed at engaging ARAW eligible women beginning April 1, 2022 (an additional \$27,475 was carried over from FY22 up spent funds – AHA! and Cape Verdean Association of New Bedford).

A large part of our focus this past year was to evaluate the success of the programs based on their quarterly reports. Predictably some organizations were more successful than others. We learned that buy in and support from the community partner leadership as well as knowledge of running grant funded programs was a key indicator of success.

Though the effects of COVID were diminished this year, its impact was still felt on some of the partners. Changes in critical staff were also a factor to success or lack thereof. During the course of the grant cycle, two community partners felt it necessary to discontinue their partnership. AHA! (Arts, History, Architecture) returned grants funds as they were unable to continue with their project without the assistance of New Bedford Public television, which was no longer available. Dartmouth Council on Aging continued partnership was wholly reliant on ARAW as the sole funder. As ARAW only approved partial funding of their application, DCOA determined they could not continue.

Grant recipients were invited to our annual meeting in April 2022 to present a brief synopsis of their project to the Board and to hear what other grantees were offering to the ARAW beneficiaries.

As we moved forward to the FY'24 grant awarding processes, we adapted an approach to guide our decision making. If we were to fund a new pilot program we would start small, knowing we can always increase funding if warranted. We also allowed partners that have shown potential to have another year to fully realize their plans. As we go into the third year of grant awards, FY'24, it is the intention of the committee to be more exacting in reporting to gauge how partners live up to the expectations they've proposed in their RFPs.

With the conclusion of FY23 marking two years of the Community Partner Grant and the uncertainty of the market, we chose to offer a "by invitation only" RFP. The committee chose to invite existing partners to apply. When DEAF Inc. reached out to introduce themselves, the committee invited them to apply as well.

Of the existing partners, New Bedford Symphony (with the Z under construction they were facing an uncertain year ahead) and New Bedford Police Department (managing the grant had proven more difficult than they anticipated) chose not to apply. The YWCA did submit an application for general operating expenses for their Widowed Persons Program, but with mutual agreement it was withdrawn. We will continue to partner with YWCA in the coming year and look to craft a more dynamic, project driven proposal for FY25.

The following nine area nonprofits are recipients of FY'24 funds for the following projects...

Cape Verdean Association in New Bedford | \$12,000 | *Continuation Of Outreach, Social Gatherings for Elderly Cape Verdean Women Living in NB Housing*

Continuation and expansion of *Nos E Ke Nos*, a weekly socialization program for elderly Cape Verdean women living in low-income housing (Boa Vista & Bay Village), with the aim to increase the number of participants (including those who live in other locations) and connect participants to resources like ARAW.

Coastal Neighbors Network, Inc. | \$20,000 | *Year Two: Further Expansion to Enhance Quality of Life and Promote Independence for Aging Women in Dartmouth and Westport*

Continuation and further expansion of membership scholarships for ARAW eligible women with a continued focus on recruitment, integration and increased use of services (home repair, transportation, etc.)

DEAF, Inc. | \$20,000 | *Advocacy, Resources and Education Services for Older Adults: Connecting Deaf and Hard of Hearing Older Women to financial assistance and social interaction*

Funding will enable DEAF Inc to target the ARAW population and ARAW eligible women as part of their New Bedford operations and to meet the goals of their individual service plans - which includes, assessment, connection to health/safety resource, financial support, assistive technologies, transportation, social engagement opportunities - which address the unique issues and needs of deaf and late-deafened older adults.

New Bedford Art Museum (NBAM/ArtWorks!) | \$20,000 | *Creative Care Program*

Continuation of the Creative Care Program: eight 4 week art kit deliveries (fall to spring), two four 4-week classes (late spring to summer) w/related exhibition discussions, 6 specialty workshops (EOM) at elderly focused venues to help ID ARAW eligible women

New Bedford Fishing Heritage Center | \$20,000 | *Herstory*

Continuation and further development/evolution of year 1 Herstory program with activities to encourage life review, create friendships, validate life experiences through inter-generational oral history project and programming at the Center, fishing industry related communities, senior centers and low-income housing to attract eligible ARAW beneficiaries

South Coastal Counties Legal Services | \$45,000 | *The Rachel Howland Advocate for Older Adults*

Continued funding for a paralegal position for the Seniors Law Project to provide enhanced and increase support to older adults, including ARAW active and eligible women, through free direct representation and legal advice related to housing, income and benefits concerns

South Coast LGBTQ Network, Inc | \$20,000 | *Aging Well*

Continued funding of *Aging Well* program which creates a safe space for LGBTQ+ elder/ allies and connects them to resources, services, overall wellness and engagement through case management, advocacy, social opportunities, social work, friendly visiting and services

Westport Council on Aging | \$38,750 | *Community Outreach Project*

Continued funding of essential outreach & beneficiary advocate like services in Westport area to identify, connect with & submit applications for existing and potential ARAW beneficiaries in Westport & Dartmouth

Zeiterion Performing Arts Center | \$8,489 (plus extension of unspent funds from FY23 approx \$24,000) | Mobile Creative Classroom

Specially curated tickets and transportation to Zeiterion performances, brings performers and teaching artists into places where low income, elderly women live and congregate – including elderly housing, COAs, ARAW lunches – and identifies potential new ARAW beneficiaries utilizing outreach to Zeiterion community. Engaging existing ARAW beneficiaries in your program and connecting eligible program participants to ARAW are important objectives of all ARAW's Community Partner Grants

Watching spending patterns is a clear indicator of how the program is aligning with the goals of the RFP. Inability to put funds to work is a warning that there are shortcomings ahead. This then leads to the next aspect of the Committees work, the review of extensions or carryovers of funds from one year to the next.

Of four requests for extension of funds from 2022-2023 to 2023-2024, only two from the New Bedford Art Museum, for the replenishment of materials to the museum which were used for ARAW beneficiaries, and the Zeiterion, due to a significant staffing change, were approved.

Requests from the Cape Verdean Association, LGBTQ + and Coastal Neighbors Network were not approved, with the proviso that they continue their programs with the funds from the new year. Specific guidelines were provided to all current partners so they fully understand how extensions will or will not be considered.

Goals for fiscal 2024

- Continue to monitor and evaluate the performance of our community partners and offer support when appropriate.
- Create a process whereby community partners present their grant funded programs at board meetings.
- Board members will learn how our beneficiaries are being served in the community by these programs.
- Identify funding priorities for FY 25.
- Create an RFP for FY25.

I wish to thank the members of the grants team for their commitment to the process and their diligence and follow through. The team includes Jo-Anne Beaulieu, Mary Ellis, Diane Laflamme, Leah Macomber, Cathy Mayall, Pam McKnight, and Jane Stankiewicz.

Special thanks to our Executive Director, Clare Healy Foley, for her leadership and effectiveness in working with the community partners to develop programs that serve our ladies with new and exciting opportunities.

Respectfully submitted,

Rosemary Saber, Grants Committee Chair



ARAW LEGACY COMMITTEE | FY23 ANNUAL REPORT

Legacy committee members : Roseanne O'Connell, Debbie Brooke, Diane Laflamme, Chair

This year the Legacy committee lost several important members. Shannon Bachmann relocated. Jo-Ann Beaulieu took a leave of absence and has recently resigned from the board. Rosemary Saber left to share her expertise on another committee. However, Rosemary continues to be involved in preserving the history of the ARAW. We wish to thank all of these women for their contributions to preserving our legacy.

At the annual meeting last year, we identified 3 major goals to guide our activities:

To inspect stored documents for the purpose of selecting and discarding.

This is a bigger project than we anticipated. We have sorted out half of the miscellaneous boxes. Our goal at the end of this project is to determine what should be kept and how. We also want to develop guidelines for the ongoing preservation of materials.

To consider the possibility/advisability/probability of uploading archives to the ARAW website.

We decided that we were not ready to pursue this goal and put it off to another year. We replaced it with another goal to continue the oral history project which had begun in 2017.

To interview former members of the ARAW to record their experiences and recollections of their ARAW experience.

We gathered oral histories of Mary Ellen Davies and Ann Eades that were conducted by Mary Ellen Lees as well as the interview of Marie Douglas by Zelinda Douhan. We have interviewed Gillian Harris and Jean Silver and planned an interview with Gretchen Whipple. We also hope to continue the history of the organization which Zelinda Douhan had begun.

To review and advise on the legacy committee's responsibilities in view of the changes in the organizational and operational structure of our organization.

Three of the responsibilities of the Legacy committee focused on outreach strategy, branding and maintenance of a website. These duties now are assumed and accomplished by the ARAW staff.

The task and focus of the Legacy committee is now focused on preserving our history for future generations.

The Strategic Planning committee met this year with our consultants to review the present status of ARAW and to develop a plan of action for the next three years. It was suggested that the duties of the legacy committee be transferred to the Governance committee and a legacy task force be established to oversee the work of preserving our history.

The task force would continue the sorting of documents and the oral history project and would provide guidelines for the preservation of ARAW's history. A vote on this organizational change will be taken at our May 2023 board meeting.

I am grateful to Roseanne O'Connell and Debbie Brooke for their commitment to preserving our history.

Respectfully submitted,

Diane Laflamme, Legacy Committee Chair



ARAW PERSONNEL COMMITTEE | FY23 ANNUAL REPORT

Committee members: Cathy Mayall, Pamela McKnight, Rosemary Saber, President Jane Stankiewicz, Executive Director Clare Foley, Committee Chair Angela Natho

During fiscal year, 2023, the personnel committee continued to review best policies and practices and compliance with state and federal personnel requirements.

Health insurance continued to be a challenge regarding options for an employer sponsored health plan with an employer/employee contribution. The committee again researched companies willing to cover an employer with fewer than five employees. Due to limited options, the committee recommended that we opt out of providing an employer sponsored health plan and continue with a lump sum towards a plan of the employees own choosing, if the employee is the policyholder. We also recommended to the board that there be no waiting period for payments toward a health insurance plan.

The Paid Family Leave Act also continued to be reviewed for compliance, and whether we needed adjustments. This resulted in the committee recommending to the board that health insurance benefits continue to be paid during paid family medical leave.

The committee had previously discussed whether to add Juneteenth as a paid holiday. The Executive Director reported that all similar organizations had observed Juneteenth. The committee recommended that we add Juneteenth as a paid holiday.

The committee spent a considerable amount of time reviewing job descriptions, salaries, and benefits. This review resulted from comprehensive research presented by the Executive Director. As a result, the committee recommended position and salary adjustments for staff.

FY 2023 Votes

- Recommendation to opt out of employer sponsored health plan, and continue with lump sum offering – So voted July 14, 2022
- Recommendation that there be no waiting period for payment towards a health insurance plan – So voted July 14, 2022
- Recommendation to adopt Juneteenth as a paid holiday – So voted July 14, 2022
- Recommendation to continue health insurance benefit during paid family medical leave – So voted August 11, 2022
- Recommendation to add new job description and salary increases for staff – So voted February 9, 2023

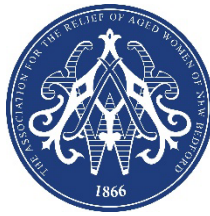
FY 2024 Goals

- Complete tasks as outlined in the committee description to ensure fair and equitable employment policies for ARAW employees.
- Work with the Executive Director and the Finance Committee to develop a personnel budget for the next fiscal year with recommendations for employee benefits and contributions.
- Review distinctions between salaries, salary ranges, merit pay, cost of living, bonuses.
- Review timelines for yearly goals, performance evaluations and pay adjustments.
- Review personnel policies annually to ensure compliance with applicable laws and regulations Address urgent personnel policies as needed.

I want to extend my sincere thanks and appreciation to Cathy, Pam, and Rosemary for their constant support and guidance during the past year. Likewise, a very sincere thank you and appreciation to Clare for her outstanding leadership, unfailing patience, exhaustive research and guidance.

Respectfully submitted,

Angela Natho, Personnel Committee Chair



ARAW Board Membership FY24

April 1, 2023 to March 31, 2024

First	Last	Joined	Years served
Gale	Beaton	2017	6
Deborah	Brooke	2011	12
Gloria	deSa	2021	2
Mary	Ellis	2018	5
Diane	Laflamme	2018	5
Leah	Macomber	2022	1
Catherine	Mayall	2020	3
Pamela	McKnight	2019	4
Angela	Natho	2020	3
Roseanne	O'Connell	2008	15
Rosemary	Saber	2008	15
Jane	Stankiewicz	2017	6



The Association for the Relief of Aged Women of New Bedford FY24 Officers and Committees

President | Jane Stankiewicz
Vice President | Diane Laflamme

Treasurer | Mary Ellis
Clerk | Gloria deSa

BENEFICARY COMMITTEE | PAM MCKNIGHT, CHAIR

Gale Beaton
Deborah Brooke
Gloria deSa
Leah Macomber

Cathy Mayall
Roseanne O'Connell
* Jane Stankiewicz

FINANCE COMMITTEE | MARY ELLIS, CHAIR & CATHY MAYALL, ASSISTANT CHAIR

Diane LaFlamme
Pam McKnight
Angela Natho

Roseanne O'Connell
* Jane Stankiewicz

GOVERNANCE COMMITTEE | GALE BEATON, CHAIR

Debbie Brooke
Mary Ellis
Diane Laflamme
Leah Macomber

Cathy Mayall
Pam McKnight
* Jane Stankiewicz

GRANTS COMMITTEE | ROSEMARY SABER, CHAIR

Mary Ellis
Diane Laflamme

Leah Macomber
* Jane Stankiewicz

LEGACY COMMITTEE | DIANE LAFLAMME, CHAIR

Deborah Brooke
Roseanne O'Connell

* Jane Stankiewicz

PERSONNEL COMMITTEE | ANGELA NATHO, CHAIR

Mary Ellis
Cathy Mayall
Pam McKnight

Rosemary Saber
* Jane Stankiewicz

VISITING COMMITTEE | DEBBIE BROOKE, CHAIR

Gloria deSa
Cathy Mayall

Angela Natho
* Jane Stankiewicz



**FY24 Community
Partner Grant**
4/1/23 – 3/31/24

Cape Verdean Association in New Bedford
*for Outreach & Programming for New Bedford's Elderly Cape
Verdean Community*

Coastal Neighbors Network, Inc.
*for Enhancing Quality of Life and Promoting Independence for Aging
Women in Dartmouth & Westport*

DEAF Inc.
*for the Advocacy, Resources and Education for Older Adults:
connecting Deaf and Hard of Hearing Older Women to financial
assistance and social interaction*

New Bedford Art Museum (NBAM/ArtWorks)
for the Creative Care Program



**FY24 Community
Partner Grant**

4/1/23 – 3/31/24

New Bedford Fishing Heritage Center
*for Herstory: collecting stories of Women in the
Fishing Community*

South Coast LGBTQ+ Network, Inc.
for Aging Well

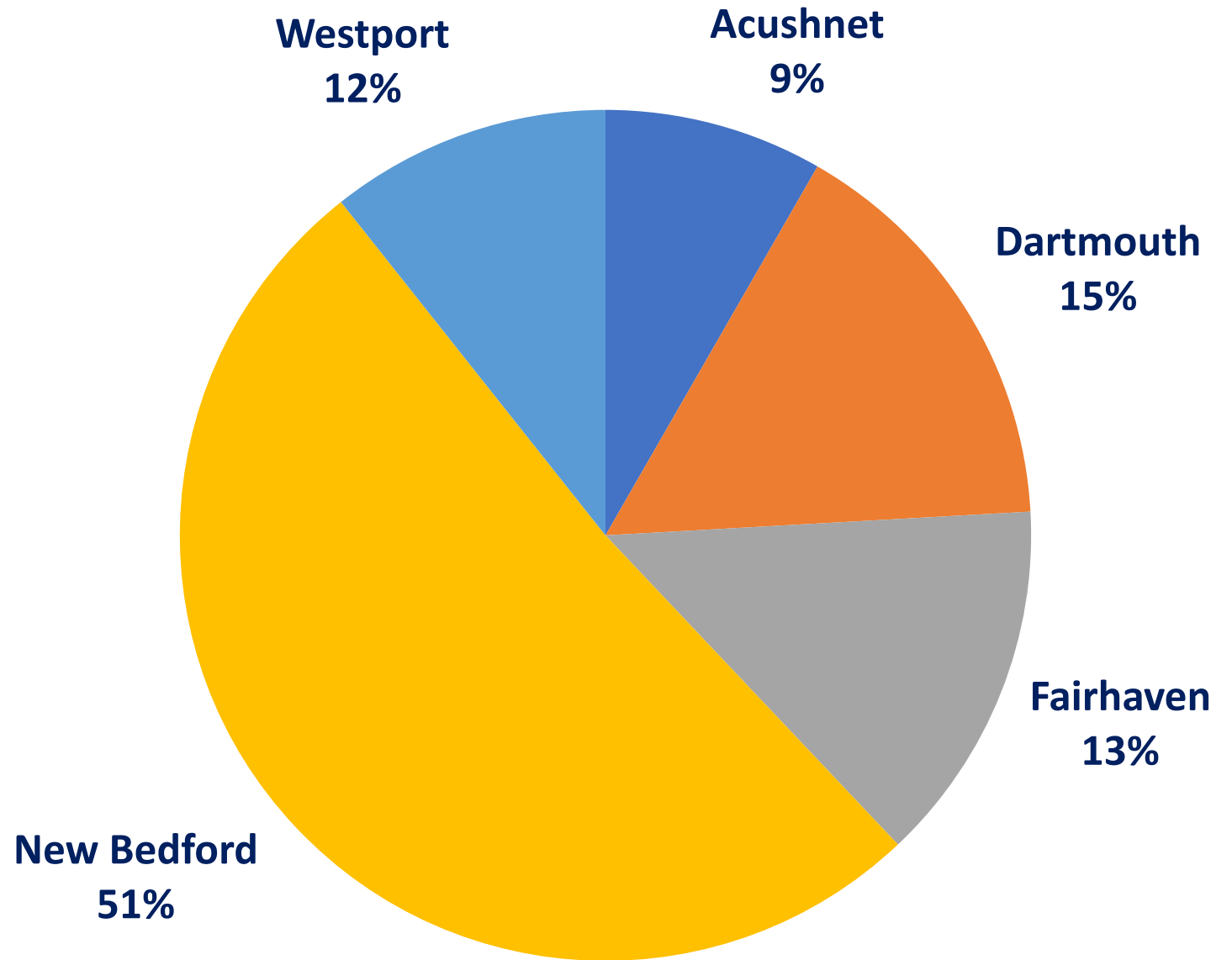
South Coastal Counties Legal Services
for the Rachel Howland Advocate for Older Adults

Town of Westport/Westport Council on Aging *for*
Community Outreach Project

Zeiterion Performing Arts Center
for Mobile Creative Classroom



FY23 Breakdown of beneficiaries by Town





FY23 in Review

vs FY22 & FY21

FY23 Total Direct Support by Dollar

Nearly \$445,000

68% in Ongoing support | 32% in Gifts

FY22 Total Direct Support by Dollar

Over \$430,000

57% in Ongoing support | 43% in Gifts

FY21 Total Direct Support by Dollar

Nearly \$360,000

58% in Ongoing support | 42% in Gifts

not alms alone, but a friend | women helping women



FY23 in Review

vs FY22 & FY21

257 Beneficiaries Received Support in FY23

146 Ongoing Support | 55 Gifts | 56 FLO Participants

283 Beneficiaries Received Support in FY22

154 Ongoing Support | 71 Gifts | 58 FLO Participants

268 Beneficiaries Received Support in FY21

153 Ongoing Support | 63 Gifts | 55 FLO Participants

not alms alone, but a friend | women helping women



FY23 in Review

vs FY22 & FY21

247 Requests in FY23

129 Ongoing | 118 Gifts | 238 Approvals

131 Annual Updates in FY23

128 Approvals

202 Requests in FY22

77 Ongoing | 125 Gifts | 187 Approvals

106 Annual Updates in FY22

105 Approvals

131 Requests in FY21

45 Ongoing | 78 Gifts | 118 Approvals

not alms alone, but a friend | women helping women



FY23 in Review

vs FY22 & FY21

65 New Beneficiaries Supported in FY23

26 Ongoing (4 from FLO) | 35 Gifts (4 from FLO)
4 FLO (15 transitioned from ARAW)

81 New Beneficiaries Supported in FY22

26 Ongoing (2 from FLO) | 45 Gifts (5 from FLO)
10 FLO (19 transitioned from ARAW)

58 New Beneficiaries Supported in FY21

16 Ongoing | 33 Gifts
9 FLO (13 transitioned from ARAW)

not alms alone, but a friend | women helping women



FY23 in Review

vs FY22 & FY21

50 Inactive in FY23

16 deaths

58 Inactive in FY22

25 deaths

39 Inactive in FY21

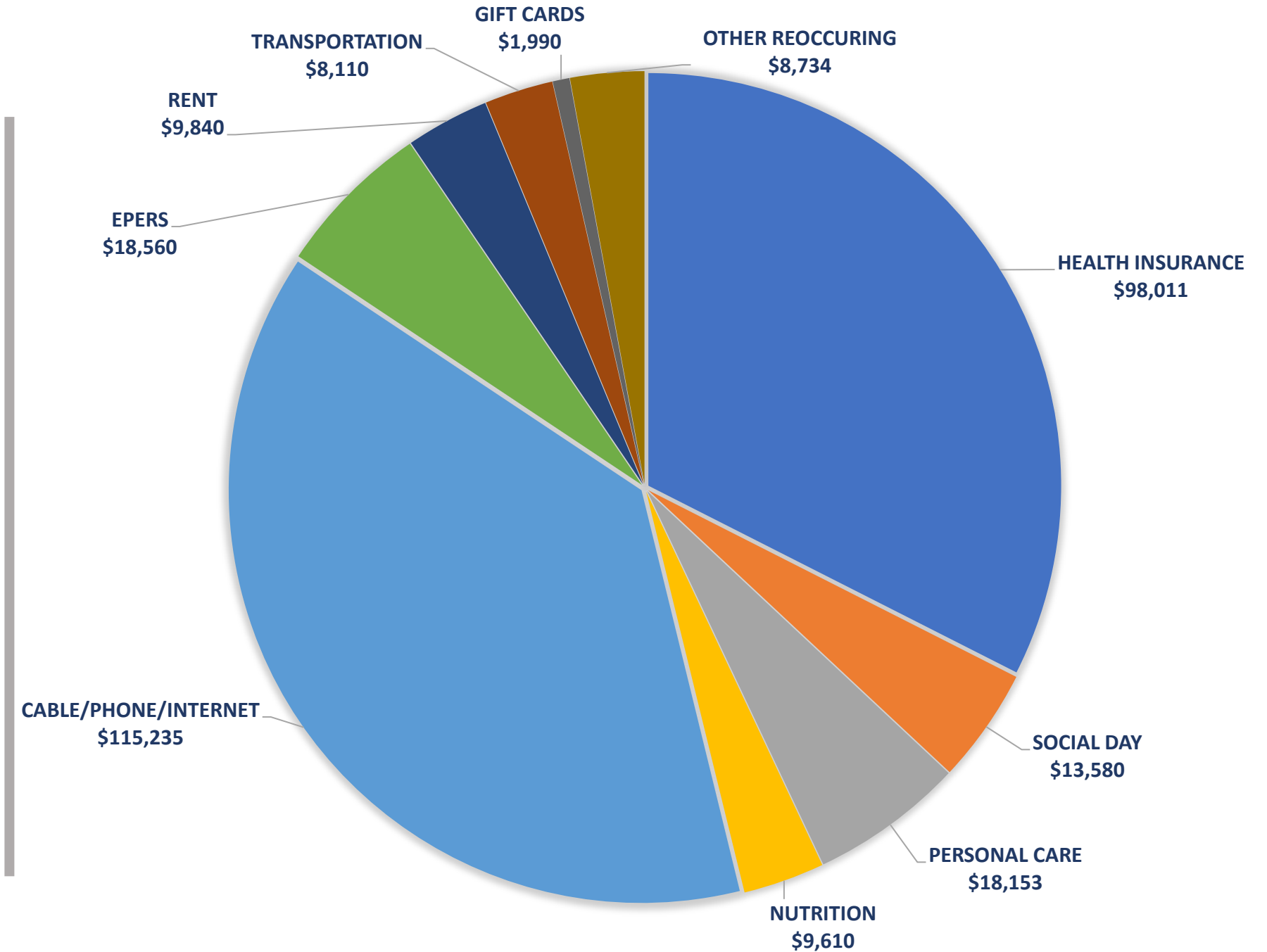
18 Deaths

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**FY23 Direct Support
ONGOING
\$444,701**

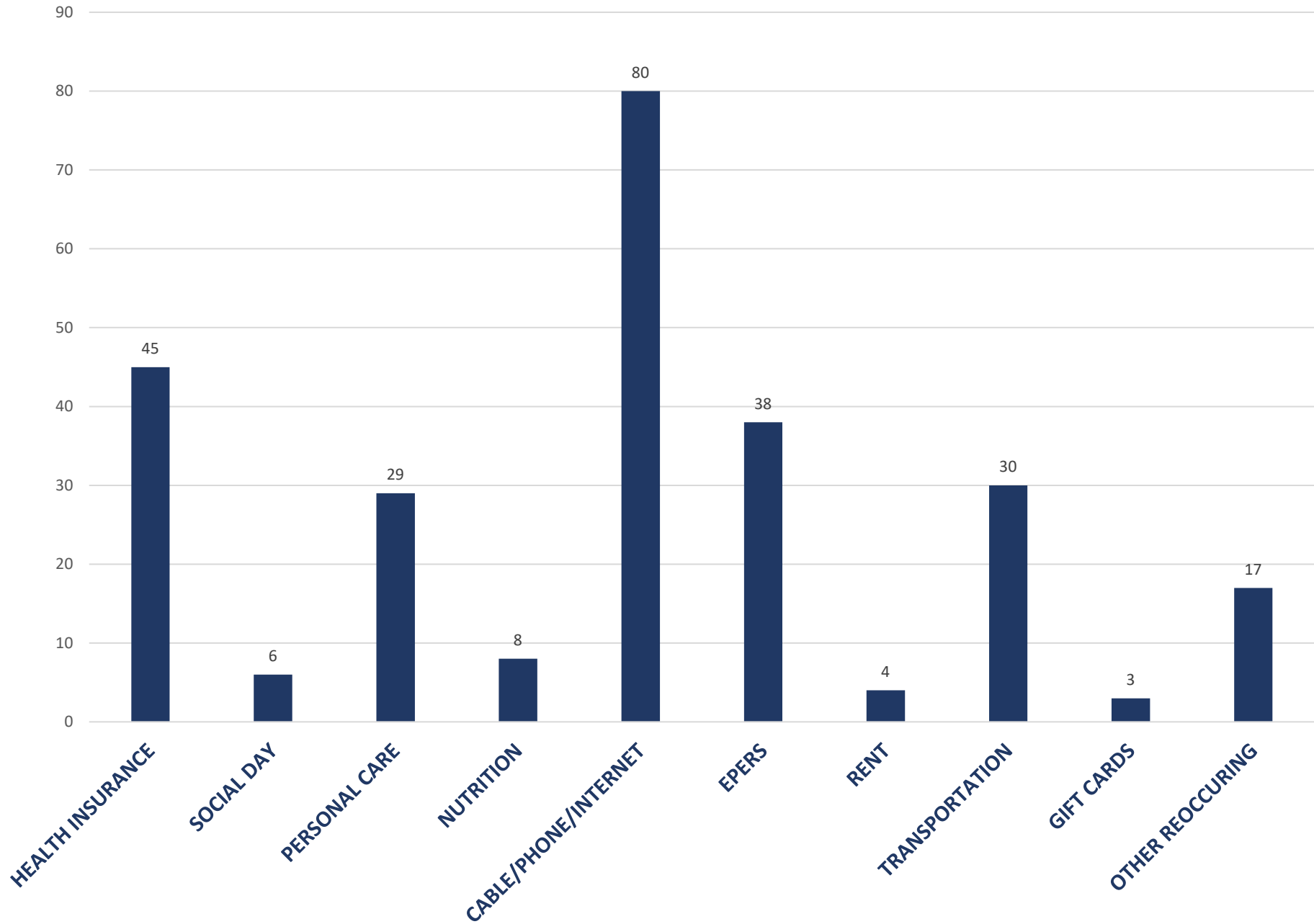
vs FY22 \$242,851
& FY21 \$244,094





FY23 Direct Support ONGOING 260 Occurrences

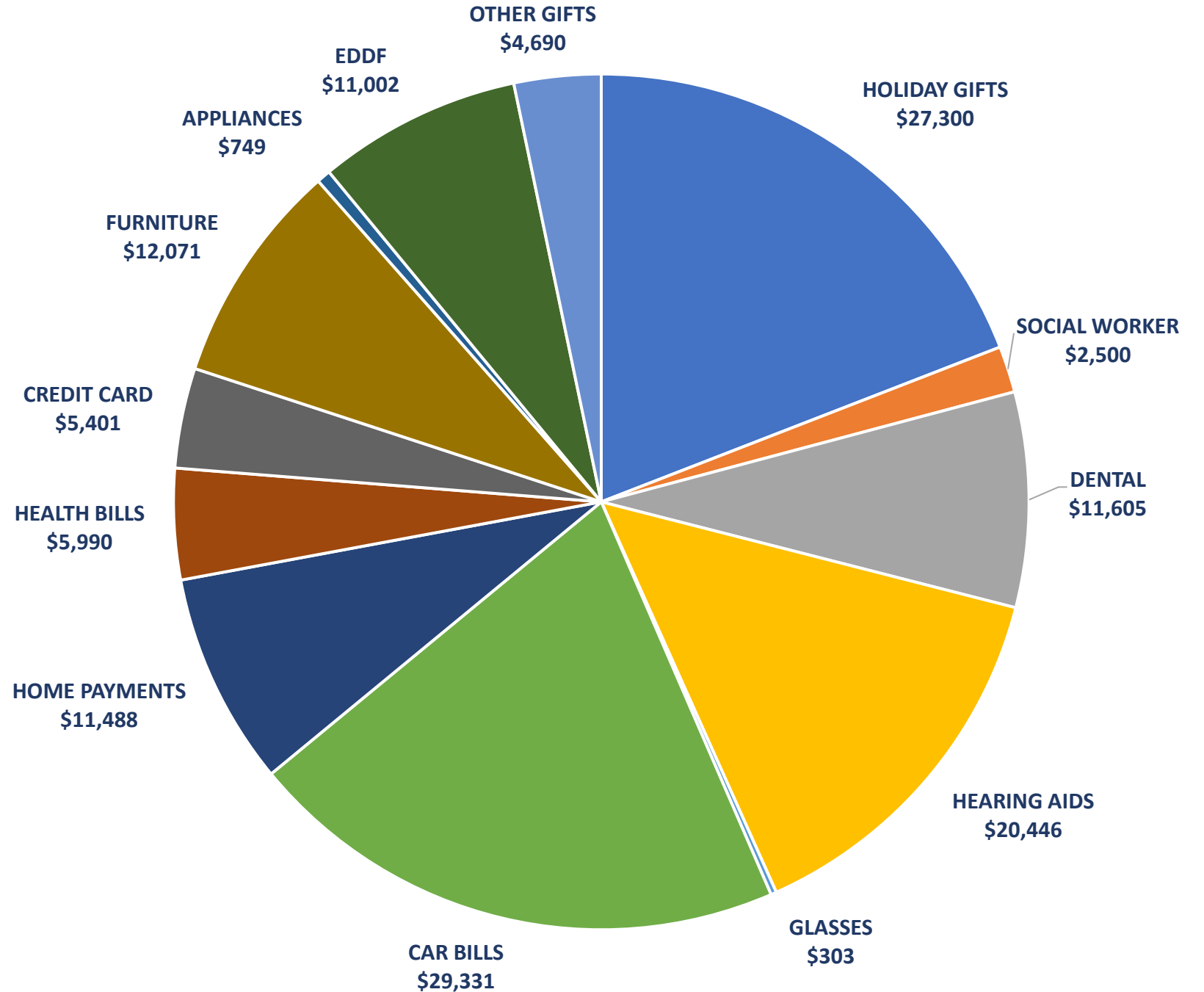
vs FY22 233
& FY21 220





**FY23 Direct Support
GIFTS
\$142,876**

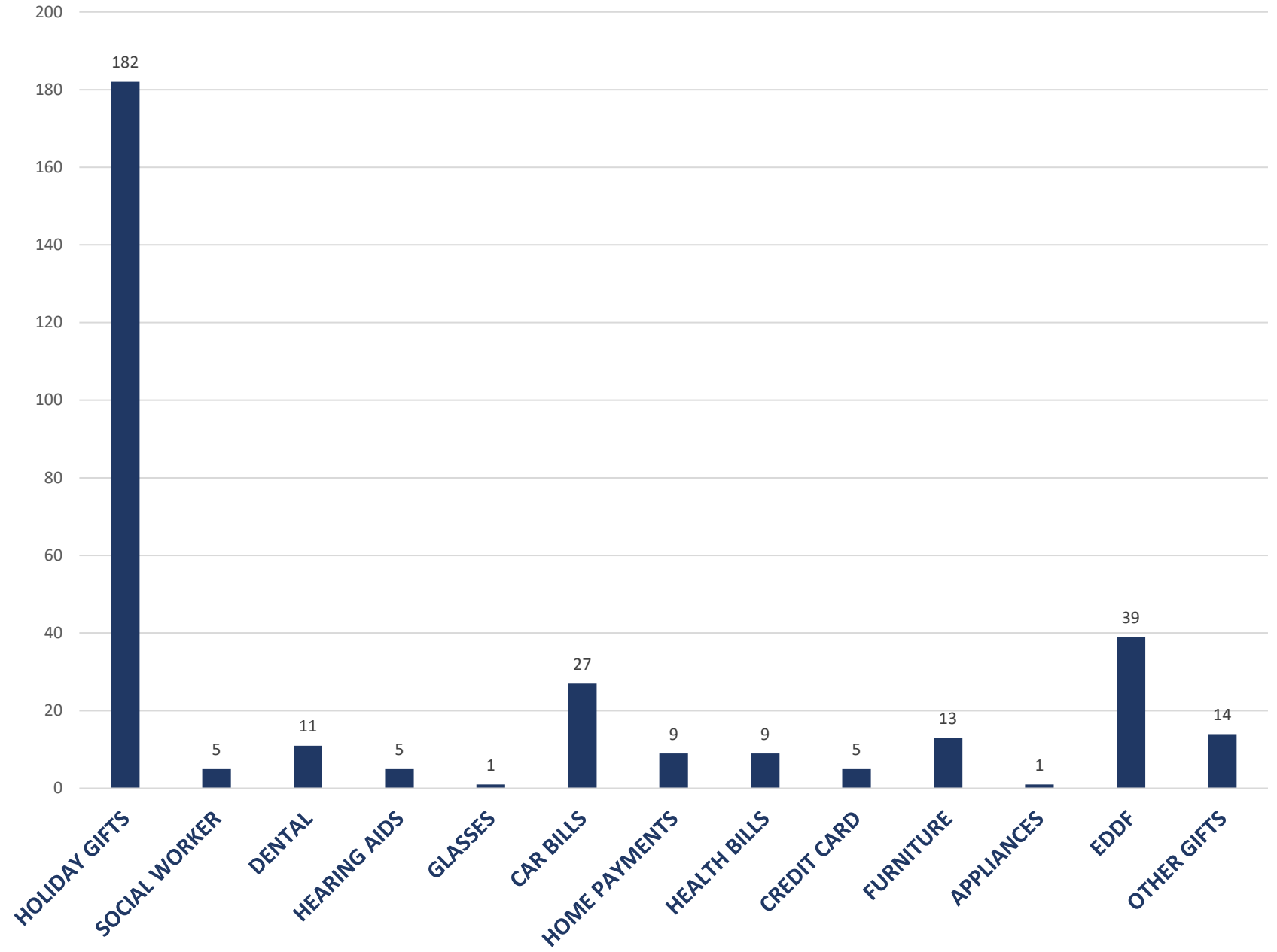
vs FY22 \$186,720
& FY21 \$115,077





FY23 Direct Support GIFTS 321 Occurrences

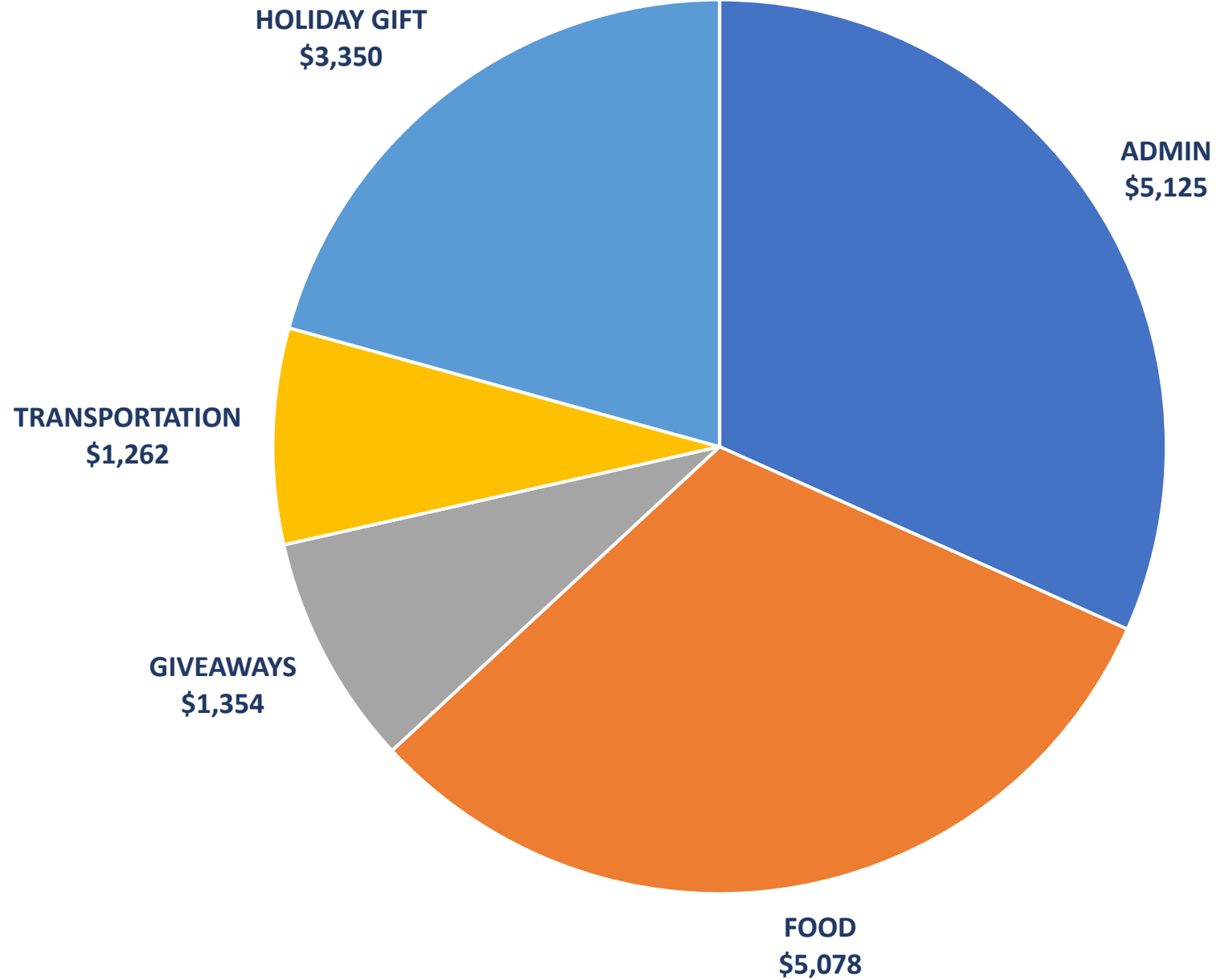
vs FY22 345 & FY21 301





**FY23 Direct Support
FLO PROGRAM
\$16,169**

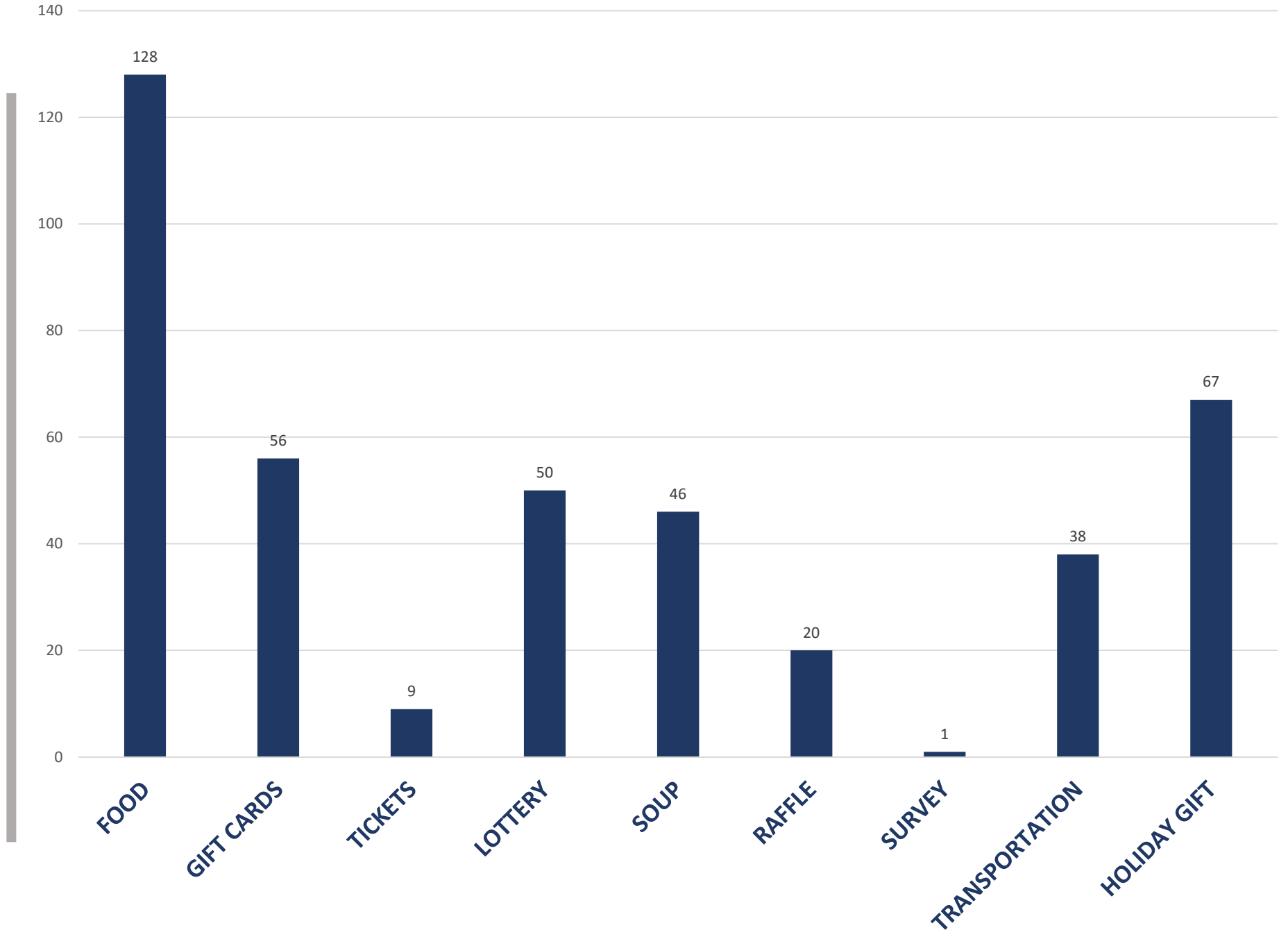
vs FY22 \$14,488
& FY21 \$7,806





FY23 Direct Support FLO Program 415 Participants

vs FY22 611 & FY21 433
participants





Rachel Howland
1876

***We are the almoners of the bounty of others.
The money we distribute is not our own.***

***Only the fidelity and wisdom with which we
exercise this trust may be said to be ours.***