

2018 Annual Report

Shine Foundation

Helping abuse survivors thrive,
financially.





Founder's Message

Dear Friends of the Shine Foundation,

2018 was our most impactful year yet! Some highlights of our accomplishments include:

- **Achieving a 15-point increase—our highest ever—in client retention rate**, following the redesign and standardization of our Trust, Spend and Earn modules.
- **Launching a program alumni board and survivor-led volunteer training series.**
- **Welcoming new leadership to our Shine family**, including Alen Amini and Karen Werbel to the Board.
- And, so much more!

As a client once said, “Shine is like a match. When you’re surrounded by darkness, the light that Shine gives, however small, makes all the difference.”

Thank you for enabling us to give “light” to more survivors so that they may realize their financial power.

Shine started with a simple hope: to help domestic violence survivors get back on their feet, financially. With your help, this hope has been and will continue to be realized.

Warm regards,

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

You can think of Shine as financial informants and marketers. We simplify financial information and present it in a fun way.



Who we are

Shine Foundation (“Shine”) is a volunteer-led nonprofit, based in NYC, on a mission to provide homeless survivors of domestic violence with the tools and knowledge to live financially healthy lives.

At the core of what we do is a belief that each of us has power. Shine strives to help survivors realize that power through their financial choices.

WE DO...

- **Serve survivors of domestic violence living in emergency shelters throughout NYC**
- **Deliver group workshops on specific financial topics**
- **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 from all different backgrounds and experiences who share one common thread: a passion for helping homeless survivors of abuse.

We are not financial experts. Rather, you can think of Shine as financial informants and marketers. We simplify and share basic financial information with survivors in entertaining, informative and innovative ways.

Why we exist



98% of domestic abuse cases involve financial abuse.

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

Domestic abuse is a leading cause of homelessness.

Survivors of domestic violence 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 the 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 have recently experienced or escaped abusive situations and are now staying in temporary residences, often known as emergency shelters (“shelter”).



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:

We 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

~

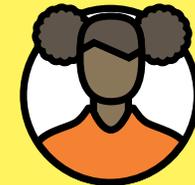
Challenge:

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

~

Shine's Solution:

We 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:

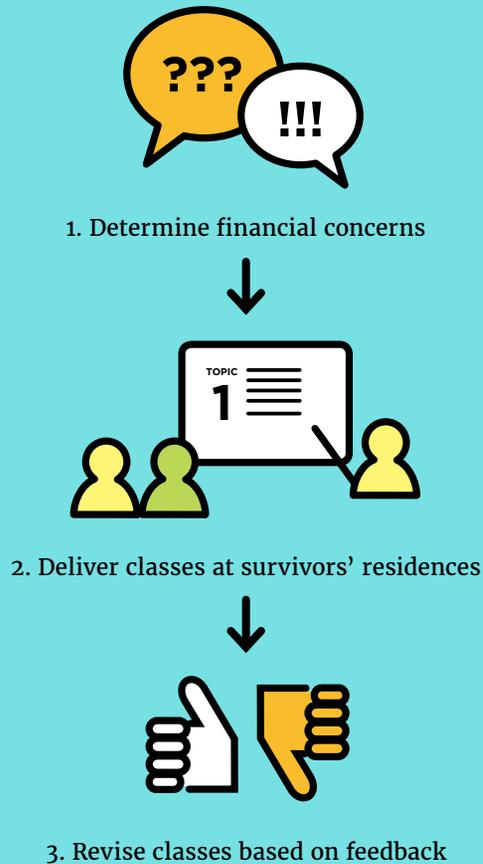
Former financial abuse left her with little to no knowledge of the kind of work she could do to make a living

~

Shine's Solution:

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

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 partnered with our clients to refine the content and delivery of our three core modules—Trust-Spend-Earn. Each module now consists of a standardized 5-hour program of standalone classes dedicated to a specific topic. The sequence of modules, in turn, aligns with a survivor's financial journey and state of mind during his/her stay in shelter.

During the survivor's first few months in shelter, we work on "survival finances," which help the survivor build credit and lower debt. As the survivor prepares to exit from shelter, we then help with "transitional finances," which position the survivor for a higher-paying job.

Survival Finances

TRUST

- Understanding credit basics
- Building and repairing credit
- Recovering from and preventing identity theft
- Applying for a credit card

SPEND

- Setting savings and spending goals
- Curbing emotional spending
- Creating a budget
- Tips and tools for saving money

Transitional Finances

EARN

- Setting career goals
- Resume writing
- Mock Interviewing
- Job search

2018 Impact

To-date, we have served over 300 survivors on a volunteer basis.

In 2018, we saw a



10-percent increase
in domestic violence survivors & their families served—the most we've ever served since our inception



14-percent increase
in number of projects



15-point increase
in client retention rate

“(To all other survivors), please attend a Shine program! You will walk away with more knowledge about your credit and income”

—SURVIVOR

+ Launch of a Shine alumni board, made up of clients who have graduated from our programs, to assist with program development.

CLIENT IMPACT

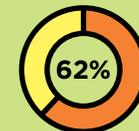
As a result of attending Shine’s classes



I am prepared to take action to increase my credit score and pay down my debt.



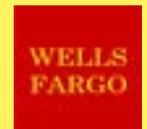
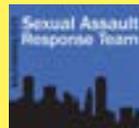
I have taken action to increase my credit score and pay down my debt.



I have more control of my finances.

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 this 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 they've done and will continue to do. These individuals include

our Board of Directors (in alphabetical order)

Alen Amini, *Chair-Elect*

Amal Mgaresh, *Treasurer*

Jennifer Tan, *Chair & Founder*

Karen Werbel

Lisa Nann

Marshall Corey

our NYC Operations Committee (in alphabetical order)

Amy Tan

Ebony Anderson

Lisa Nann

Ashley Crone

Jennifer Tan

Lucas Gerber

Coli Bacharach

Kate Burke

Sabrina Liu

our volunteers who made our achievements in 2018 possible

and, **our clients**, who never cease to amaze and inspire us

A special thank you to **Devyani Seth** for creating Shine's 2018 Annual Report.

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: [instagram.com/shine_foundation17](https://www.instagram.com/shine_foundation17)

tweet: twitter.com/shineinspire

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

connect: [linkedin.com/company/shine-foundation](https://www.linkedin.com/company/shine-foundation)



Shine Foundation Helping abuse survivors thrive, financially.