

Doing More With Less



Operation Fuel, Inc.

2013/2014 Annual Report



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Executive Letter



Operation Fuel, Inc.

WE'RE ALL PART OF THE OPERATION.

Operation Fuel started this fiscal year with one million dollars less in funding than the previous year. It also turned out to be one of the coldest winters in recent history. This in combination with the weak economy and high energy prices put many vulnerable households at risk.

With our limited resources, we still were able to provide over \$3 million to nearly 7,000 households for the full year. This past summer and fall, from August 1 to November 30, 2013, Operation Fuel provided \$576,749 in utility assistance to more than 1,100 households. The rest of our funds were used for the winter program.

Because Connecticut is a no freeze state, hardship households that heat with gas and electricity are protected from utility shut-offs from November 1 through May 1. But there is no such protection for families and individuals who heat with oil or other deliverable fuels, which puts many Connecticut

households at risk of freezing during the winter. With one of the coldest winters on record, people turned to Operation Fuel earlier than usual this winter. Due to our limited funding, we focused our winter program on families and individuals who heated with deliverable fuels and were not eligible for safety net benefits.

Operation Fuel is where desperate Connecticut families and individuals turn when there is nowhere else to go. Without our support, many elderly people on fixed incomes and families with young children would have few options. But we do not have the necessary resources to help everyone who needs it. Of the 300,000 households in Connecticut that can't afford their energy costs, Operation Fuel is only able to assist a small fraction.

Operation Fuel has many challenges. In addition to raising funds for client services, we must raise

resources to support existing operations and future programs. Most of our revenue that is used to support operations is raised privately from unrestricted donations or comes from grants specifically designated for infrastructure. We work hard to keep our overhead low and to assure that as much money as possible goes directly to serving lower-income households. For the last several years, Operation Fuel has received the highest rating possible from Charity Navigator, which is one of the nation's leading charity evaluators.

Over the past several years, we also have become much more involved in finding long-term solutions and alternative answers to the energy affordability crisis that affects so many of lower-income households. As part of our strategic plan, we are increasing our outreach in the areas of energy policy/advocacy, energy conservation and education, and comprehensive case management

services. We believe this allows Operation Fuel to have a greater impact on Connecticut's energy affordability crisis and will help to empower people to decrease their energy expenses.

The \$2.5 million Operation Fuel received this past spring from Northeast Utilities allowed us to begin our summer assistance program earlier and to increase our total grants to \$1 million, which is almost a 100 percent increase from the previous summer.

Operation Fuel expects to provide \$3 million in energy assistance for the coming year, of which \$2.5 million is secured. The \$2.5 million will provide Operation Fuel with the stability and resources needed to be a true energy blind organization that will be available year round for Connecticut residents.

Patricia Wrice

Executive Director, Operation Fuel

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by Gettyimages

A Year in Review

Faced with a reduced budget along with an increased need for energy assistance during one of the coldest winters in recent history, Operation Fuel did its best to provide energy assistance to as many families and individuals as possible this past fiscal year.

The non-profit gave out \$3,036,324 in energy assistance to 6,853 Connecticut households for the full year. A total of 17,691 individuals were helped, including 1,621 elderly people and 6,735 children under the age of 18. For the winter program alone, Operation Fuel provided over \$2 million in energy assistance to more than 4,200 households.

As the only statewide, private energy assistance program, the non-profit works in partnership with its network of fuel banks and with businesses, community and non-profit agencies, religious organizations, government, and individuals to ensure that Connecticut households have access year-round to critically needed energy assistance.

For the last several years, Operation Fuel has received the highest rating possible from Charity Navigator, which is one of the nation's leading charity evaluators. The nonprofit is funded by donations from corporations, foundations and individuals.

This past fiscal year, the state of Connecticut also awarded Operation Fuel a \$1.9 million grant for energy assistance.

In addition to its winter program, Operation Fuel offered energy assistance during the 2013 summer for families and individuals who were in crisis and faced with the termination of their electric or gas service. Thousands of Connecticut households are in danger of losing their utility services each spring when the state-mandated annual winter moratorium, which prevents households from having their utilities shut off, ends on May 1 and doesn't resume until November 1.

With its limited funding and the realization that lower-income households need much more financial assistance than it has the ability to provide, Operation Fuel continued to look for long-term viable solutions to the state's energy affordability crisis and to try to help shape energy policy. Operation Fuel worked diligently this past year to provide a voice for lower-income working families and individuals and elderly people who are living on a fixed income. The non-profit continued to advocate for a low-income residential utility rate, which it believes is one



of the best ways to help lower-income households that are struggling to pay their energy bills. Connecticut is one of the few cold weather states without a low-income residential utility rate.

300,000 Households Can't Afford Energy Bills

Nearly 300,000 Connecticut households can't afford to pay their energy bills and there continues to be a significant lack of available resources to address the state's energy affordability crisis, according to **Operation Fuel's Home Energy Affordability Gap: Connecticut (2013) report**.

The average low-income household owes about \$2,363 more in annual energy bills than it can afford to pay. The study also found that many low-income families are falling behind on their energy bills and potentially are faced with having their services terminated. The annual home energy affordability gap currently is about \$700 million for approximately 300,000 Connecticut households with incomes at or below 200 percent of the Federal Poverty Level.

CL&P Settlement

In March, Northeast Utilities reached an agreement with Connecticut Attorney General George Jepsen to donate \$2.5

million to Operation Fuel. According to the terms of the agreement with Northeast Utilities, the non-profit can only use the \$2.5 million to help households that heat their homes through Yankee Gas or CL&P. Some of the money was used for Operation Fuel's summer energy assistance program, which began July 21, 2014. Operation Fuel and its board of directors also are exploring some long-term uses for part of the money.

Add-a-Dollar Program

The Add-a-Dollar program is an important source of funding. This past fiscal year, Operation Fuel received \$439,538 in Add-a-Dollar donations from utility customers and \$122,675 in utility-provided shareholder matching funds for a total of \$562,212. And 100 percent of donations made to the Add-a-Dollar program are used for energy assistance grants.

Operation Fuel Moves

In late May, Operation Fuel moved into the new Connecticut Nonprofit Center on Charter Oak Avenue in Hartford. The center was developed by the Connecticut Association of Nonprofits in collaboration with the Corporation for Independent Living, to provide affordable office space for nonprofit organizations in a central location with high visibility. The new office will

make it easier for Operation Fuel to work in conjunction with other nonprofit agencies that have similar objectives. It also will provide much needed space for Operation Fuel, which has evolved over the past 37 year from a small, wintertime emergency heating assistance program into a statewide, year-round energy assistance program that serves thousands of Connecticut households annually.

Burn Calories for Fuel

Operation Fuel held its fifth annual Burn Calories for Fuel 5K this spring. The Burn Calories for Fuel 5K is part of the nonprofit's continued mission to raise awareness of the energy affordability crisis that affects 300,000 Connecticut households each year. Connecticut Light & Power and Yankee Gas were platinum sponsors and Dominion was the gold sponsor. Windsor Federal Savings, Munich Re and Hartford Steam Boiler were silver sponsors. Hometown Heating, Brothers Oil, Barney Best Oil, F.F. Hitchcock Oil and Operation Fuel's Board of Directors were mile marker sponsors. Clear Channel Communications was the media sponsor.



Partnership with Fuel Banks Key to Successful Program

Operation Fuel's partnership with its statewide network of fuel banks is a primary reason that the non-profit is able to seamlessly provide energy assistance to thousands of Connecticut households annually. There currently are about 100 fuel banks, which include community agencies, social service departments and religious organizations.

Many of Operation Fuel's recipients are lower-income working families and individuals who are struggling to make ends meet and elderly people living on a fixed income while other recipients are experiencing a temporary financial crisis, such as unemployment or a serious illness.

TEEG (Thompson Ecumenical Empowerment Group)

TEEG (Thompson Ecumenical Empowerment Group) serves the residents of Thompson, Pomfret, Woodstock and Putnam, where Operation Fuel provided energy assistance for 160 households this past year.

"Most people live in older homes or apartment complexes, and even with weatherization, struggle to keep warm in the winter. Unemployment or underemployment, or living on a fixed income like Social Security, however, is the main reason that individuals seek energy assistance" explains Emma King, who is the community programs manager and fuel bank director for TEEG.

For the residents of these rural towns, Operation Fuel meets a critical need. Most of the homes in this area use electric or oil heat, and many homes need oil to fuel their water heaters. Being without oil also means no hot water. For a family with small children or someone who is elderly, heat and hot water are a necessity, adds King.

"Many of our clients are struggling to make ends meet, so an empty oil tank a week before payday means choosing between putting food on the table or fuel in the tank. Or when there's a week of below-freezing temperatures, elderly residents need to turn up the thermostat and it sends their electric bill well above budget," said King.

She said that without Operation Fuel, TEEG wouldn't be able to help all of the families and individuals that they do now. "With a true commitment to spending every possible dollar to help others, Operation Fuel's model of partnering with other nonprofits is amazing. By working through agencies like TEEG, which are on the ground helping people, we are able to get the assistance directly to those who need it in a cost effective manner."

West Hartford Fuel Bank

Despite its reputation as an affluent community, 53 households in West Hartford needed energy assistance from Operation Fuel this past year.

Operation Fuel's support is vital to West Hartford Social Services, according to Ed Sanady, who is West Hartford's fuel bank coordinator. "Each year, there are many households requesting help whose emergency needs exceed the expenditure limits of our local charity fund. Without Operation Fuel, we wouldn't be able to provide the necessary assistance. Those in need would go without heat and electricity and wouldn't be able to heat their water or cook their food," said Sanady.

In West Hartford, Sanady said, most Operation Fuel grants are being used for low-income households; a few of the recipients are elderly but most are households with children that often are headed by a single mother. Operation Fuel gave out a total of \$25,064 in energy assistance to West Hartford families and individuals this past fiscal year.

Sanady said that while he has seen economic improvement around the state, the number of lower-income households continues to increase, especially in West Hartford. He said that with soaring energy costs, he is getting requests for help from families whose services already have been terminated and who have past-due account balances of \$3,000 and higher.

This past winter a widow and her two daughters had been without heat for about a week. The woman and one of her daughters are

disabled, while the other daughter works part-time while going to school full-time. After contacting Sanady, they applied for Operation Fuel and were approved. Although it was very late in the day, Operation Fuel authorized a \$500 grant for an emergency oil delivery. "They could not have been more grateful for the generosity. The family had been living in near freezing conditions and without Operation Fuel, their wait to get warm would have certainly been a great deal longer," said Sanady.



Sharon Family Appreciates Operation Fuel; Now They Contribute to Add-a-Dollar

Lesly doesn't know how she and her husband would have survived this past winter without help from Operation Fuel. Her husband, who was self-employed, could no longer work due to ongoing medical problems. The Sharon, Conn., residents were trying to live on Lesly's income when both she and her husband ended up needing surgery.

If not for Operation Fuel, Lesly says they would have had to choose between buying heating oil or groceries and prescription medications. And they possibly could have ended up with frozen pipes that would have caused more expense. She said she appreciates the generosity of others, which made it possible for her family to stay warm and safe this winter.

"I would encourage people to donate to Operation Fuel. The families and individuals you help are your friends and neighbors. You never know when circumstances in your own life might change and you may need to reach out for help.

"We are grateful that we have been able to donate \$1 to Operation Fuel this summer through its Add-a-Dollar program as a way to give back a little something."



New Program Prevents Homelessness

This past year, Operation Fuel developed a pilot program to prevent and reduce homelessness; and as a result provided \$42,570 in energy assistance grants to 70 clients – many with children -- who were able to resume or maintain stable housing.

The Homeless Intervention and Prevention Program, which ran from August 2013 through May 2014, also met one of the objectives of Operation Fuel's newly implemented Strategic Plan: using its resources in a more targeted manner.

Operation Fuel's program partners are FSW, Inc. in Bridgeport; Columbus House in New Haven; and Inspirica in Stamford. Operation Fuel provided energy assistance to 70 families and individuals who, because of complex financial issues, might not otherwise have applied for an Operation Fuel grant.

One family that benefited was a single mother with three children. The mother, who works full time, had fallen behind on her mortgage and utility bills after she needed to use all of her available resources to repair her furnace. Now FSW is helping the family with mortgage assistance, while Operation Fuel provided much needed energy assistance. Without help from the intervention program, the family almost certainly would have lost their home and the children might have been placed in foster care until their mom got back on her feet.

Of the 70 energy grants that were approved, some applicants were homeless and living in shelters. . . their past accrued utility bills were preventing the transition into permanent housing. The remaining applicants were living in homes or apartments but needed energy assistance to prevent their utility services from being terminated. Almost two thirds of the households have children. If they lost their utilities, they would have been in danger of losing their housing and their children could have been forced to go to foster care temporarily.

Lack of utilities often violates a lease agreement while a past utility debt can prevent the transition from a shelter to permanent housing. Applicants for the Homeless Intervention and Prevention Program must be below 60 percent of state median income in order to qualify for a grant of up to \$1,000 and cannot re-apply for a three-year period.

Operation Fuel is now trying to obtain funding so the program can continue. Operation Fuel and the three partner agencies already are providing for the administration of the program in their current budget. So 100 percent of the funds Operation Fuel raises will go directly to providing energy grants for clients.



Project BEST Helps Small Businesses Save Money on Energy Expenses



Business Energy Sustainability Team

Operation Fuel's Project BEST program continued to help small business owners lower their energy use and reduce energy costs.

Since February 2013, Project BEST has partnered with the Connecticut Light and Power Company (CL&P) and The United Illuminating Company (UI) to offer financial assistance to eligible small businesses to help pay for the cost of making energy efficiency upgrades. As part of this partnership, a Project BEST grant is combined with the incentives offered through the utility companies' Small Business Energy Advantage (SBEA) program, which is part of the Energize Connecticut initiative.

The process begins with a free energy assessment, which is provided through SBEA. The energy assessment evaluates the business's energy use and identifies ways to conserve energy and save money on future energy bills. Business owners who complete a first-time energy assessment receive a \$250 credit on their utility bill.

The small business also is given recommendations for additional energy-saving measures, such as upgrading to energy-efficient

lighting and equipment. A Project BEST grant and incentives from the SBEA program are available to help significantly reduce the cost to implement the energy-saving upgrades.

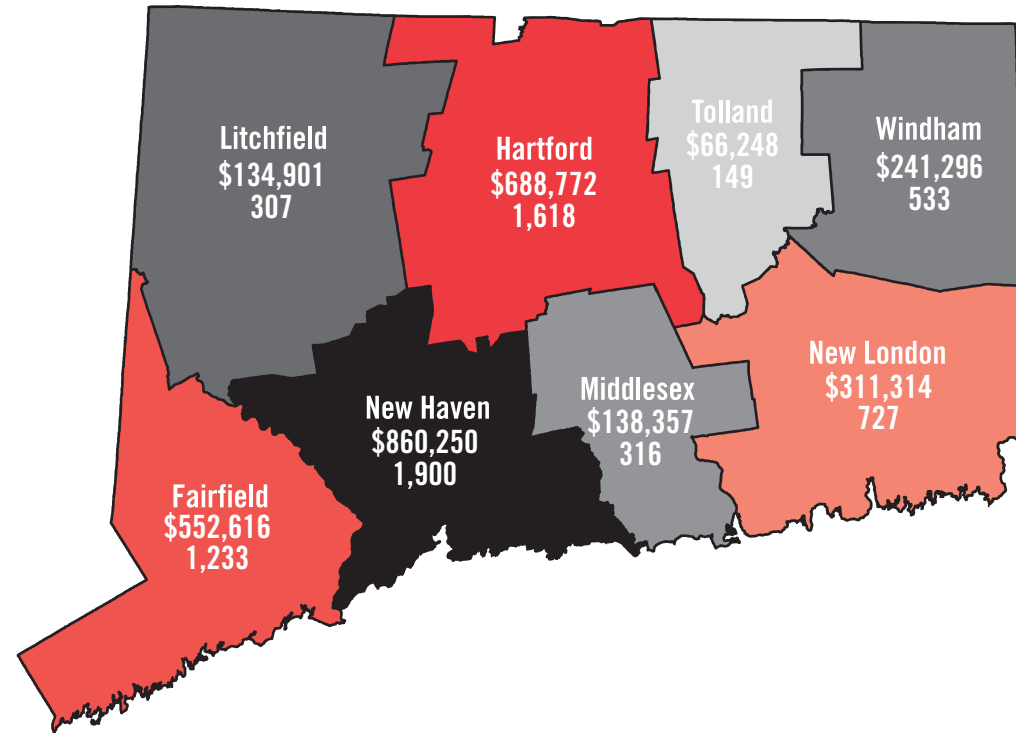
Funding for Project BEST is provided through the partnership with CL&P and UI and by grants from Dominion Energy and PSEG.

This past year, 233 small business owners were approved to participate in Project BEST; 141 assessments were completed and 75 businesses had energy efficiency upgrades.

A range of small businesses have benefitted from Project BEST, including convenience stores, small retail stores, restaurants, auto repair and supply shops, professional services, and personal care services such as beauty salons and barber shops. Women-owned and minority-owned businesses, in particular, are encouraged to participate.



Financials



Statement of Financial Position

For the year ended June 30, 2014

ASSETS	
Cash and cash equivalents	3,239,794
Certificates of Deposit	227,325
Grants and other Receivables	297,542
Prepaid Expense	2,563
Security Deposit	3,341
Total Current Assets	3,770,565
OTHER ASSETS	
Property & Equipment (Net of depreciation)	21,237
Total Assets	3,791,802

Liabilities and Net Assets

2013-2014

LIABILITIES	
Accounts Payable & Accrued Liabilities	75,896
Deferred Revenue - Small Business Program	66,835
Charitable Gift Annuity Payment Liability	16,588
Total Current Liabilities	159,319
NET ASSETS	
Unrestricted	988,737
Temporarily Restricted	2,643,746
Total net assets	3,632,483
Total Liabilities and Net Assets	3,791,802

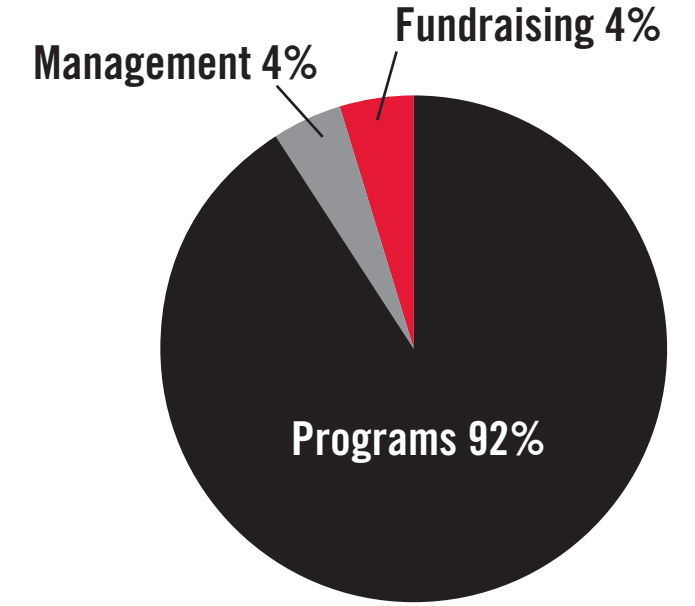
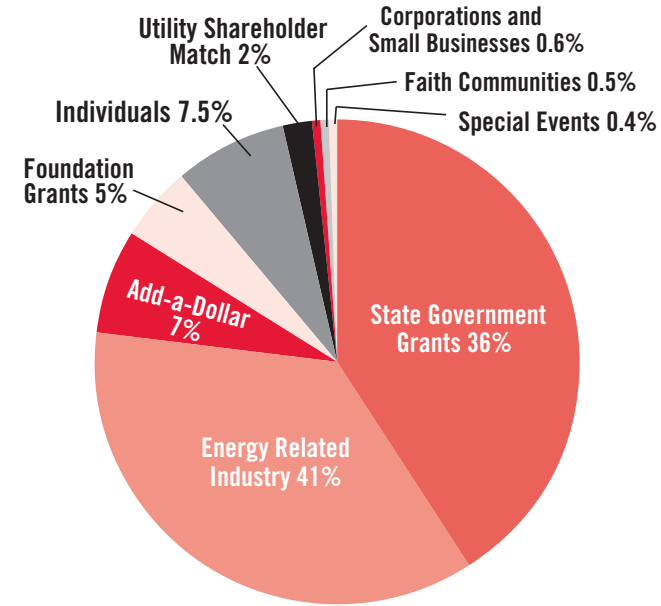
Financials

Revenue and Expenses

For the Year Ended June 30, 2014

REVENUES AND SUPPORT FOR RESIDENTIAL PROGRAMS	
Energy Related Industry	2,526,363
Governmental Grants - State	2,214,225
Add-a-Dollar	439,538
Foundation Grants	307,251
Individuals	448,661
Utility Shareholder Match	132,675
Corporations and Small Businesses	41,927
Faith Communities	31,292
Special Events	24,683
Interest Income	3,042
Total Support for Residential Programs	6,169,657
Support for Small Businesses Pilot Program	250,713
Grand Total Revenues and Support	6,420,370

EXPENSES	
Energy Assistance Programs	3,772,852
Management	182,649
Fundraising	179,794
Total Expenses	4,134,794



Community Partners

AARP Foundation
Aetna Foundation Matching Gifts
Aldo Dedominicis Foundation
American Eagle Federal Credit Union
American Savings Foundation
Archdiocese of Hartford
Asylum Hill Congregational Church
Avon Congregational Church
Bank of America Matching Gifts Program
Baram, Tapper, & Gans, LLC
Barefoot Books
Beacon Brands
Beading Adventures
Beatrice Fox Auerbach Foundation
Belcan Engineering Group
Berkshire Taconic Community Foundation
Beth El Synagogue, Torrington
Bodenwein Public Benevolent Fnd.
Budd Family Fund
Carl E. Kessler Family Foundation
Chevron Matching Gifts Program
Christ Church Cathedral
Chubb Group of Insurance Companies
CLSJ Foundation, Inc.
Coldwell Banker
Colonizers of the First Congregational Church of Cheshire
Community Foundation of Eastern Connecticut
Competitive Resources Inc.
Congregation Beth Shalom
Congregational Church of Salisbury
Connecticut Energy Marketers Association
Connecticut Health Foundation
Connecticut Light and Power Company
Dominion Foundation
Dutch Point Credit Union, Inc.

Edward Stanley Engineers
Energiizer Matching Gifts Program
Enfield Congregational Church
Farmington Bank Community Foundation
Fiduciary Investment Advisors
First Baptist Church of West Hartford
First Baptist Church, Meriden
First Church Congregational, Fairfield
First Church In Windsor
First Congregational Church of Cheshire
First Congregational Church of Granby
First Congregational Church, Washington
First Congregational Church, Waterbury
First Presbyterian Church, Hartford
Fisher Foundation, Inc.
Flagg Road United Church of Christ, West Hartford
Founders Congregational Church, Harwinton
Full Gospel Interdenominational Church, Manchester
General Electric Foundation
Greater Hartford Community Foundation, Inc.
GroWell, Inc.
Hartford County Bar Foundation Inc.
HCC Global Financial Products
Hearthstone Apartments, LLC
HSB Group, Inc.
Huntington Congregational Church
ING Community Matching Gifts Program
Ion Bank Foundation
Irmarr Foundation
Joe's Gift Shop
Katherine Matthies Foundation
Kensington Congregational Church
Ladies Home Missionary Society
Lena Benas Memorial Fund
Lincoln Financial Group Foundation
Linford & Mildred White Foundation

Marjorie Moore Charitable Foundation
MassMutual Financial Group Matching Gifts
Mystic Congregational Church
New England Country Comforts LLC
Northeast Utilities
Northeast Utilities Human Resource Department
Pfizer Foundation Matching Gifts
Polinsky Law Group
Prudential Foundation Matching Gifts Program
Pullman & Comley, LLC
Rocky Hill Congregational Church
Sacred Heart Dinner Club
Second Congregational Church of Griswold
Simply Soap
Sisters of Notre Dame, Hartford
Sisters of St. Josephs, Hartford
Sisters of the Immaculate Conception, Putnam
Soccer With Aldwin
South Congregational Church, Middletown
Spring Brook Service, Inc.
St Andrews Society of Connecticut Inc.
St. Agnes's Church, Milford
St. Anthony's Roman Catholic Corp.
St. Helena
St. James Church
St. James Episcopal Church, West Hartford
St. John Fisher Church
St. Paul Church, Glastonbury
St. Stephen's Episcopal Church, East Haddam
St. Thomas the Apostle Church, Oxford
Stanton Telecommunications
Stump Hollow Design
Sun Life Financial
Temple Sinai, Newington
The Acorn Fund
The BSPC Foundation

The Carl Marks Foundation Inc.
The Chubb Corporation
The Church of Saint Matthew
The Connecticut Credit Union Charitable Foundation
The Dominican Nuns
The Dornam Foundation
The Elizabeth Colt Circle
The Franklin Conklin Foundation
The Gryphon Fund
The Hartford Foundation For Public Giving
The Howey Family Fund of the Community Foundation of Greater New Haven
The MFS Investment Management Matching Gift Program
The Stanley Black & Decker, Inc.
The State of Connecticut
Tiller, LLC
Trinity Episcopal Church
UBS Matching Gift Program
UIL Holdings Corporation
Union Baptist Church, Stamford
Unitarian Universalist Society: East, Manchester
Valley Presbyterian Church
Verde Energy USA
Webster Bank
Wesson Energy, Inc.
Westminster Presbyterian Church, West Hartford
William and Alice Mortensen Foundation
Windsor Federal Savings
Wiremold Legrand
XL Specialty Insurance Company
Yankee Gas

Bloomfield Social & Youth Services
Branford Fuel Bank
Bristol Fuel Bank
Brookfield Emergency Fuel Fund
Catholic Charities Fuel Bank, Norwich
Catholic Charities Fuel Bank, Willimantic
Cheshire Fuel Bank
Christian Community Action
Colchester Fuel Bank
Community Fuel Bank New Milford
Community Renewal Team, Inc.
Cornwall Fuel Fund
Coventry Human Services/ Coventry Clergy Fuel Bank
Cromwell Human Services
Danielson Methodist Church Fuel Fund
Darien Human Services
Deep River Fuel Bank
East Hampton Volunteer Food Bank
East Windsor Emergency Fuel Bank
Ellington Fuel Bank
Emergency Aid Association Fuel Bank
Enfield Neighborhood Services Fuel Bank
First Baptist Church - Bridgeport
Gifts of Love
Granby Emergency Fuel Bank
Greater New Haven Community Fuel Bank
Greenwich Fuel Bank
Groton Social Services
Guilford Social Services
Hebron Interfaith Human Services
Jewish Family Service of New Haven
Kent Fuel Bank
Killingworth Fuel Bank
Madison Senior Center Fuel Bank

Manchester Area Conference of Churches (MACC)
Mary Knowles Memorial Fuel Bank
Middlebury Social Services
Montville Senior & Social Services
NEON - Stamford
New Canaan Human Services
New Fairfield Fuel Bank
New Opportunities of Greater Meriden
New Opportunities, Inc., Waterbury
Newington Dept of Human Services
Newtown Fuel Bank
North Branford Fuel Bank
North Canaan Fuel Bank
Norwalk Energy Assistance Program
Norwich Human Services
Old Saybrook Fuel Bank
Orange Emergency Fuel Assistance Program
Pawcatuck Neighborhood Center
Roxbury Fuel Bank
Russell Mercier Senior Center
Salisbury Fuel Bank
Salvation Army- Bridgeport
Sharon Community Foundation
Somers Fuel Bank
South Windsor Food & Fuel Bank
St. Vincent DePaul Place
Stonington Human Services Fuel Bank
Stratford Senior Services Fuel Bank
TEAM, Inc.
Thames Valley Council for Community Action
The Community Action Agency of Western CT
The Salvation Army Community Service Dept., Hartford
Thompson Ecumenical Empowerment Group (TEEG)
Three Angels Adventist

Fuel Banks

Tolland Fuel Bank
Torrington Chapter of FISH, Inc.
Town of Chester Emergency Fuel Bank
Town of Clinton Fuel Bank
Town of Durham Fuel Bank
Town of East Hartford Fuel Bank
Town of Essex
Town of Glastonbury Fuel Bank
Town of Madison Fuel Bank
Town of Monroe Senior Center
Town of Plymouth
Town of Rocky Hill Human Services
Town of Sherman Fuel Bank
Town of Stafford Fuel Bank
Tri -Town Fuel Bank
Trumbull Fuel Bank
Wallingford Fuel Bank
Lebanon Warm Hearts
Warren Social Services
Washington Fuel Bank
Watertown Social Services Fuel Bank
West Hartford Department of Human Services
Westbrook Social Services
Weston Fuel Bank
Westport Fuel Bank
Wethersfield Emergency Fuel Bank
Wilton Social Services
Winchester Fuel Bank
Windham Area Interfaith Ministry (WAIM)
Windsor Fuel Bank
Windsor Locks Social Services
Woodbury Fuel Bank



Operation Fuel, Inc.

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WE'RE ALL PART OF THE OPERATION.

