

90



BUILDING A BRIGHTER FUTURE



YEARS

Miami Lighthouse for the Blind and Visually Impaired
Annual Report 2020



OUR MISSION STATEMENT

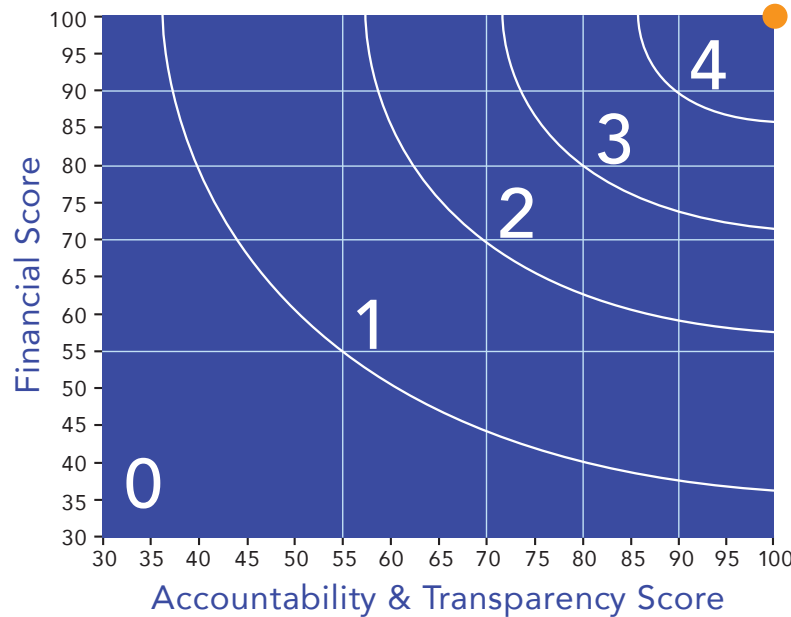
Through education, training, research and vision enhancement, Miami Lighthouse for the Blind and Visually Impaired provides hope, confidence, and independence to people of all ages.

Less than one percent of the thousands of charities rated by Charity Navigator have earned perfect scores.



CHARITY NAVIGATOR SCORE DECEMBER 1, 2020

Miami Lighthouse for the Blind and Visually Impaired has received 13 consecutive 4-star ratings, the highest rating possible, from the nation's premier independent nonprofit evaluator Charity Navigator placing us in the 99th percentile of the over 9,000 charities in the U.S. rated by Charity Navigator.



	SCORE (out of 100)	RATING
OVERALL	100.00	★★★★★
• Financial	100.00	★★★★★
• Accountability & Transparency	100.00	★★★★★

Source: Miami Lighthouse listing on Charity Navigator website www.charitynavigator.org

We are among the elite 67 charities that have attained perfect scores for Financial Health as well as Accountability & Transparency resulting in an overall score of 100.

Charity Navigator states that organizations achieving this exceptional score execute their missions in a fiscally responsible way while adhering to good governance and other best practices that minimize the chance of unethical activities.

Dear Friends of Miami Lighthouse,

As we celebrated our 90th anniversary in late January 2020 with fireworks and fine cuisine, who would have imagined that six weeks later COVID-19 would become a pandemic? During the ensuing months, our services for the blind and visually impaired in our community became more important than ever.

In addition to rapidly transitioning to a hybrid instruction model with both remote and on-campus instruction, Team Lighthouse reached out to program participants in person. For example, with a Community Resilience Prize from the Detroit-based DS Foundation, through our unique "Front Porch Program" staff members dropped off at the homes of participants in our Senior Group Health and Activities Program arts and crafts supplies, assistive devices from our Vision Solutions Store, exercise bands, and personal protective equipment such as masks. With community help and donations from local restaurants and grocery stores, Miami Lighthouse staff also delivered more than 500 meals as well as food staples to our most vulnerable clients. This individual contact provided a community link during a time when social interaction and continuity were critical to our program participants' well-being.

During the past year generous donors have been beacons of hope for our clients in need. Ali Mandsaurwala, the father of a kindergarten student who has been in our program for several years, serves on our Learning Center Parent Advisory Committee. He created a matching challenge to help families of our children who were finding it difficult to make ends meet. David and Leila Centner also stepped up to help families experiencing food or shelter insecurity or dealing with job loss as a result of COVID-19. In honor of David's father, they established the Dr. Herman Centner Matching Challenge for Family Security. Compassionate donors quickly met both challenges providing a lifeline for our at-risk children and their families.

Miami Lighthouse leadership recognized that due to the uncertainty created by the coronavirus pandemic our families, 87% of whom reside in zip codes defined as poverty zones, will continue to need such assistance. To address this problem, Miami Lighthouse created an ongoing Family Security Fund with contributions earmarked for family support, and we are deeply thankful to those of you who have chosen to donate to this new fund.

My family and I have supported Miami Lighthouse since 1988, and since 2002 I have served on the executive board in various capacities, including a previous term in 2006 as Board Chair. It is my privilege to serve as Chairman of the Board of an organization whose donors care deeply about the well-being of the blind and visually impaired and whose board members are steadfast in their commitment to helping Miami Lighthouse, its leadership team and credentialed professionals achieve excellence.

With much appreciation, I thank George Foyo, immediate past Board Chair, who served in 2019-2020 while planning was underway that enabled us to celebrate 90 years of service in January 2020 and whose leadership was instrumental in guiding Miami Lighthouse to surmount the challenges posed by the COVID-19 pandemic.

We are thankful for and acknowledge our donors who enable us to provide vision rehabilitation and education for the blind and visually impaired of all ages in our community, and we look forward to your continuing support.

Sincerely,



Charles J. Nielson
Chairman, Board of Directors



2020 MIAMI LIGHTHOUSE BOARD OF DIRECTORS

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HONORARY BOARD

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William L. Morrison	Howard L. Young, Jr.
Maricarmen Perez Blanco, O.D.	

NEW BOARD APPOINTMENTS FOR 2021

Ali Mandsaurwala	Michael Finney
Alexander L. Nostro, Esq.	Stephen A. Morris, O.D.

2020 REPORT TO STAKEHOLDERS

“ALONE WE CAN DO SO LITTLE; TOGETHER WE CAN DO SO MUCH.”

You, our stakeholders, are crucial to Miami Lighthouse’s continued fulfillment of our mission and ability to enhance our programs. During the past year Miami Lighthouse celebrated continuity, but we were compelled to confront change. On January 25, 2020, we commemorated our 90th anniversary with 400 supporters. Two month later we faced our most difficult challenge in nearly a century of service. This report demonstrates our resilience and highlights the ongoing accomplishments that you have helped make possible.



IMPACT OF THE CORONAVIRUS PANDEMIC

Despite the impact of the coronavirus crisis in 2020, thanks to innovative leadership in distance learning our team rapidly adapted, modifying traditional approaches and implementing creative techniques to ensure that we were able to continue crucial rehabilitation and education programs. Last fall, our enrollees participated in a hybrid model offering both remote and on-campus instruction. We remained open to serve the blind and visually impaired of all ages, from babies and school-age children to adults and seniors.

Generous donors, corporate and community organizations, and foundations helped us continue program offerings as we adjusted our service delivery models. For example, the TD Charitable Foundation provided funding through their Connected Communities Initiative to support our Senior Group Health and Activities Program (SGA). This funding during the pandemic helped 150 older adults (age 55+) with significant and uncorrectable vision loss maintain their independence and crucial connections to prevent social isolation through arts and crafts, music, exercise and health and nutrition monitoring both at home and virtually. TD Bank was also instrumental in securing critical Payroll Protection Program funding for Miami Lighthouse.

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WEB ACCESSIBILITY

Unfortunately, not all websites are accessible. During the COVID-19 crisis, Miami Lighthouse helped to ensure the visually impaired could access vital groceries, pharmacy needs and voter information through updated ADA Compliance Meter reports that were covered in leading business and trade journals and national top-tier media. Miami Lighthouse was the winner of the 2020 PRWeek Award for Best in the Nonprofit Category with our “Seeing 2020 Clearly” campaign. This recognition was



for our analysis of all presidential candidates’ websites, which assessed their accessibility for those who are blind and visually impaired. We determined that none of the candidates’ websites were fully accessible or ADA compliant, but after working with our Miami Lighthouse IT team (most of whom are blind), all but two of the candidates had updated their websites to make them more accessible before the third Democratic presidential debate in September 2019.

2020 REPORT TO STAKEHOLDERS

EDUCATING EARLY LEARNERS

In fall semester of 2020-2021, we collaborated with Miami-Dade County Public Schools to open our first grade for blind and visually impaired schoolchildren in our Miami Lighthouse Learning Center. The curriculum design includes meeting the individual needs of students in a print/braille-rich environment supported by advanced technology. The third-year results of a longitudinal study of our Learning Center inclusion model being conducted by University of Miami research faculty are immensely encouraging and indicate strong progress. Our program was featured in "Innovative Inclusion Program for Early Learners Offered by the Miami Lighthouse Learning Center for Children™" in the peer-reviewed *Journal of Visual Impairment and Blindness*.

SENIORS AFFECTED BY AGE-RELATED EYE DISEASE

At the other end of the age spectrum, a four-year renewal of our Florida Blue Foundation "Innovations in Healthcare" grant will enable Miami Lighthouse to provide low vision programs for seniors (55+) in vulnerable, low-income neighborhoods in Allapattah, Brownsville, Liberty City, and Overtown, potentially impacting 3,200 low-income, minority seniors. This will be achieved by offering "Living with Low Vision" seminars in the community thus educating seniors with age-related eye disease about the options available for treatment and assistive devices to help them lead a fuller, more satisfying life. This initiative resulted in publication of a peer-reviewed, archival journal article "Bringing Low Vision Assessments and Interventions to Underserved Seniors Affected by Age-Related Eye Disease" in the *British Journal of Visual Impairment*.

EYE HEALTH EQUITY FOR SCHOOLCHILDREN

Our Florida Heiken Children's Vision Program serves low-income Florida schoolchildren statewide by providing dilated eye exams, prescription glasses at no cost and medical referrals to prevent blindness. It continues to have a profound impact on school performance, and we are committed to increasing eye health equity. In 2020, the Health Foundation of South Florida funded a research study conducted by Eliza found that 77% of parents surveyed reported academic improvement because of their child's prescription glasses, and 96% of parents reported overall satisfaction with our Heiken eye care program.

DONOR ACCOUNTABILITY

Our commitment to donor accountability is reflected by Miami Lighthouse having received Charity Navigator's highest 4-star designation 13 consecutive times, signifying that Miami Lighthouse is among the nation's top 1% most effective among the 9,000 nonprofits evaluated annually. It is among the elite 67 charities that have attained perfect scores for Financial Health as well as Accountability & Transparency resulting in an overall score of 100.



Thanks to you, our stakeholders, babies, children, youth and adults are empowered through your generosity to lead productive and independent lives. To quote Helen Keller "Alone we can do so little; together we can do so much." With your continuing support, we are building a more inclusive future for the blind and visually impaired in school, work and society and are helping financially disadvantaged children receive the eye care they need to succeed in school.



Association for Education and Rehabilitation of the Blind and Visually Impaired



Miami Lighthouse Learning for Children™ is an Accredited Professional Preschool Learning Environment (APPLE)



BUILDING A BRIGHTER FUTURE 90 YEARS OF GROWTH

"Founded in 1930, the history of the Lighthouse, from its simple beginnings to today, is a tale of determination and resilience, featuring heroes and heroines whose vision – in all senses of the word – has resulted in the remarkable international center of excellence in vision rehabilitation that is today's Miami Lighthouse for the Blind and Visually Impaired."

"Over the course of its first seven decades, beginning with its founding in 1930, the institution solidified its place in Miami and its vital function in the lives of blind and visually impaired people both in Florida and beyond."

"With the support of the Lions Club of Miami and the Miami Rotary Club, Dolores Gamble was a principal instigator and instrument in the founding of the Florida Association of Workers for the Blind, which was established in 1930," incorporated in 1936, and renamed the Miami Lighthouse for the Blind and Visually Impaired, Inc. in 2003.



1930s

With the financial assistance of the Lions Club of Miami in the 1930s, "The Lighthouse began here as an \$8,500 structure containing 'three workrooms, a salesroom, office, kitchen and two lavatories. . .' The dimensions, at about 900 square feet, were decidedly modest. . . According to a *Miami Herald* article, 'this two-unit structure was erected without cost by the Harrison Construction Co.' the contracting firm of Maurice 'Moe' Harrison, who had joined the association's board, and other building companies, all of which donated their services." Members of the Harrison family have continuously served on our Board since that time.



1940s

The first major two-story addition shown in this picture was funded by the Lions Club of Miami.

"Members of Miami's blind community did their part here to help the war effort in the 1940s. As the *Miami Daily News* reported. . . 'Here at the Lighthouse. . . two score blind persons of all ages have been taught different war tasks and sent into private industry at wages ranging from \$23 to \$28 a week. Many others are engaged daily in the well-lighted, sunny workrooms of the Lighthouse itself, sorting rivets, bolts, and nuts (for aircraft and other machinery) in an amazing exhibition of dexterity of touch. . . In six months, the blind workers have sorted and sized thousands of pounds of them – millions of pieces – without once making a mistake . . . a remarkable feat, even for a person with sight'."



1970s

"The 1970s witnessed a consolidation of services for the blind in Dade County and a transition from the 'sheltered workshop' model, which had long dominated the arena of facilities for the blind, to a new model of increased agency and independence. Miami Lighthouse became the catalyzing institution in the region to provide social and vocational services to the county's visually impaired population."



BUILDING A BRIGHTER FUTURE

90 YEARS OF GROWTH



1990s

"In July 1993. . . the Lighthouse announced a major three-year capital expansion . . .that included the lobby, the Sixth Street entrance, and a garage for Lighthouse transportation vehicles."



2007

third floor interior conversion

2014

*fourth floor addition shown
in final phase of construction*

"Over the next few years, the building would expand to comprise four stories – with the third and fourth floors completed in 2007 and 2014 respectively. . . The important final phases of that expansion. . ." were completed with a matching challenge by Gloria Martin for the third floor (previously an attic area that was transformed into a music studio, classrooms for technology training and children's playroom), and a Spencer matching challenge for the fourth floor, named the Sash A. Spencer Educational Empowerment Center. The Spencer Educational Empowerment Center included a trio of rooms that could be merged into one multipurpose facility for math classes in Nemeth Braille, which was equipped with a sound system allowing for music performances; a Technology Laboratory; and a Braille Homeroom, a student gathering venue for practicing reading and writing Braille.



2017

A Spencer matching challenge provided funding for construction of the Miami Lighthouse Learning Center for Children™ completed in 2017. It consists of dedicated classroom space for our Blind Babies Early Intervention Program, pre-kindergarten (ages one through four), kindergarten and first grade. Our school (pre-k, kindergarten, first grade and starting in fall 2021 second grade) was recently renamed Miami Lighthouse Academy, LLC.

BUILDING A BRIGHTER FUTURE 90 YEARS OF GROWTH

2020

Architect's Rendering

This building will be named The New Miami Lighthouse Learning Center, Inc. and will have additional classrooms enabling us to add second grade in the fall of 2021. Construction was made possible by the Spencer "Light the Way" challenge match.

The advent of the COVID-19 pandemic resulted in social distancing requirements and limits on the number of students allowed per classroom creating a shortage of instructional space. We needed additional classrooms to accommodate current enrollment and to add second grade.

The new construction means that we will not have to say to the parent of a blind early learner, "Sorry, we have no room for your blind child."



APPRECIATIONS

Our transition from a 900-square-foot bungalow to a 146,000-square-foot vision rehabilitation and educational facility would not have been possible without the many community groups, foundations and individual donors that provided funding and contributed to challenge grants. On behalf of our blind and visually impaired program participants who receive vision rehabilitation and low vision services in our facility and the schoolchildren we educate in our Learning Center, we extend our heartfelt thanks.

Early building expansion was funded by the Miami Lions Club.

In 1993 the building capital campaign was spearheaded by then board chair William Morrison.

We are grateful to the William R. Kenan, Jr. Charitable Trust for the capstone gift to meet the capital challenge for the construction of our Lighthouse Learning Center completed in 2017.

Major support for The New Miami Lighthouse Learning Center, Inc. to be completed in 2021 came from a capstone matching challenge from Christine Stiefel, and Enterprise Community Partners provided New Markets Tax Credits funding.

Collaborators on our most recent expansion were the architectural firm of Wolfberg Alvarez and the Miller Construction Company.

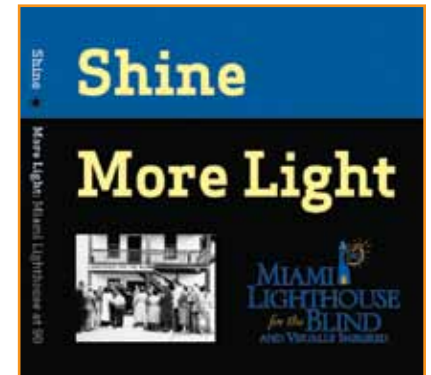
Text in quotation marks is from *Shine More Light*, pages 11-12, 22-24, 28, and 29-30, ©2020 Fare Arts, LLC; ©2020 Diana Stoll chapter texts.

MIAMI LIGHTHOUSE CELEBRATES AT 90TH ANNIVERSARY GALA



TWO NEW BOOKS: *Shine Your Light and Shine More Light*

At our 90th Anniversary Celebration, guests received two books made possible by a generous Beacon Sponsor. *Shine More Light* is a history book that tells the story of Miami Lighthouse from its inception to the present. Excerpts from this history book appear on pages 4-6 of this Annual Report. Artwork created by children in our Miami Lighthouse Learning Center for Children programs is featured in *Shine Your Light*.



On Saturday, January 25, 2020, Miami Lighthouse marked the historic milestone of 90 years of service to the blind and visually impaired at a celebratory, black-tie gala presented by Northern Trust at Coral Gables' historic Biltmore Hotel. The event highlighted the organization's founders Dolly Gamble, the Miami Lions and Rotary Clubs, and Shutts & Bowen, the law firm that drew up Miami Lighthouse's Articles of Incorporation. Elite "Lighthouse Keepers" and "90th Anniversary Jubilarians" donors were also recognized.

Guests enjoyed celebratory fireworks sponsored by Walter and Terri Shikany and SFM Services, Inc. Laurie Jennings served as Mistress of Ceremonies, and the keynote speaker was Miami-Dade County Public Schools Superintendent Alberto Carvalho.

We are grateful to Presenting Sponsor Northern Trust, Florida Power & Light, Florida Blue, Comcast, Walgreens, Gunster, NEA Insurance Group, The Art of Shaving, Perry Ellis International, *Miami Herald*, *Miami Kids Magazine*, Royal Caribbean Cruises and our many other generous sponsors. Wine was provided by El Carajo and cocktails by Bacardi.



90th Anniversary Celebration Host Committee: Ana Maria de la Fe, Silent Auction Chair Lourdes Collett, Linda Corey, Gala Co-Chair Karla Richey, Olga Nielson, Honorary Board Director Pam Garrison, Board Director Sheila Freed, Gala Co-Chair Terri Shikany and Board Director Angela Whitman



George Foyo, 2019-2020 Miami Lighthouse Board Chair; David Lawrence Jr., Chairman, The Children's Movement of Florida; President and CEO Virginia Jacko; Alberto Carvalho, Superintendent, Miami-Dade County Public Schools



2021-2022 Miami Lighthouse Board Chair Chuck Nielson, Olga Nielson and their family

2020
STATEMENT OF FINANCIAL POSITION

ASSETS	2020	2019
Cash and cash equivalents (including cash held in investment money funds of \$2,488,058 & \$742,870 & deferred revenues of \$516,782 & \$828,837 at 12/31/2020 & 2019 respectively)	\$4,649,954	\$3,546,774
Cash segregated for construction	7,674,484	753,178
Accounts receivable, net	478,688	739,096
Prepaid expenses & other assets	236,934	158,830
Contributions receivable, net, partially restricted	524,647	49,370
Beneficial interest in irrevocable trusts	242,553	204,513
Investment securities, partially restricted	29,448,341	23,432,622
Property & equipment, net	13,795,747	12,858,932
Note receivable		
New Markets Tax Credit 2020	5,735,700	
TOTAL ASSETS	\$62,787,048	\$41,743,315
LIABILITIES & NET ASSETS		
Accounts payable & accrued expenses	\$605,564	\$599,809
Deferred revenues	516,782	828,837
Line of credit	2,492,000	
Note payable	987,360	
Notes payable		
New Markets Tax Credit 2020, net	8,296,478	
TOTAL LIABILITIES	\$12,898,184	\$1,428,646
NET ASSETS		
Without donor restrictions (including quasi endowment of \$10,084,657 & \$10,317,028 at 12/31/2020 & 2019, respectively)	25,490,543	25,376,641
With donor restriction	24,398,321	14,938,028
TOTAL NET ASSETS	49,888,864	40,314,669
TOTAL LIABILITIES & NET ASSETS	\$62,787,048	\$41,743,315

2020
STATEMENT OF FINANCIAL ACTIVITIES

REVENUES, GAINS AND OTHER SUPPORT	2020	2019
Bequests & legacies & trust income	\$ 220,591	\$731,198
Contributions, net	11,697,829	9,518,187
Grant funding, including from Miami-Dade County	3,690,746	4,849,918
Investment income, net	2,879,839	3,390,024
Change in beneficial interest in irrevocable trusts	38,040	53,473
Other	507,663	518,557
Special events	239,247	298,970
TOTAL REVENUE, GAINS & OTHER SUPPORT	\$19,273,955	\$19,360,327
EXPENSES		
Vision Rehabilitation Program	\$ 571,433	\$ 572,201
Alternative rehabilitation services	989,309	847,996
Transition services & vocational training program	1,111,488	1,148,027
Early Intervention/Pre-K & Kindergarten	3,873,212	4,002,299
Heiken Children's Vision Program	1,718,079	2,542,425
Administrative & general	759,219	860,363
Development	677,020	754,982
TOTAL EXPENSES	9,699,760	10,728,293
CHANGES IN NET ASSETS	9,574,195	8,632,034
NET ASSETS - BEGINNING OF YEAR	40,314,669	31,682,635
NET ASSETS - END OF YEAR	\$49,888,864	\$40,314,669

2020 FINANCIAL REPORT

During 2020, net assets increased \$9,574,195, approximately 24%. This increase was mainly due to a \$5 million permanently restricted endowment from which only 5% can be drawn. Additionally, building campaign contributions contributed \$3.3 million toward net asset growth while investment gains contributed \$2.9 million and legacies and bequests \$221,000. These increases were offset by a \$1.3 million decrease in net assets from operations, primarily due to COVID-19.

In 2020, Miami Lighthouse for the Blind and Visually Impaired (MLB) experienced a \$1million decrease in operating revenue, when compared to 2019, mainly due to a reduction in government funding brought about by COVID-19 related school closures. In response to this revenue decline, MLB delayed its hiring of budgeted positions until the fourth quarter of 2020. Moreover, reductions in professional fees and transportation expenses associated with mobile eye exams mitigated the revenue shortfall so that the negative change in net assets attributable to operations remained almost equal to 2019.

In order to maintain adequate cash flow during the 2020 COVID-19 closures, MLB applied for and received a Paycheck Protection Program (PPP) loan for which it expects to receive full forgiveness in 2021.

Also in 2020, MLB successfully entered into a New Market Tax Credit Transaction to provide supplemental financing for our ongoing construction project to add dedicated classrooms for kindergarten, first and second grade students with a vision impairment attending our newly named Miami Lighthouse Academy, LLC, which will be housed in The New Miami Lighthouse Learning Center, Inc. This Federal program incentivizes community development and economic growth through the use of tax credits that attract private investment to distressed communities.

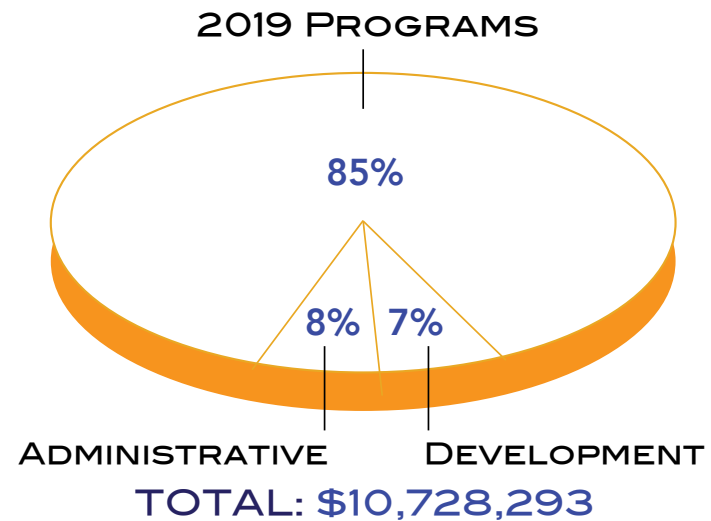
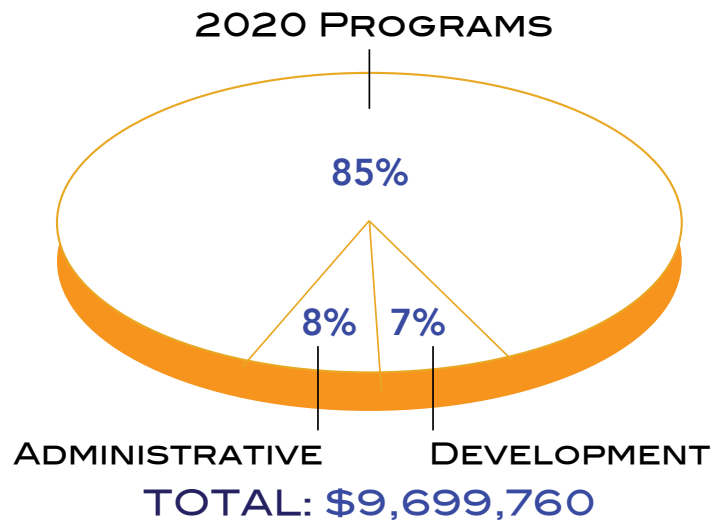
Our ability to continue to increase services year after year and touch the lives of so many individuals would not be possible without the generosity of our donors and the wise management of our assets. Miami Lighthouse will continue to look for ways to secure new funding to support the increase in operating costs that come with our commitment to expanding services for visually impaired children and adults.

In 2020, we used 85% of every dollar received for program support to help people affected by vision loss.

For full financial statements, audited by Verdeja, DeArmas, Trujillo, LLP, visit our website at: <http://miamilighthouse.org/Docs/2020AuditReport.pdf>

Richard Fernandez
Chief Financial Officer

FUNCTIONAL EXPENSE ALLOCATION



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DO YOU KNOW SOMEONE EXPERIENCING LOW VISION?

Our Solutions Store delivers visual aids and assistive technology to our program enrollees, takes orders and ships items to customers from our LighthouseShop.org website, including the OrCam MyEye and the OrCam Read.

SHOP ONLINE

LighthouseShop.org or call us 786.362.4789



LighthouseShop.org

Miami Lighthouse for the Blind and Visually Impaired



Henry is able to read our *Lantern* newsletter using the OrCam MyEye.



The OrCam MyEye is an intuitive wearable device with a smart camera designed to assist people who are blind or visually

impaired. The system clips on to the wearer's glasses with a small magnet and uses a speaker to offer clear speech as it reads aloud the words or object pointed to by the user.

The OrCam Read is a handheld assistive technology device that reads from any printed surface or digital screen. It is pen-shaped, with OCR (Optical Character Recognition).

The OrCam Read takes a picture of the text and instantaneously reads it aloud.

