

2016 Annual Report Shine Foundation

Helping abuse survivors thrive,
financially.



Shine Foundation is a 501(c)(3) nonprofit startup dedicated to improving the financial health of homeless survivors of abuse, in NYC and Baltimore, through free financial education.

In doing so, one day, we hope to see a reduction in the number of abuse survivors struggling financially in the U.S.



Founder's Message

Shine started with a simple idea: to bring free financial education to abuse survivors in our local communities.

And more than two years after our first workshop, Shine continues to deliver on this idea.

Since starting in 2014, we've served more than 150 survivors and their families, started two chapters in two cities—New York and Baltimore, and donated more than \$50,000 in services to advancing the financial health of homeless abuse survivors; all while doing this on a 100% pro bono effort.

And, we're just getting started.

Our growth in 2016 gives a taste of what's to come. In this year alone, we served 100% more families than in the previous year through successful partnerships with various agencies, ranging from Wells Fargo to Barrier Free Living.

Indeed, we've come a ways from a simple idea of bringing free financial education directly to homeless abuse survivors. But, we have much more to achieve in pursuit of this idea.

As we continue to grow in size and accomplishments, we remain thankful to you, our supporters, for persistently believing in our mission and work.

Together, we WILL help survivors shine, financially.

Warm regards,

A handwritten signature in black ink, appearing to read "Jennifer Tan".

Jennifer Tan
Founder & President
Shine Foundation, Inc. ("Shine")

Why we exist



Every minute about 20 people in the U.S. are abused by an intimate partner.

And, that's just physical abuse. Other forms include emotional, sexual, legal, verbal, and financial/economic.

98% of domestic abuse cases involve financial abuse.

Limited financial literacy is a leading reason that survivors stay in or return to their abusive relationships. Abusers control or gain access to a victim's financial resources.

Domestic abuse is a leading cause of homelessness.

Survivors of domestic abuse are often isolated from support networks and financial resources which puts them at risk of becoming homeless.

Yet, few financial services exist to specifically help survivors of abuse prior to or following their departure from an abusive situation. This is where Shine comes in.

“We are in basic survival mode, just getting out of bed in the morning is difficult.” —MEMBER

*Please note that the names have been changed to protect members’ confidentiality.

Who we serve

We primarily serve survivors who’ve recently experienced or escaped abusive situations and are now staying in temporary residences, often known as emergency shelters.



TARA*

College educated, unemployed, single mother of two

~

Challenge:

Her abuser had racked up debt under her name, thereby destroying her credit

~

Shine’s Solution:

Worked with Tara to review the steps and resources to repairing her credit. At the same time, her children were allowed in the class so that Tara could attend regularly



MARY*

Trafficked in the commercial sex industry, aka the “life”, since she was young

~

Challenge:

Having no formal work history and little education have made it difficult for her to financially support herself and her 6-month old child outside the “life”

~

Shine’s Solution:

Helped Mary set goals and build budgeting skills, all while addressing Mary’s emotional relationship with money



AMY*

Immigrant with limited English fluency and PTSD from the abuse

~

Challenge:

Former financial abuse left her with little to no knowledge of the kind of work she could do to make a living

~

Shine’s Solution:

Engaged her in vocational goal setting as a starting point, so that she could envision a positive, alternate future



1. Determine financial concerns



2. Build monthly sets of classes



3. Deliver classes at members' residence



4. Revise classes based on feedback

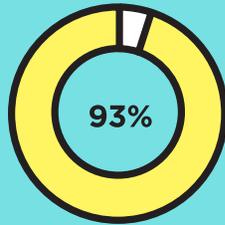
How we serve

As shown on the left, Shine's approach is simple: we strive to make financial learning fun and accessible to our members, by meeting our members "where they are," emotionally, physically and financially.

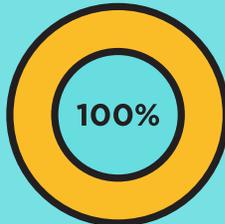
Sample classes have included:

- *Extra Credit*: a discussion on what credit is and how to improve it
- *Savvy Savings*: a sharing of budgeting tips and savings resources
- *Money and Mocktails*: a fun-filled financial literacy night where Shine's volunteers engaged survivors in discussions on resolving their financial concerns
- *Zumba and Savings*: a program that incorporated savings tips and goal setting into Zumba workout classes

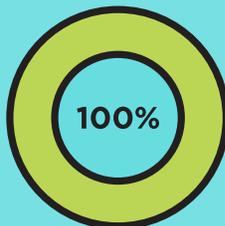
2016 Impact



93% of members improved their knowledge in budgeting



100% of members increased their knowledge on credit and credit repair



100% of members boosted their job search focus with career goals

15 Projects

92 Abuse survivors & their families served

1,100+ Volunteer hours

\$26,000+ In services (estimated)

Accolades



- 2016 Top-Rated Nonprofit, by GreatNonprofits
- GuideStar Silver Participant

Featured in:

- The Crime Report
- Idealist

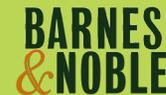
Sponsors

- Verizon
- Urban Health Institute

Our Partners

In pursuit of our mission, we've had the pleasure of working with many wonderful groups and organizations across New York and Baltimore, since our inception.

- 9** Domestic Violence Agencies (Shelters)
- 5** Financial Agencies
- 5** Local Businesses & Community Groups
- 2** Academic-Affiliated Groups





Team Shout-outs

As a 100% volunteer led organization, we could not have come as far without our dedicated and passionate volunteers. These individuals pour their hearts and free time into advancing Shine's mission and deserve a special Thank You for all the good they've done and will do.

Leadership team (in alphabetical order)

Shana Bartlett, *Treasurer*

Laura Batey, *Marketing & PR Director, NYC*

Marshall Corey, *Secretary*

Janice Davis, *Board Member*

Sabrina Liu, *Human Capital Director, NYC*

Sam Malone, *Partnership Director, Baltimore*

Liz Park, *Chapter Lead, Baltimore*

Ashley Stewart, *Human Capital Director, Baltimore*

Jennifer Tan, *Founder & President*

Zhao Zhang, *Finance Director, Baltimore*

And to the more than **70 amazing volunteers** who've helped to build Shine and our service, along the way!

A special thank you to Susan Merrell for designing Shine's first-ever annual report, and for devoting her creative design skills to our organization and cause.

Support Our Work

**Donate, volunteer, or connect with us at
www.shine-foundation.org.**

email: general@shine-foundation.org

snail: PO Box 130206, New York, NY 10013

call: (929) 274-4630

follow: twitter.com/shineinspire

friend: facebook.com/shinefoundation



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