

# Annual Report

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## the Umbrella Club

A Quiet Helping Hand Can Make a  
Life Changing Difference for Those in Need

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# 2021

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## President's Letter

Dear Friends and Supporters:

As President of The Umbrella Club, I want to thank everyone for their continued support during 2021 which saw us, our fellow citizens and communities rebound nicely from the crippling effects of COVID-19. The Umbrella Club recorded its highest revenue ever with \$430,769 thanks to the generous support, hard work and dedication of our fellow members.

Our Good and Welfare committee, who is responsible for finding and screening the sick and disabled recipients that we support through our charitable programs, did an amazing job! We gave out over \$347,000, which is a record for The Umbrella Club. It is truly an incredible feeling to see that kind of money go to families that need our help. The Umbrella Club has never turned a family away who has a child that qualifies for our support and with your continued support, we never will.

For the third year in a row, we have received a "Clean Audit Opinion" from our Auditors, the accounting firm: FML CPA's, Fiondella, Milone and LaSaracina LLP. Our Auditors confirmed that 81% of every revenue dollar we raised in 2021 went to charitable programs. For the past 3 years, we have averaged 87% of revenues going directly to our charitable programs.

On behalf of our Board of Directors and our members, as well as our families in need, I'd like to express our sincere gratitude for all that you have done to make us who we are now! Should you have any questions, please feel free to contact me directly or anyone of our members.

Thank you!

Sincerely,



Scott E. Kelly  
President



# Our Story

Fraternal Order of the Umbrella, Inc., d/b/a “The Umbrella Club,” is a non-profit, 501(c) 3 organization dedicated to providing compassion, support and financial assistance to families and children with severe illnesses or disabilities who reside in Fairfield County, Connecticut.



The Umbrella Club raises funds to help local children and families with medical and durable medical equipment needs. They are those who have unfortunately fallen through the cracks of various social nets for any number of reasons; those among us who lack the resources to help themselves.

Reaching out with a helping hand to touch the lives of families and individuals in need, The Umbrella Club is seen as “a shelter in the storm” – offering kindness and financial respite that provides those suffering with a renewed sense of hope and optimism. Sometimes all people need is a helping hand to move forward in improving their lives.



Families receive financial help at various Umbrella Club events





# Who We Help & Our Partners

The Umbrella Club helps children and families who are experiencing financial hardship due to serious medical conditions and/or disabilities.

We work with the following partners who share our mission:

- Stamford Hospital Pediatric Emergency Department
- Yale Pediatric Eye Care Center
- NFL Alumni of CT
- St. Vincent's Special Needs Center
- Kids in Crisis
- ARI



Stella is doing well and having a great start to summer.

Thanks to the Umbrella Club, we were able to take Stella to Kennedy Krieger Institute in Maryland, a facility dedicated to children with disabilities. Stella met with multiple doctors and tried different mobility equipment.

Here are photos of a mobile stander we purchased for Stella so she can have more freedom and independence playing with friends.



# Helping Families and Children in Need

The Umbrella Club strives to find families and children in need who have been passed over by every other organization. We know what a contribution can mean in changing the lives of others. To qualify as a candidate, the potential recipient must meet certain criteria and complete an application. Our Good and Welfare Committee reviews the eligibility and needs of each candidate and eligibility is then determined.

- We provide direct financial assistance to families
- We purchase medical equipment on their behalf
- We provide remodeling services to modify a child's home environment to meet their physical and medical needs



\$10,000 Gift to Spring Golf Outing Recipient & Family



## Where Do Our Donations Go?

Over the past three years we have given an average of \$267,000 per year to those in need.

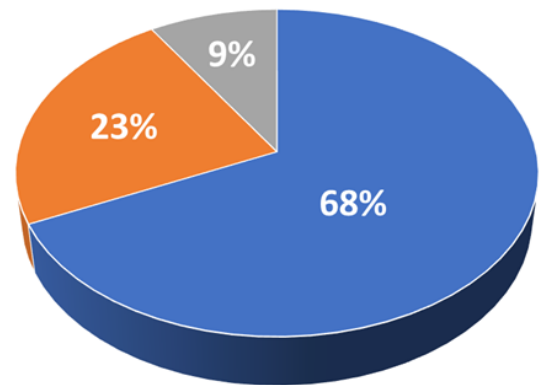
We are not a one-and-done organization. We are here for you and will be here for you. If you need our help again, you're always welcome back.

## How Do We Do It?

We host three annual fundraising events:

- Winter Raffle
- Spring Golf Outing
- Late Summer Beach Party  
“Endless Summer on the Sound”
- Donations & Grants
- Legacy Club

## Donations



■ 68% FAMILIES ■ 23% PARTNERS ■ 9% FUTURE COMMITMENTS



Winter Raffle



Spring Golf Outing



Endless Summer on the Sound

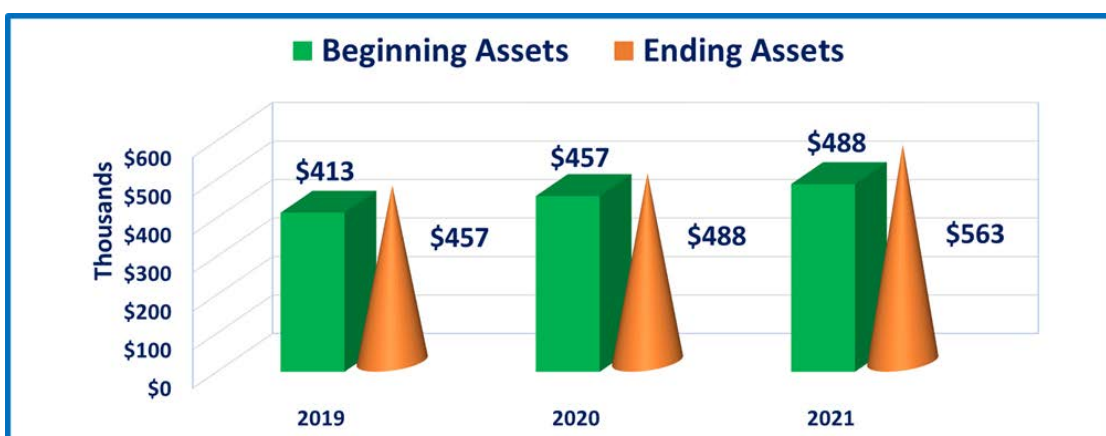
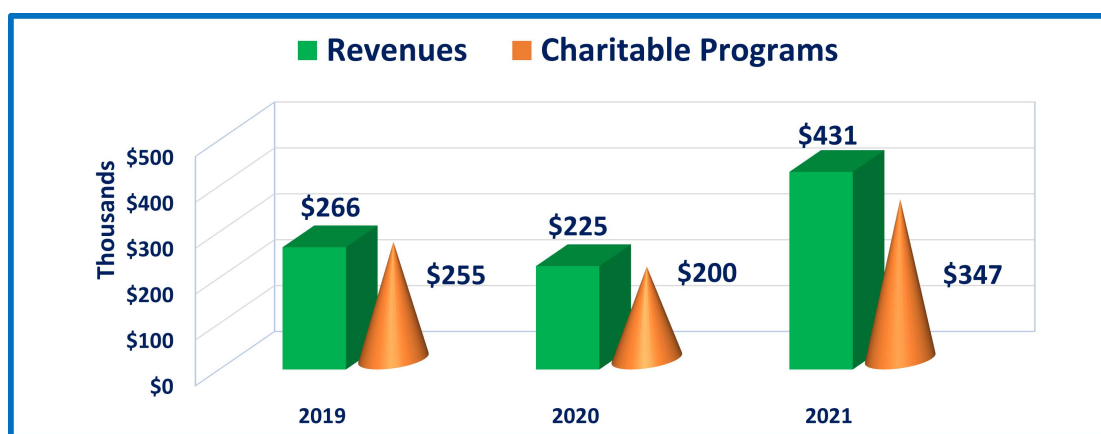
# Strong Financial Stewardship and Management



Financial asset strength  
87% of revenues received go to charitable programs (three year average)  
Sufficient and stable assets to meet charitable program costs well into the future

## Fraternal Order of the Umbrella, Inc. Financial Highlights for 2019, 2020 & 2021

Revenues, Program Expenses and Changes in Net Assets  
Presented on a Modified Cash Basis for the Year Ending December 31, 2021



The Umbrella Club operates under the financial guidelines for charities as prescribed by the standards of the Better Business Bureau. As a 501 (c) 3 organization, annual tax return filings are available on-line to the public. The Books and Records of the Club are audited annually by an outside accounting firm: FML CPA's, Fiondella, Milone & LaSaracina LLP of Glastonbury, Connecticut.

**Audited financial statements are available upon request.**



# **Umbrella Club**

## **Board of Directors**

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### **Scott E. Kelly, President**

Vice President-Investments, Ameriprise Financial,  
Westport, CT

### **Michael G. Mezzapelle, CPA, CFP, Treasurer**

President of Mezzapelle & Associates,  
Stamford, CT

### **Gene Fignar, Secretary**

Attorney at Law, EMF Law Associates,  
Southport, CT

### **Christopher Fuller, Vice President**

Owner & Operator, Giovana's Wine & Spirits,  
Stamford, CT

### **William Mulhall, Vice President**

Partner, Merritt Healthcare Services,  
Ridgefield, CT

### **Joseph A. Giancola, Past President**

Former Vice President/Partner Peraco  
Chartering (USA) LLC (Retired)  
Board of Directors, Association  
of Ship Brokers and Agents (USA) Inc.,  
Stamford, CT

### **Robert L. Del Vecchio, Director**

Former Vice President Skaarup Ship Brokers,  
Inc. and ICAP Shipping USA (Retired),  
Norwalk, CT

### **Thomas R. Heide, Director**

CEO, Heide & Company, LLC,  
Norwalk, CT

### **Yari Usherov, Director**

VP Offshore Distribution Fidelity Investments,  
Norwalk, CT

## **Contact Us**

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[www.umbrellclub.org](http://www.umbrellclub.org)