



WINGS FOR WIDOWS

“I was drowning and completely overwhelmed. I got referred to Wings for Widows and they helped me every step of the way. They never gave up and kept bringing water to the fire. I don’t know where I’d be without them.”

~ Karen B.

**2020
Annual Report**

Meet Jo, a Wings for Widows Client

Jo lost Kyle on April 19, 2018. He had been ill the past three years with esophageal cancer. Though insurance covered some cost, the medical bills began to pile up. Kyle and Jo did everything they could to keep current but despite their efforts it wasn't enough. The cost of care quickly outpaced their benefits, salaries, and savings, including all their retirement savings. Everything was gone and now so was Kyle.

Jo's biggest concern was the outstanding Mayo debt, nearing \$230,000. She laid awake at night calculating how long it would take to pay down such a high balance. The monstrosity of the bill, along with ultimately losing Kyle, was like adding insult to injury. She decided to apply to Mayo for financial assistance and thought she should attach a letter explaining her predicament. She spent weeks on the letter but was still unhappy with it. She needed help. And quickly.

Jo met with her *Wings for Widows* financial coach, Chris Bentley, for the first time a few days later. She shared her financial situation with Chris and provided him a copy of her four-page letter. Chris agreed to review the letter. He hoped his one-page version would appeal to the hearts and minds of the billing department at Mayo. He emailed the revised letter to Jo on May 3rd and she submitted her aid packet and Chris' letter to Mayo. All she could do now was wait.

Chris continued to coach Jo over the next two months. With the financial aid packet out of the way, she was able to focus on all the other things demanding her attention. She was making progress and her confidence was returning. She missed Kyle terribly, but believed her future held promise. She was going to be okay.

On August 12th, Jo received a letter from the Mayo Charity Foundation. They had agreed to reduce her bill to just \$18,000. In an email she sent to *Wings for Widows*, an ecstatic Jo wrote, "I cannot tell you how grateful I am for your assistance in helping me to write the letter to them explaining my situation. And ...assuring me I was on the right track with closing out my husband's estate and helping me with items that I may have, and did, miss. And for helping me to get on the right track moving forward with my own finances. I know it took me a long time to reach out for help - but I sure am glad I found you!"

Jo was able to take control of her financial future. As of 2020, Jo joined *Wings for Widows* as a widow advocate volunteer. She hopes to aid other widows through their challenging times much like Chris did for her.

"I am so glad I reached out. They helped me to wrap my arms around the enormity of my situation and move forward with confidence. I can't thank them enough. Such a great resource!" ~ Jo N.





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WINGS FOR WIDOWS

In 2020, the world experienced an unparalleled challenge. The pandemic brought about a new way of living and navigating everyday life. With the constantly changing state and federal regulations, we learned to react and adapt. Our homes became our offices, meetings were forced online, and celebrations were hosted digitally. Our staff and volunteers pulled together to ensure our clients felt comfortable, informed, and safe during this alarming time.

In the early months of the pandemic, the safety of our staff, volunteers, and clients became paramount. Within a very short time, we pivoted from one-on-one coaching in our office to a virtual coaching model to ensure our clients could get help while staying safe. Virtual coaching, we found, proved to be more convenient and every bit as effective as coaching in person. By August, we had also rolled out our proprietary 165-page companion “*New Widow’s Guide to Financial Wellness*” workbook to accompany our coaching sessions.

The pandemic also led to the creation of programs designed to bring widows out of isolation and into community with other widows. Our bi-weekly Building Community speaker series featured national experts and leaders serving the greater widow community. The hour-long seminars addressed issues that affect the health and wellbeing of grieving people. We also introduced our Enrichment series that provided classes focused on personal growth, improving life, and helping our clients move forward with renewed hope and a future filled with possibility.

The pandemic left the world sailing through uncharted territory. At the height of the mask shortage our team joined forces to make and deliver hundreds of masks to our clients and families at no cost. Our clients learned that we had their backs even in a crisis.

Despite the wavering challenges this past year one thing remained the same, your love and support for Wings for Widows. Without your generosity our services would have never reached the families who needed it most. You provided widows with hope in a year filled with so much uncertainty.

Our team remains vigilant as we maneuver through this ongoing pandemic and follow all recommended health precautions and regulations to keep our staff and volunteers safe. There are 3,000 new widows created every day, so the demand for our services continues despite the pandemic. We will continue to evolve and innovate as necessary to meet this demand.

My team and I cannot thank you enough for your compassion, trust, and support. Thank you for believing in us and our mission to provide pro bono financial planning to new widows to help them manage the financial trauma of loss.



A handwritten signature in black ink that reads "Chris Bentley". The signature is fluid and cursive, with a long horizontal line extending to the right from the end of the name.

Christopher D. Bentley
Executive Director and CEO

Our Mission

We provide personalized financial wellness coaching to help widows move forward with confidence and hope.

Our Vision

Envisioning a world in which widows are knowledgeable and empowered to manage the financial transition that results from losing a spouse.

Our Values

Wings for Widows is a scripture-based, heart-led organization. Our core values are Faith, Partnership, Respect, Quality, and Education. We find opportunities each day to apply these values in our service to clients and each other.

We strive to:

- Show compassion and empathy
- Display positivity
- Be responsive
- Build community
- Foster teamwork and collaboration
- Demonstrate courage and confidence
- Engage in effective and clear communication
- Be open to new ideas and innovation



“Volunteering the past three years with Wings for Widows has helped me move forward in many ways. It is so rewarding helping those who are now walking the path that I’ve been on. I’ve had several roles in the organization, which has helped me learn and grow. And as I move forward, my passion and work are helping move a necessary organization forward. I enjoy the people I work with, because everyone has a heart for our mission and the community we serve.” ~ Sue B.

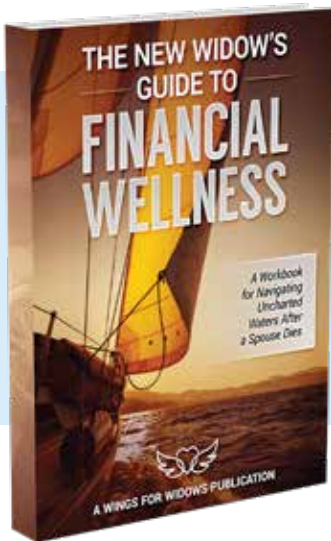
Our Programs

Financial Coaching Program

- We recognize the impact financial stress can have on the administrative side of loss. Financial wellness is priority one, even before grieving and healing. We provide financial coaching by pro bono Certified Financial Planning™ professionals to help new widows manage through the financial confusion and, in many cases, financial hardship of early widowhood. We never charge our clients for financial planning.

Program Developments & Enhancements

- In the early months of the pandemic, the safety of our staff, coaches, and clients became paramount. Within 30 days, we pivoted from one-on-one coaching to a virtual coaching model, which proved to be more convenient, efficient, and every bit as effective.



Wings for Widows wrote and published “The New Widow’s Guide to Financial Wellness,” a 165-page reference and workbook used by both coach and client to address the many practical matters of losing a spouse. The guidebook was a significant milestone in 2020.

50
WIDOWS
COACHED
SINCE CONCEPTION

290 Clients
HELPED SINCE CONCEPTION



8
NEW
FINANCIAL
COACHES
ADDED IN 2020

190 Widows
SERVED IN 2020



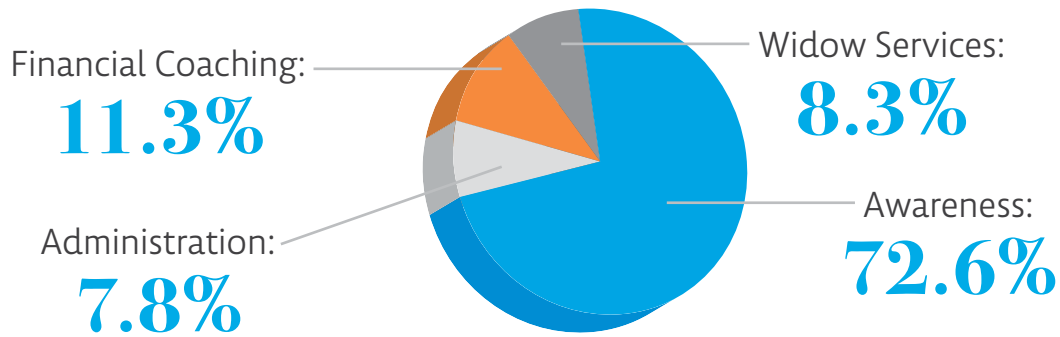


“The old saying: “Necessity is the mother of invention” was never truer than it was for widow services in 2020. Our “invention” was the bi-weekly Building Community Speaker Series, featuring many local speakers, counselors, and grief experts paired with financial service professionals. Each mini seminar gave our audience both enrichment on their grief journey and tips for financial wellness. For a deeper exploration and personal development, we offered our Enrichment Class series. Each class was 4-6 weeks in length and very well received. Both series served to bring widows out of isolation and connect them with other widows to remind our clients “they are not alone.”
~ Liane Laurion
Manager, Widow Services

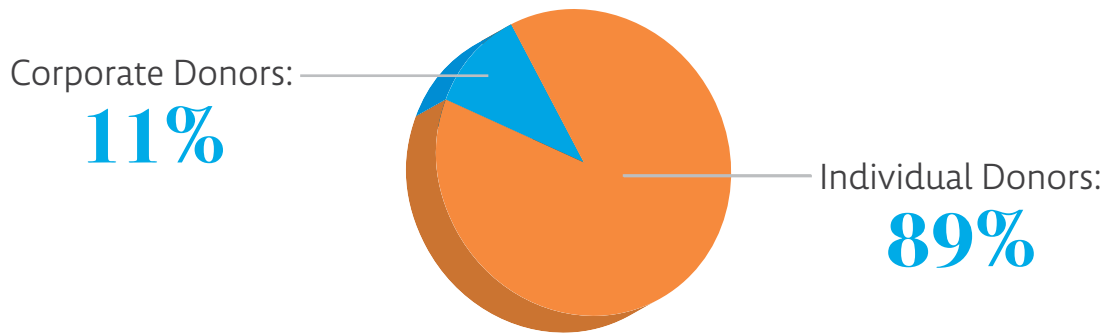
Widow Services Program

- At some point, widows must deal with the pain and grief that does not go away. That’s why we offer **Grief Explorations**, our six-week course to help widows and widowers understand themselves and heal in a nurturing place, with others who’ve experienced the same sort of loss.
- Our focus has always been on helping our clients build new confidence, so we also offer **Enrichment Classes** that focus on growth, improving life, helping them thrive and develop new dreams and renewed hope. These in-depth, 4- to 6-week classes allow plenty of time to learn and take practical steps into future possibilities.
- Twice a month, we invite widows of all ages and backgrounds, in a virtual community, to discuss timely topics presented by national experts and leaders serving the greater widow community. **Building Community Speaker series** is an hour-long mini seminar where we dive into a specific issue that particularly affects the health and wellbeing of grieving people.
- Finally, we understand the widowhood experience firsthand. Many of our volunteers are widows who are walking that same path. We all need to be seen, to be heard, to be known, to be understood, to feel worthy, and to be loved. No one “gets it” like someone who has experienced it, so we make those connections. Our story is their story, and we want them to know they don’t have to live it alone.

PROGRAM EXPENSES



SOURCES OF FUNDING



Additional Remarks



WINGS FOR WIDOWS

\$444

COST PER WIDOW SERVED

2020 Donations

NEARLY DOUBLED FROM 2019

\$2,200

COST PER WIDOW COACHED



WINGS FOR WIDOWS

Statement of Financial Position As of December 31, 2020

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
1000 Bremer Checking 7048	54,873.36
1020 Wells Fargo Checking	0.00
Total Bank Accounts	\$54,873.36
Other Current Assets	
1500 Prepaid	2,000.00
Total Other Current Assets	\$2,000.00
Total Current Assets	\$56,873.36
Fixed Assets	
1600 Equipment & Furniture	983.72
Total Fixed Assets	\$983.72
TOTAL ASSETS	\$57,857.08
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
Acct 0019 Visa 0027	970.57
Acct 4243 VISA 4250	0.00
Total Credit Cards	\$970.57
Other Current Liabilities	
2100 Other Current Liabilities	2,000.00
Total Other Current Liabilities	\$2,000.00
Total Current Liabilities	\$2,970.57
Total Liabilities	\$2,970.57
Equity	
Opening Balance Equity	0.00
Retained Earnings	18,410.09
Net Revenue	36,476.42
Total Equity	\$54,886.51
TOTAL LIABILITIES AND EQUITY	\$57,857.08



WINGS FOR WIDOWS

Statement of Activity January - December 2020

	TOTAL
Revenue	
4000 Contributions	
4010 Founder Contributions	1,505.00
4020 Individual Contributions	60,317.60
4030 Corporate Grants	18,672.48
Misc. Income	530.00
Total 4000 Contributions	81,025.08
Total Revenue	\$81,025.08
GROSS PROFIT	\$81,025.08
Expenditures	
6120 Bank Charges & Fees	340.06
6125 D&O Insurance	1,199.00
6130 Dues & Subscriptions	716.01
6220 Licenses & Permits	3,122.63
6260 Postage & Delivery	606.97
6300 Professional Fees/Background Checks	487.32
6400 Rent & Lease	987.76
6520 Telephone	612.22
6600 Travel/Meals	491.32
6810 Contract Labor	7,252.00
6820 Office Supplies	982.38
6825 Education Expenses	1,549.63
6900 Awareness/Advertising	13,079.03
6940 Website Maintenance	2,500.00
6950 Gala Event Expenses	8,800.00
6960 Apparel	763.54
6965 Volunteer Awards	783.83
6980 Uncategorized Expense	20.00
Total Expenditures	\$44,293.70
NET OPERATING REVENUE	\$36,731.38
Other Expenditures	\$254.96
NET OTHER REVENUE	\$ -254.96
NET REVENUE	\$36,476.42

Vision for 2021

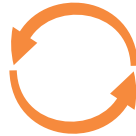
(in a post-pandemic world)



Convert and optimize the *Wings for Widows* website from Wix to WordPress.



Align our CFP coaching model with the model developed and advocated by the Foundation for Financial Planning (FFP).



Develop a contingency plan for key persons and processes to ensure operational sustainability.



Hire additional staff person(s) to assist with the growing administrative needs of our organization.



Hire a public relations firm to assist with building and properly positioning the *Wings for Widows* brand beyond Minnesota.



Begin to partner with other widow advocacy groups and private Facebook groups to extend our reach and service footprint.



Double our fundraising.

Thank You to Our Generous Donors

Under \$250

Alden and Carol Lange
Alex Plechash
Amy Kulseth
Andrea Jarvis
Ann McDowell
Barry Howell
Benkeenan Inc
Betty Teamer
Bill Meyers
Bob Cohen
Caleb Carlson
Carol Becker
Carol Swenson
Carrie Allarding
Caryn Sullivan
Charles Leininger
Cheryl Johnson
Chrisanne Keswick
Christina Bentley Boehm
Christine Laurion
Cindy Scattergood
Constance Ballard
Daniel Leafblad
Daphne Winston
David Lindholm
Denise Kaduk
Diana Lange
Dianne Wolf
Evie Wykstra
FLORA ASH
Frank Pleticha
Gerald Parupsky
Gerry Kizitaff
Harley and Sally Hanson
Hilde Kraft
Jackie & Dale Dummer
Jan LeClair
Jay O'Neill
Jeanne McGill
Jeffrey Laurion
Jim Tierney
Jo Nelson
JoAnne Funch
John and Bernadette Stanley
John Meeker
Judith Anderson
Julie Seline Farmer
Karleen Clemens

Karli Wandling
Karsten Piper
Kathryn Hoy
Kathy and Dave Thiessen
Keter & Gavriel Shoostine
Kris Ann Gasner
Kristopher Levy
Kryssie and Chad Dupuis
Laura Shane
Lauren Bentley
Linda Hazelton
Linda Wahl
Marilyn Mick
Mary Granat
Maura Albrecht
Maureen Timmerman Hensley
Megan Watkins
Michael and Michele Dahn
Mike and Joy Donley
Molly Kelliher
Morris and Wendy Johnson
Nicole Tock
Pam Trumbower
Perry Price
Reinvention Solution
Richard James
Sarah Shaw
Sheila Wyatt
Stacy Nelson
Steve and Cindy Calvin
Sue Kaasa
Susan Anderson
Susan Hansen Sabin
Tamara Block
Tara Bansal

\$250-\$500

Alix Colehour
Barbara Schneider
Cheryl O'Shaughnessy
Church of the Redeemer
Dirk Koenig
Edward Burchell
Jill Stillman
Jim and Pam Rickard
Joseph McGraw
Karin Livingston
Kelly Guncheon
Kory Schleicher

Mark Gasner
Maureen Revak
Michael Lotzer
Pat Siebenaler
Peter Thiel
Rachel Engebretson
Richard Laurion
Robert Lenius
Sarah Ward
Scott Colehour
Soctt and Jean Lastine
Steve Shane
Susan Burke
Thomas Kuntz
Tom Kissell
Trudy Engebretson
Vast Logistics

\$501-\$1,000

Andy Fried
Erickson and Wessman
Jason Hedstrand
Kari Schuster
Kathryn Burns
Lynn Zdechlik
Michelle and Bradley Kranendonk
Paul and Tanya Bennett
The Pollination Project Foundation
Virginia Solberg

\$1,001 - \$5,000

Ameriprise (*Match for Chris Bentley*)
Chuck Bolton
Cynthia Korpela
Jody Dietel
Kristin and David Hemink
Kurt & Robin Hansen
Network for Good
Otis Borop
Pam McCarthy
Pat and Mary O'Brien
AmFam (*Match for Pam McCarthy*)

\$5,000+

Christopher Bentley
ITW Corporation (*Match for Pat and Mary O'Brien*)
Liane Laurion
Rose Edwards

How to get Involved:

1. Visit our website at www.wingsforwidows.org
-click on the **Get Involved** tab
2. To donate, click the **Become a Donor** option, scroll down and click the **Donate** button
3. To be a sponsor, click the **Become a Sponsor** option
4. To become a volunteer, click the **Volunteer** tab
5. To refer a widow/widower, click the **Refer a Widow** tab



Our Directors



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Thank you
WINGS FOR WIDOWS





WINGS FOR WIDOWS

290 Peavey Road • Wayzata MN 55391
612-466-2716

For more information:

www.wingsforwidows.org



www.youtube.com/channel/UCvtdiTgawc27MPYwRWOuRNA