

# 2017 Annual Report

## Shine Foundation

Helping abuse survivors thrive,  
financially.





## 2014-2017

---

**36**  
Projects

---

**305**  
Abuse survivors &  
their families served

---

**2000+**  
Volunteer hours

---

**\$65,000+**  
In services

---

### Founder's Message

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

I am proud to say that, in the past three years, we have succeeded in that endeavor and plan to continue to deliver on this idea in the coming years.

In 2017, we had the honor of serving 100 more survivors and their families, which is more than 300 cumulatively since we started. We also wrapped up the year with our first-ever podcast(!); with financial support from Verizon and The New York Women's Foundation (to name a few); and with a new logo and website design. All the while, we welcomed new volunteers and partners to our Shine family, nearly doubling in size.

While our NY family grew, we did lose a dear piece of our past with the closing of our Baltimore Chapter. In order to strategically focus on our growth in NYC, we made the difficult decision to close that Chapter, but wanted to take some time to acknowledge them and all of their great work. We remain grateful to all who contributed to our time in Baltimore, and hope that, one day, we may cross paths again.

And so, I end this message, with pride at what we have accomplished and excitement for what is to come. Above all, I end with gratitude to you, our supporters, for joining us on our journey.

Together, we WILL help survivors shine, financially!

Warm regards,

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

---

**You can think of Shine as financial informants and marketers.**

---



## Who we are

Shine Foundation (“Shine”) is a volunteer-led, NYC-based, 501(c)(3) non-profit that provides free financial education to abuse survivors (“clients”), who have become homeless in the process of leaving their abusive situations.

### WE DO...

- **Deliver group workshops on specific financial topics**
- **Serve survivors of domestic violence living in emergency shelters throughout NYC**
- **Work in teams of volunteers, on-site, at the emergency shelters**

### WE DO NOT...

- Give financial grants to survivors
- Provide 1:1 financial coaching
- Have our own center where we work with clients

We are made up of volunteers of all different backgrounds and experiences who share one common thread: a passion for helping homeless survivors of abuse.

That said, we are not financial experts. We connect with survivors through the emergency shelters they live in, and simplify and share relevant financial information that they need to survive.

# Why we exist



## **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.

## **7 out of 8 survivors return to their abusers, largely due to financial pressures.**

Transitioning out of abuse comes with significant financial strain and stress. As such, many who make the courageous decision to leave an abusive relationship may end up returning because of financial burden—and not just returning once, but multiple times.

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.”** —SURVIVOR

---

\*Please note that the names have been changed to protect survivors' 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 survivors' residence



4. Revise classes based on feedback

## How we serve

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

This year, we launched a three-pronged approach—Earn-Spend-Trust—to guide our class design. Under each prong was a list of standardized topics and objectives that Shine facilitators and clients could choose from.

### SPEND

- Setting savings spending goals
- Creating a budget
- Tips for saving money

### TRUST

- Credit basics
- Tips for building credit
- Tips for repairing credit

### EARN

- Setting career goals
- Resume writing
- Mock Interviewing

# 2017 Impact

---

“Shine changed my life. They showed me I was capable of managing my own money. With Shine’s help, my credit score went up 15 points!”

—SURVIVOR

---



**12** Projects



**105** Abuse survivors & their families served



**1,600+** Volunteer hours



**\$39,000+** In services (estimated)

## Accolades



GuideStar Silver Participant

## Featured in:



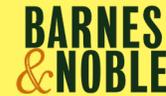
## Sponsors



+ Anonymous

# Our Partners

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



Lawyers Alliance for New York



## 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. These individuals include

### **our Board of Directors**

Jennifer Tan, *Chair & Founder*

Tianna Rounds, *Secretary*

Amal Mgaresh, *Treasurer*

Rachel Abramovitz

Marshall Corey

Monica Lohr

Lisa Nann

Liz Park

**our NYC Operations Committee members and volunteers** who made our achievements in 2017 possible.

and, **Liz Park and Ashley Stewart**, who led the Baltimore Chapter and inspired us all with their dedication to our clients and to the mission.

A special thank you to **Devyani Seth** for creating Shine's 2017 Annual Report.

**Support Our Work**

**Donate, volunteer, or connect with us at  
[www.shine-foundation.org](http://www.shine-foundation.org).**

**email:** [general@shine-foundation.org](mailto:general@shine-foundation.org)

**snail:** PO Box 130206, New York, NY 10013

**call:** (929) 274-4630

**tweet:** [twitter.com/shineinspire](https://twitter.com/shineinspire)

**friend:** [facebook.com/shinefoundation](https://facebook.com/shinefoundation)

**follow:** [instagram.com/shine\\_foundation17](https://instagram.com/shine_foundation17)



**Shine Foundation** Helping abuse survivors thrive, financially.