



FINANCE COMMITTEE MEETING

Date: June 25, 2025

Time: 5:00 PM

Location: 1920 Mariposa Street, Suite 310, Fresno, CA 93721

AGENDA

ITEM	SUBJECT	PRESENTER	ACTION
1.	CALL TO ORDER	Garabedian, Committee Chair	
2. Page 2	ROLL CALL A. Monthly Attendance Record		
3. Page 3	MAY 14, 2025, FINANCE COMMITTEE MEETING MINUTES	Garabedian, Committee Chair	Approve
4. Page 6	HEAD START 0 TO 5 CONSCIOUS DISCIPLINE A. Supporting Documents	Balderas, Staff	Approve
5. Page 30	GENERAL LIABILITY & AUTO INSURANCE A. Supporting Documents	Warnes, Staff	Approve
6. Page 79	RFP FOR LEGAL SERVICES A. Supporting Document	Erwin, Staff	Approve
7. Page 99	BANKING CHANGE – WELLS TO COMMUNITY WEST BANK A. Supporting Document	Nalia, Staff	Approve
8. Page 103	FOOD SERVICES: CONSULTING SERVICES CONTRACT A. Supporting Document	Nalia, Staff	Approve
9. Page 132	AGENCY FINANCIAL AND HEAD START FINANCIAL STATUS REPORT APRIL 2025 A. Supporting Document - CSBG Organizational Standard 8.7	Riofrio, Staff	Accept
10. Page 138	HEALTH INSURANCE REPORT A. Supporting Document	Warnes, Staff	Information
11. Page 142	VARIANCE REPORTS A. School of Unlimited Learning (SOUL)	Charter Impact, Consultant	Information
12.	PUBLIC COMMENTS <i>(This is an opportunity for the members of the public to address the Board on any matter related to the Commission that is not listed on the agenda. Limit two minutes per speaker.)</i>		
13.	COMMISSIONERS' COMMENT	Garabedian, Chair	
14.	EXECUTIVE SESSION		
15.	ADJOURNMENT	Garabedian, Chair	
Note:	NEXT COMMITTEE MEETING: Wednesday, July 9, 2025, at 5:00 p.m. at the Fresno EOC Board Room.		



Finance Committee Meeting Monthly Attendance Record 2025

Charles Garabedian
Debra Mckenzie
Manuel Romero
Alysia Bonner
Rey Leon

January	19-Feb	12-Mar	2-Apr	14-May	27-May	25-Jun	9-Jul	13-Aug	10-Sep	8-Oct	12-Nov	10-Dec	Attended
	O	O	O	O	O								5/12
	O	O	O	O	X								4/12
	O	T	T	T	T								5/12
	O	O	X	T	T								4/12
	T	X	X	X	X								1/12

O-Present X-Absent T-Teleconference



FINANCE COMMITTEE MEETING

Date: May 14, 2025

Time: 5:00 PM

Location: 1920 Mariposa Street, Suite 310 Fresno, CA 93721

MINUTES

1. **CALL TO ORDER**

Charles Garabedian, Chair, called the meeting to order at 5:03 p.m.

2. **ROLL CALL**

Roll was called and a quorum was established.

Committee Members:

Charles Garabedian
Debra McKenzie

Teleconference:

Manuel Romero
Alysia Bonner

Absent:

Rey Leon

Staff:

Brian Angus
Salam Nalia
Jack Lazzarini
Greg Streets
Sherry Neil
Angela Riofrio
Steve Warnes
Ana Medina

Patrick Turner
Andy Arredondo
Chris Erwin
Thomas Dulin
Jose Zuniga
Jerry Moreno
Augie Quiroz
Latisha Conway
Elionora Vivanco

3. **APRIL 2, 2025, FINANCE COMMITTEE MEETING MINUTES**

Public Comment: None heard.

Motion by: Bonner **Second by:** Romero

Ayes: All in favor.

Nays: None heard

4. **AGENCY FINANCIAL AND HEAD START FINANCIAL STATUS REPORT MARCH 2025**

Angela Riofrio, Finance Director, provided an overview report of the Agency Financial Statements and the Head Start Financial Status Report as of March 31, 2025, with a revenue of \$39,274,698 and a total of \$40,237,401 in expenditures, which is 22% of the budget. The total net difference between operating revenue and expenditure is (\$962,704) deficit year-to-date. Transit grant asset depreciation is \$20,157, increasing the agency net deficit to (\$982,861).

Public Comment: None heard.

Motion by: McKenzie **Second by:** Bonner

Ayes: All in favor.

Nayes: None heard

5. HEALTH INSURANCE REPORT

Steve Warnes, Finance Officer, presented the health insurance fund report. As of March 31, 2025, the health insurance reserve of \$4.4 million will cover approximately 5.0 months of average expenditures. Contributions from programs and employees for 2025 total \$2,932,315 while the Fund paid out \$2,659,886 in expenses.

Committee Chair Garabedian noted that employee premiums remained unchanged, while program premiums increased by 4%, and inquired whether the agency projected an increase for employees in January 2026. Warnes stated, yes, there will be an increase for employees next year.

Public Comment: None heard.

No action required.

6. ACCOUNTING PAYABLE SYSTEM CHANGE: PAPERSAVE

Chris Erwin, Procurement Director, provided an overview of the plan to transition from Coupa to Papersave. This will be a three-year agreement totaling \$149,900. The goal of this transition is to enhance oversight of financial operations by improving efficiency, accuracy, and transparency in Accounts Payable. Additionally, it aims to deliver cost savings and generate potential revenue for the agency.

Public Comment: None heard.

Motion by: Romero **Second by:** McKenzie

Ayes: All in favor.

Nayes: None heard

7. VARIANCE REPORTS

Riofrio presented an overview of projects that have not secured funding, which will be drawn directly from the administrative income. Additionally, Riofrio provided a detailed variance report for the Administration, which included a breakdown of Communications, the Executive Office, Fresno Executive Plaza, the Finance Office, Human Resources, Internal Audit, Information Technology, and Planning & Evaluation.

Commissioner Romero asked whether the purchase of the Fresno EOC property at 925 N. Abby Street, which includes a balloon payment of \$328,500 that is due in June, has already been budgeted. Riofrio replied that the balloon payment will be covered by a portion of the loan the agency received from Self-Help Credit Union.

Thomas Dulin, Transit Systems Director, presented a detailed variance report for the Transit Systems program. No questions were asked by the committee.

Public Comment: None heard.

No action required.

8. AGENCY FUNDING LIST MAY 2025

Riofrio provided an overview of the Agency's Funding list as of May 1, 2025, reflecting the current funding awarded of \$186.8 million, which decreased from \$193.3 million on January 1, 2025.

Commissioner Romero expressed gratitude to the staff for their hard work over the past few months and is excited to see the agency continue to progress.

Public Comment: None heard.

No action required.

9. PUBLIC COMMENTS

Public Comment: None heard.

No action required.

10. COMMISSIONERS' COMMENT

Public Comment: None heard.

No action required.

11. EXECUTIVE SESSION

Public Comment: None heard.

No action required.

12. ADJOURNMENT

The meeting adjourned at 5:34 p.m.



FINANCE COMMITTEE MEETING

Date: June 25, 2025	Program: Head Start 0 to 5
Agenda Item #: 4	Interim Director: Michael Balderas
Subject: Conscious Discipline	Officer: Brian Angus

Recommended Action

The County-Wide Policy Council recommends review and approval of the purchase of Conscious Discipline, to implement into the Fresno EOC Head Start 0 to 5 program.

Background

During the recent RAN (Risk Assessment Notification) federal monitoring review, the Head Start 0 to 5 program received an area of non-compliance and a deficiency related to Health and Safety of the children. Child Care Licensing (CCL) also cited the program for a violation of personal rights. This incident allowed us to review the culture and consistency of classroom interactions, especially in cases of challenging behaviors. While behavior incidents have increased, teacher training has not expanded to manage with these increased challenges.

In response, the Head Start 0 to 5 leadership team is planning to implement the Conscious Discipline Program into all facets of the program.

Conscious Discipline is a comprehensive, adult-first, trauma-responsive approach to self-regulation, wellness, and classroom management that is practiced by 20 million adults worldwide. This transformational program is designed to develop awareness, shift mindsets, and build fundamental skills in teachers, program staff, and parents so they can effectively instill these same skills in children. As adults learn to change their perceptions and responses, they can create an environment of safety and connection that fosters learning and problem-solving. Conscious Discipline's field-tested best practices have been cultivated over more than 25 years to provide lasting results for achievement, self-regulation, community building, and teacher retention.

The plan will focus on 3 key areas of improvement.

1. **Increase Retention:** Teach adults (teachers and administrators) to build a health school family rooted in safety, connection, and problem solving. The school family thrives on being of service to one another and conflict resolution. The school family shifts the program culture into one of healthy relationships and ongoing learning that are the main drivers of retention.
2. **Develop Regulated Leaders:** The adult-first model of Conscious Discipline also helps teachers, leaders, and administrators learn to co-regulate for each other. It helps administrators create a school family where the teachers are able to feel safe and

connected so that they too can thrive. Additionally, over time, as children learn to develop the 7 skills & Powers of Conscious Discipline, they evolve into adults with the soft skills that develop powerful leaders.

3. Decrease Behavior Incidents: The school family helps children learn to be helpful instead of hurtful, develop their social skills, and work through problems in a healthy way. This helps children to understand and manage their behavior. The self-regulated adult also learns the skills to guide children through this process, helping them manage their response to behavior incidents. The school family transforms the discipline process to an opportunity to learn.

Fiscal Impact

Action on this item will allow the program to proceed with contracting with Conscious Discipline in the amount of \$438,042.67.

Conclusion

By approving the contract with Conscious Discipline, Fresno EOC Head Start 0 to 5 will be able to better support staff in dealing with challenging child behaviors in appropriate and effective ways, thus increasing staff wellness and teacher retention.

Fresno Economics Opportunity Commission Strategic Plan for Transformation and Sustainability

A customized Conscious Discipline implementation plan to support
your organization's transformational journey

April 10, 2025

648 Trestle Point | Sanford, FL 32771 | 407.366.0233 P | 407.366.4293 F

ConsciousDiscipline.com

Meeting Notes

During our meeting on April 8, 2025, Michael and his team shared insight into the successes and challenges faced by Fresno Economic Opportunity Commission. The program is new to Conscious Discipline and is ready to begin full implementation. Phase 1 will integrate building leadership capacity and maximum classroom impact.

This plan outlines Conscious Discipline and our four-phase approach to supporting sustainability with a focus on three key areas for phase 1:

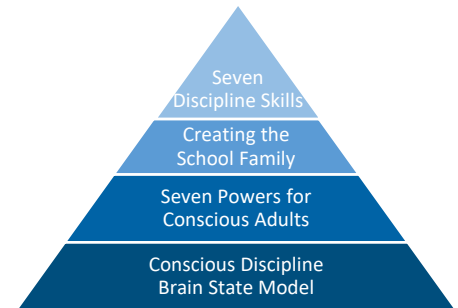
- 1. Increase Retention:** We teach adults (teachers and administrators) to build a healthy school family rooted in safety, connection, and problem solving. This school family thrives on being of service to one another and conflict resolution. The school family shifts the program culture into one of healthy relationships and ongoing learning that are main drivers of retention.
- 2. Develop Regulated Leaders:** The adult-first model of Conscious Discipline also helps teachers, leaders, and administrators learn to co-regulate for each other. It helps administrators create a School Family where the teachers are able to feel safe and connected so that they too can thrive. Additionally, over time, as children learn to develop the 7 Skills & Powers of Conscious Discipline, they evolve into adults with the soft skills that develop powerful leaders.
- 3. Decrease Behavior Incidents:** The School Family helps children learn to be helpful instead of hurtful, develop their social skills, and work through problems in healthy ways. This helps children learn to understand and manage their behavior. The self-regulated adult also learns the skills to guide children through this process, helping them to manage their response to behavior incidents. The school family transforms the discipline process to an opportunity to learn.

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Conscious Discipline Overview

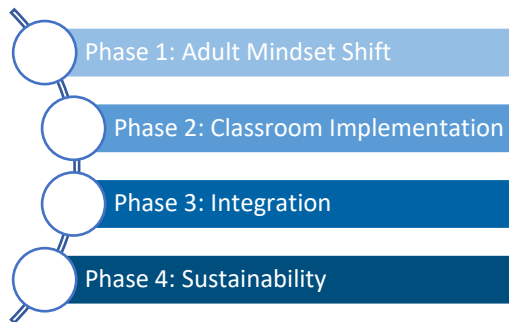
Conscious Discipline is a comprehensive, adult-first, trauma-responsive approach to self-regulation, wellness, and classroom management that is practiced by 20 million adults worldwide. This transformational program is designed to develop awareness, shift mindsets, and build fundamental skills in teachers, program staff, and parents so they can effectively instill these same skills in children. As adults learn to change their perceptions and responses, they can create an environment of safety and connection that fosters learning and problem-solving. Conscious Discipline's field-tested best practices have been cultivated over more than 25 years to provide lasting results for achievement, self-regulation, community-building, and teacher retention.



Research-based program that transforms school culture, discipline strategies, and self-regulation skills to optimize academic achievement.

Transformation and Sustainability Process

Transformation is a journey, not a destination. Each phase of your plan forges new skills through professional development with leadership, classroom staff, program staff, and parents, including multi-day



experiential events, onsite training and coaching, and eCourse facilitation. Throughout the process, Conscious Discipline Certified Instructors provide coaching and feedback to accelerate your organization's transformational journey, and help establish self-sustaining policies and practices for continuous growth over time.

Transformation begins with the willing.

Successful implementation begins by sharing Conscious Discipline with leaders, and then selecting those who are willing and passionate about guiding the program launch. These motivated individuals will become your Conscious Discipline Action Team (CDAT). Conscious Discipline will provide this team with in-depth training for implementing the program, overcoming resistance, and coaching others to fidelity. Anchor classrooms will emerge and enable others to observe and experience the impact of Conscious Discipline practices.

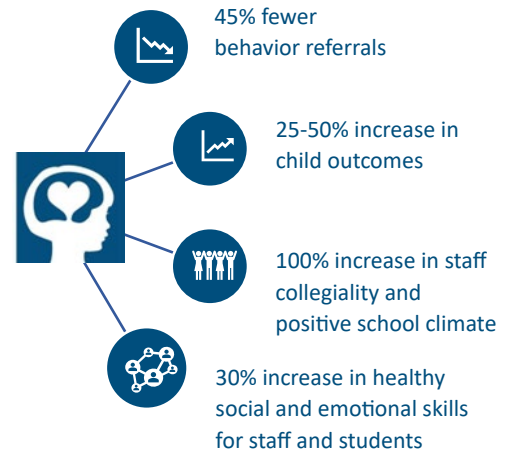


Program leadership defines the desired outcomes and provides guidance, funding, and support to implement Conscious Discipline with the program, staff, and parents. Your Conscious Discipline team will lead quarterly consultation calls with leadership and/or the CDAT to provide support, problem solving and guidance for a successful implementation.

Experienced Conscious Discipline Certified Instructors guide your transformation and fidelity. Our Certified Instructors have many years of experience, first as practitioners, and then in training and coaching teachers, administrators, and parents. Certified Instructors receive continuing education to refine their training and coaching skills and specialize by grade level and in domains such as mental health, counseling, special needs, and parent engagement.

A Program That Facilitates Transformative Results

Conscious Discipline has been helping programs, schools and districts transform their school culture for 25+ years by guiding adults in understanding the relationship between safety, connection and the ability to learn. As educators apply the strategies and mindset shifts fostered by Conscious Discipline, conflict and challenges become opportunities for continuous learning and growth. Incremental but measurable changes begin to occur as practice and self-reflection reinforce the transformative impact of this new way of thinking and responding.



Data from organizations implementing Conscious Discipline report decreases in aggression, impulsivity, and discipline referrals, and increases in teaching time, academic achievement, and teacher retention.

Phases of Implementation

Phase 1: Adult-First Wellness & Implementation

Objectives: Facilitate a mindset shift in the way adults think, add new skills and structures to current practices, and help create a safe environment for children to learn.

Services: Expose the entire program to Conscious Discipline with a focus on safety for staff and children. Create a Conscious Discipline Action Team (CDAT) and provide them with in-depth training to begin building the internal expertise necessary to lead their program to fidelity. Tiered training and support for the leadership staff.

Outcomes: Teachers create optimal learning environments with a focus on safety, achieved through self-regulation and changing their perception of conflict. Children focus on learning routines and composure. Metrics are established to measure program impact.

Phase 2: Implementation with Children

Objectives: Extend the school family from adult shared spaces into individual classrooms and introduce Conscious Discipline to families.

Services: Intensive training and coaching for CDAT, Leadership and Staff to strengthen school family, assess progress, handle resistance, and model Conscious Discipline. Continue training with teachers. Expand training to program support staff, family engagement staff and families.

Outcomes: Teachers let go of ineffective practices as they experience success with Conscious Discipline. The focus moves through safety and into establishing a connected School Family culture. Reductions in behavior referrals, increased instructional time and improved school climate begin to become apparent.

Phase 3: Transformation & Expansion

Objectives: Extend the practice of Conscious Discipline across the program and integrate it into academic curricula. Strengthen internal program support systems and policies to ensure long-term sustainability.

Services: Deepen training for all stakeholders, including support staff and parents. Embed Conscious Discipline into every program practice and system, from playground to parent nights to center time. Celebrate areas of success and seek opportunities for improvement.

Outcomes: Downward trend in behavior referrals continues. Decreased staff absenteeism, increased teacher retention, and increased academic and social emotional outcomes emerge. Children and staff are more adept with social skillsets, emotional expression and self-regulation, and exhibit resilience under stress.

Phase 4: Long-Term Sustainability

Objectives: Implementation responsibilities shift to CDAT, with Conscious Discipline Certified Instructors serving as secondary support rather than a primary source.

Services: CDAT-led coaching, mentoring and trainings maintain program fidelity and support continuous improvement through reflection, empathy and deepening practices for staff. Conscious Discipline Certified Instructors support and consult as needed.

Outcomes: Increased teacher satisfaction, child attendance and sustained academic and social emotional outcomes become evident in addition to existing gains. Stronger home/school connection. Self-sustaining infrastructure ensures long-term success.

Customized Implementation Plan for Fresno Economic Opportunity Commission

Phase 1: Adult-First Wellness & Implementation

Objectives: Facilitate a mindset shift in the way adults think, add new skills and structures to current practices, and help create a safe environment for students to learn.

Services: Expose the entire program to Conscious Discipline with a focus on safety for staff and children. Create a Conscious Discipline Action Team (CDAT) and provide them with in-depth training to begin building the internal expertise necessary to lead their program to fidelity. Tiered training and support the Leadership Staff.

Outcomes: Teachers create optimal learning environments with a focus on safety, achieved through self-regulation and changing their perception of conflict. Children focus on learning routines and composure. Metrics are established to measure program impact.

Adult First Wellness and Implementation

This phase is all about facilitating a mindset shift with adults to see behavior, discipline, and conflict differently. Once adults see behavior differently, they can respond differently. There are two parts to Conscious Discipline. The slow building of relationships and connection and the quick strategies in the moment to manage conflict/problems. Phase 1 is the beginning of a structured plan to support fidelity, build internal capacity through the creation of a CDAT Team, and facilitate a mindset shift among willing staff. This phase begins the pathway to self-regulation with a focus on safety.

On-Site Professional Development Support for Leadership Team

(Leadership team encompasses all leadership positions including program, service area and center directors, managers, coordinators, and applicable specialists. Executive Leadership team includes Chief Executive Officer, Director, Assistant Director and Education Services Directors.)

- **Introduction to Conscious Discipline: Two-day, onsite, instructor-led training for all leadership team staff**

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.34 (b,2), 1302.45 (a-b), 1302.92 (b)(3), 1302.93(a)(d), 1302.101(a)(b)

This training introduces participants to the foundational principles and practices of Conscious Discipline, a research-based approach to social-emotional learning, self-regulation, and classroom management. Participants will explore how Conscious Discipline integrates the Seven Powers for Conscious Adults and the Seven Skills of Discipline to create safe, connected, and cooperative environments for children and adults.

Outcomes:

1. Learners will explore the Brain State Model
2. Learners will practice using the Seven Powers for Conscious Adults to self-regulate
3. Learners will identify how the Seven Skills of Discipline can be applied to teach self-regulation, connection, and problem-solving

- ***Introduction to Conscious Leadership: Two-day, onsite, instructor-led training for all leadership team staff***

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.34 (b,2), 1302.45 (a-b), 1302.92 (b)(3), 1302.93(a)(d), 1302.101(a)(b)

This training introduces the principles of Conscious Leadership for educators seeking to create emotionally intelligent, connected, and resilient organizations. Participants will learn how to lead with empathy, composure, and intentionality to inspire trust and collaboration.

Outcomes:

1. Learners will explore the Power of Intention to create a vision for Conscious Leadership.
2. Learners will identify leadership strategies that foster emotional safety and trust.
3. Learners will develop skills to model composure and guide teams with connection and clarity.

Public Event Support for Leadership

- ***Institutes recommended for Phase 1: Conscious Discipline Birth-Five Institute***

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.34 (b,2), 1302.45 (a-b), 1302.92 (b)(3), 1302.93(a)(d), 1302.101(a)(b)

Send four of your most willing leadership staff to this immersive event that enriches your heart and mind while aiming to cultivate the lives of infants, toddlers and little ones at home, in classrooms, and throughout your community.

- ***Institutes recommended for Phase 1: Conscious Discipline Foundations Institute***

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.34 (b,2), 1302.45 (a-b), 1302.92 (b)(3), 1302.93(a)(d), 1302.101(a)(b)

Send four of your most willing leadership staff to this immersive event that breathes life into the concepts and principles of Conscious Discipline with proven strategies for breaking down barriers and experiencing lasting change.

- ***2-day events recommended for Phase 1: Head Start with Heart: Becoming a More Conscious Leader in Head Start***

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.34 (b,2), 1302.45 (a-b), 1302.92 (b)(3), 1302.93(a)(d), 1302.101(a)(b)

Send six of your most willing leadership staff to this event specifically designed to support Head Start leaders implementing Conscious Discipline.

Virtual Support for Leadership

- Conscious Coaching for Leaders Session: One-hour virtual instructor led coaching for executive leadership team***

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.45 (a-b), 1302.92(C), 1302.93(a)(d), 1302.101(a)(b)

Conscious Discipline's virtual coaching model is designed to support ongoing learning in a structured and cyclical coaching process that establishes a continuous cycle of support through regular touchpoints. 'Conscious Coaching' virtually supports leaders to strengthen attuned relationships, and enhance the connections between learners, site leaders, and partners to foster a supportive and collaborative educational environment.
- Conscious Coaching for Leaders Session: One-hour virtual instructor led coaching for center directors***

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.45 (a-b), 1302.92(C), 1302.93(a)(d), 1302.101(a)(b)

Conscious Discipline's virtual coaching model is designed to support ongoing learning in a structured and cyclical coaching process that establishes a continuous cycle of support through regular touchpoints. 'Conscious Coaching' virtually supports leaders to strengthen attuned relationships, and enhance the connections between learners, site leaders, and partners to foster a supportive and collaborative educational environment.
- Handling Upset e-Course: Adult First Mindset Shift***

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.34 (b,2), 1302.45 (a-b), 1302.92 (b)(3), 1302.93(a)(d), 1302.101(a)(b)

This virtual course will provide just in time support maintaining the growth and learning and will address the goal of facilitating the adult mindset shift. This support explains why the adult-first approach to self-regulation is necessary and how to shift to modeling and teaching the behaviors we want children to acquire. Ideally the staff will watch this monthly and debrief to discuss content/application. This e-course is a helpful tool when onboarding new staff.

*Optional instructor facilitation available
- Premium Resources Membership: Use for internal Conscious Discipline professional development to continue deepening knowledge between CD led training, coaching and events***

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.34 (b,2), 1302.45 (a-b), 1302.92 (b)(3), 1302.93(a)(d), 1302.101(a)(b)

Provides access to content like Elevate Conscious Discipline and Conscious Discipline with Excellence conference videos, audio series with Dr. Becky Bailey, games, printables, literacy tools, leadership resources, and more. Excellent tool to promote on-going, in-house learning with Conscious Discipline.

On-Site Professional Development Support for Classroom Staff

- **Conscious Discipline Academy: Five-day, onsite, instructor-led private event for all classroom staff**

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.34 (b,2), 1302.45 (a-b), 1302.92 (b)(3), 1302.93(a)(d)

An academy is a personalized, in-depth venture into the practical application of Conscious Discipline's powers, skills and structures uniquely designed to address one's own program with on-site instruction.

Outcomes:

1. Learners gain a comprehensive understanding of the Seven Powers for Conscious Adults and the Seven Skills of Discipline, the foundational components of Conscious Discipline
2. Learners identify Powers and Skills in various settings to create emotionally supportive environments that promote healthy development.
3. Learners explore strategies for building trust and connection, essential for effective discipline and fostering cooperation among children.
4. 4. Learners apply connection-based practices that promote a sense of safety, belonging, and mutual respect in group or home settings.
5. 5. Practice techniques for maintaining composure and emotional stability, even in challenging situations, to set a positive example for children.

Side by Side Coaching and Support for Classroom Staff

- **Practical Application: Coaching Day: On-site coaching for teachers and center directors**

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.45 (a-b), 1302.92(C), 1302.93(a)(d)

Conscious Discipline's on-site Coaching model is designed to strengthen the connections within your educational community through a structured and cyclical coaching process.

'Conscious Coaching' offers a robust coaching experience designed to enhance your educational practices through personalized and flexible support. Ideal for educators who have demonstrated a willingness to grow their practice after initial training. It is recommended that center directors shadow the coaching experience.

Outcomes:

1. Learners engage in a goal-driven cycle of reflective coaching
2. Learners develop specific areas of Conscious Discipline practice
3. Learners reflect and internalize learning

Virtual Support Classroom Staff

- ***Conscious Coaching Session: One-hour virtual instructor led coaching for coached teachers***

HSPPS: 1302.30, 1302.31 (a-e), 1302.32, 1302.45 (a-b), 1302.92(C), 1302.93(a)(d)

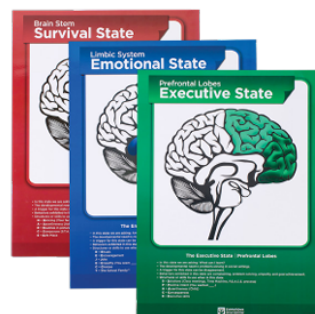
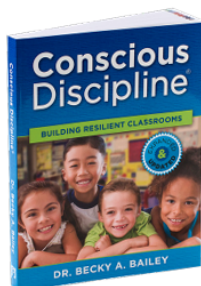
Conscious Discipline's virtual Coaching model is designed to support ongoing learning in a structured and cyclical coaching process. 'Conscious Coaching' virtually supports coaches and other teacher support staff to reflect, connect, and try on something new. Educators engage in 'contrast' to see classroom scenarios differently. Recommended that each coached teacher receives a follow-up virtual coaching session after each on-site coaching session.

Implementation Tools included in plan:

Recommended
book study

Conscious Discipline: Building Resilient Classrooms

Conscious Discipline: Building Resilient Classrooms presents the foundation of the Conscious Discipline methodology. Available in both English and Spanish. **All Ages.**



Brain State Posters

These posters use the *Conscious Discipline Brain State Model* to identify the child's internal state and pinpoint helpful strategies. 18"x24". **All Ages.**



Seven Skills Poster Set

The one side of these double-sided 11"x17" posters clearly explains how to set up and use class structures. The graphics on the other side are an ideal reminder of the skills of Conscious Discipline. **Ages 0-12.**



Skills on a String

Empower yourself with the confidence and language to handle any discipline situation with nine cards on a retractable lanyard. **For Adults.**



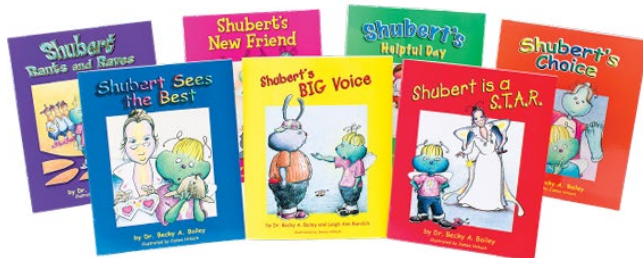
I Love You Rituals Deluxe Pack

The *I Love You Rituals Deluxe Pack* brings together essential brain-based activities that build deep adult-child connections. **Ages 0-8.**



Six Weeks of Success

Take the guess work out of Conscious Discipline implementation with actionable steps. **For Adults.**



Shubert Value Pack (Set of 7 Books)

The *Shubert Value Pack* is an essential classroom tool for storytelling, social-emotional learning, language and literacy. Purchase the Value Pack or individual books. Also available in Spanish. **Ages 6-10.**



Sophie's Super Splendid Box of Books (Set of 7 books)

Sophie demonstrates using the Seven Skills of Conscious Discipline to solve problems. Her family models Conscious Discipline strategies for adults. Also available in Spanish. **Ages 0-5.**

Phase 2 Overview

Phase 2: Implementation with Children
Objectives: Extend the School Family from adult shared spaces into individual classrooms and introduce Conscious Discipline to families.
Services: Intensive training and coaching for CDAT, Administration and Staff to strengthen School Family, assess progress, handle resistance, and model Conscious Discipline. Continue training with teachers. Expand training to program support staff, family engagement staff and families.
Outcomes: Teachers let go of ineffective practices as they experience success with Conscious Discipline. The focus moves through safety and into establishing a connected School Family culture. Reductions in behavior referrals, increased instructional time and improved school climate begin to become apparent.

Implementation with Students
Now that adults have healthier self-regulation practices and a deeper understanding of the “why” behind the Conscious Discipline approach, Phase 2 focuses on classroom implementation and modeling and teaching self-regulation to children. As staff begin observing behavior and attuning to the underlying need of each brain state, they will have in-the-moment strategies to support students. The path to self-regulation continues through building connection and a strong School Family. The coaching component of Phase 2 will support staff confidence in handling upset, as well as embedding classroom structures. Training with families is also introduced in this phase.

Anchor Experiences

Leadership	Conscious Discipline Action Team (CDAT)	Staff
<ul style="list-style-type: none"> Attend two-day event for leadership Virtual Consultation to support planning, goal setting, and problem-solving CD implementation 	<ul style="list-style-type: none"> Virtual Consultations to support building internal capacity for implementation Focus on CONNECTION -Powers, Skills, Structures Facilitate Building Resilient Classrooms eCourse or Start Strong eCourse (I/T) 	<ul style="list-style-type: none"> In-person Training -Beginning & Middle of Year (all staff) Classroom Coaching -Fall & Spring Virtual consultations to support coaches and family engagement staff Attend CD Event -Two-day Workshops -CD1 Institute -Elevate Conference -On-site Academy Host Parent Nights

PHASE 3 Overview

Phase 3: Transformation & Expansion
Objectives: Extend the practice of Conscious Discipline across the program and integrate it into academic curricula. Strengthen internal program support systems and policies to ensure long-term sustainability.
Services: Deepen training for all stakeholders, including program support staff, family engagement and parents. Embed Conscious Discipline into every program practice and system, from playground to parent night to meal time. Celebrate areas of success and seek opportunities for improvement.
Outcomes: Downward trend in behavior reports continues. Decreased staff absenteeism, increased teacher retention, and increased academic and social emotional outcomes emerge. Children and staff are more adept with social skillsets, emotional expression and self-regulation, and exhibit resilience under stress.

Transformation & Expansion
Phase 3 is where the implementation extends across the school and braids together self-regulation with academic learning. The building leadership & CDAT team have systems and processes in place and look at policies and procedures through a Conscious Discipline lens. As we continue the pathway to self-regulation, Phase 3 focuses on problem-solving and supports the scaffolding of executive skills. Continued parent training and support will be offered.

Anchor Experiences

Leadership	Conscious Discipline Action Team (CDAT)	Staff
<ul style="list-style-type: none"> Attend two-day event for leadership Virtual Consultation to support planning, goal setting, problem-solving implementation 	<ul style="list-style-type: none"> Virtual Consultations to support building internal capacity for implementation Focus on PROBLEM-SOLVING <ul style="list-style-type: none"> Powers, Skills, Structures Scaffolding Executive Skills Facilitate Powers of Resilience eCourse or Engage with Equity eCourse 	<ul style="list-style-type: none"> In-person Training <ul style="list-style-type: none"> -Beginning & Middle of Year (all staff) Classroom Coaching <ul style="list-style-type: none"> -Fall & Spring Virtual consultations to support coaches and family engagement staff Attend CD Event <ul style="list-style-type: none"> -Two-day Workshops -CD1 Institute -CD 2 Advanced Institute -Elevate Conference -On-site Academy Host Parent Nights

PHASE 4 Overview

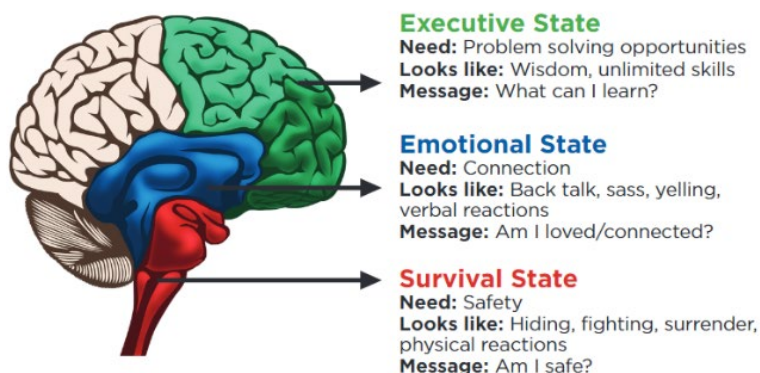
Phase 4: Long-Term Sustainability
Objectives: Implementation responsibilities shift to CDAT, with Conscious Discipline Certified Instructors serving as secondary support rather than a primary source.
Services: CDAT-led coaching, mentoring and trainings maintain program fidelity and support continuous improvement through reflection, empathy and deepening practices for staff. Conscious Discipline Certified Instructors support and consult as needed.
Outcomes: Increased teacher satisfaction, child attendance and sustained academic and social emotional outcomes become evident in addition to existing gains. Stronger home/school connection. Self-sustaining infrastructure ensures long-term success.

Long-Term Sustainability
Phase 4 involves transitioning the implementation to the program's administration and the Conscious Discipline Advisory Team (CDAT) to ensure long-term sustainability. Policies and procedures will be established to support the ongoing use of the Conscious Discipline approach.

Executive Summary

Conscious Discipline's strategic transformation plans focus on long-term achievement, sustainability, and fidelity. Educational organizations worldwide are experiencing transformational change using Conscious Discipline's multi-disciplinary neurodevelopmental approach based on three brain-body states that drive behavior.

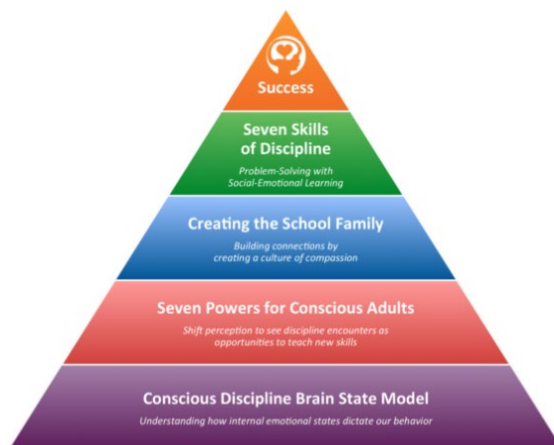
Conscious Discipline® Brain State Model



Conscious Discipline is an adult-first approach, meaning it seeks to improve adult understanding and skillsets first, and children's second. As adults become conscious of their own brain-body states, they are empowered to manage their thoughts, feelings, and actions, and are better able to model the desired behavior for students in daily interactions.

Ultimately, adults learn how to create an educational environment that fosters an optimal learning state, and help children move through the lower brain states during times of upset so they can return to an optimal learning state. In this optimal state of high challenge/low threat, children can problem solve and utilize their energies for acquiring the executive and academic skills required for achievement and life success. Rather than prescribed curricula, Conscious Discipline practitioners draw from their internal knowledge base to truly meet children where they are, regardless of situation or need.

As each program progresses through the phases of its strategic plan, staff members will develop increasing expertise in both understanding and application of Conscious Discipline. Over time, experienced staff will claim increasing responsibility for leading, encouraging, and supporting new staff in their practice, thus ensuring continuous improvement, sustainability, and fidelity throughout the program.



Begin planning your transformational journey now. Our team is ready to partner with you in customizing a strategic plan tailored to your unique requirements and concerns, and providing the guidance and professional development you need to achieve lasting transformational results.

Fresno Economics Opportunity
Commission
Michael Balderas

Date Apr 09, 2025
Quote Valid Until May 9, 2025

SERVICE NAME	DESCRIPTION	QTY.	UNIT COST	TOTAL*
Training Workshop - 2 Consecutive Days	Leadership team: Intro to Conscious Discipline	1	\$ 9,640.00	\$ 9,640.00
Training Workshop - 2 Consecutive Days	Leadership team: Intro to Conscious Leadership	1	\$ 9,640.00	\$ 9,640.00
Private Academy - 5 Day Level 2	Classroom Staff: 5-day Academy for up to 250 people	1	\$ 200,000.00	\$ 200,000.00
Coaching - 5 Consecutive Days - In-Person	Conscious Coaching: 5-day on-site coaching session held in the fall of 2025, winter of 2025/2026 and spring of 2026	3	\$ 15,900.00	\$ 47,700.00
Coaching Session - 1 Hour - Virtual	Executive Leadership Team: Virtual Coaching 1 session per quarter	4	\$ 540.00	\$ 2,160.00
Coaching Session - 1 Hour - Virtual	Coached Teachers: Follow-up virtual coaching. One session per teacher after each coaching visit for a total of (3) virtual coaching sessions per coached teacher.	120	\$ 540.00	\$ 64,800.00
Coaching Session - 1 Hour - Virtual	Center Directors: Follow-up virtual coaching. One session per director after each on-site coaching visit for a total of (3) virtual	72	\$ 540.00	\$ 38,880.00

Fresno Economics Opportunity
Commission
Michael Balderas

Date Apr 09, 2025
Quote Valid Until May 9, 2025

SERVICE NAME	DESCRIPTION	QTY.	UNIT COST	TOTAL*
	coaching sessions per center director			
Subtotal				\$ 372,820.00

IMPLEMENTATION TOOL	DESCRIPTION	QTY.	UNIT COST	TOTAL*
Conscious Discipline: Building Resilient Classrooms - Book	Conscious Discipline Building Resilient Classrooms Book. 1 per director, manager and coordinator	75	\$ 39.00	\$ 2,925.00
Brain State Poster Set	Brain State Poster Set: 1 per classroom, site and office site	130	\$ 23.00	\$ 2,990.00
Six Weeks of Success - Book	6 Weeks of Success: 1 per classroom and site	128	\$ 40.00	\$ 5,120.00
Team - I Love You Rituals Deluxe Pack (Digital Site License)	I Love You Rituals Deluxe Pack: 1 per classroom	88	\$ 89.00	\$ 7,832.00
Skills on a String	Skills on a String: 1 per classroom	88	\$ 20.00	\$ 1,760.00
Seven Skills Poster Set	Seven Skills Poster Set: 1 per classroom, site and office site	130	\$ 24.00	\$ 3,120.00

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Michael Balderas

Date Apr 09, 2025
Quote Valid Until May 9, 2025

IMPLEMENTATION TOOL	DESCRIPTION	QTY.	UNIT COST	TOTAL*
Shubert Bundle - Book	Shubert Book Bundle: 1 per classroom	88	\$ 79.00	\$ 6,952.00
Sophie's Super Splendid Box of Books - Book	Sophie Book Bundle: 1 per classroom	88	\$ 77.00	\$ 6,776.00
Shipping Charges		1	\$ 5,621.25	\$ 5,621.25
Subtotal				\$ 43,096.25

EVENT NAME	DESCRIPTION	QTY.	UNIT COST	TOTAL*
Public Event Institute CD1IT - 5 Days	Conscious Discipline: Foundations Institute for Infants and Toddlers - CD1IT	4	\$ 1,500.00	\$ 6,000.00
Public Event Workshop - 2 Days	Leadership Team: Head Start with Heart: Becoming a More Conscious Leader in Head Start 2-day event (2026)	6	\$ 699.00	\$ 4,194.00
Public Event Institute - 5 Days	Leadership Team: Conscious Discipline Foundations Institute	4	\$ 1,849.00	\$ 7,396.00
Subtotal				17590.0

Fresno Economics Opportunity
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Michael Balderas

Date Apr 09, 2025
Quote Valid Until May 9, 2025

DIGITAL PRODUCT NAME	DESCRIPTION	QTY	UNIT COST	TOTAL*
Team - Handling Upset E-Course (3 year; 150 Users)	Leadership, Onboarding, Willing staff: Handling Upset e-Course	1	\$ 4,077.45	\$ 4,077.45
Team - Premium Resources Membership - 3 Year Subscription	Premium Resources Membership - Team	1	\$ 458.97	\$ 458.97
			Subtotal	\$ 4,536.42

TOTAL \$ 438,042.67

Fresno Economics Opportunity
Commission
Michael Balderas

Date	Apr 09, 2025
Quote Valid Until	May 9, 2025

Terms and Conditions -

COSTS & AVAILABILITY: This pricing is effective for 30 days from the date of this quote. Sales tax will be added to the invoice, if applicable. Training costs include instructor expenses. Implementation tools, events, and workshops are subject to availability.

"SCHEDULING SERVICES: Please note that this is a QUOTE, and none of the services will be scheduled until we have a signed contract. We ask for a minimum of 60 days to ensure we can schedule the best instructor for your services needs. If a request is made less than 60 days prior to the date of the service, we will do our best to accommodate the request but cannot guarantee we will be able to. All contracts must be signed at least 30 days prior to the service date; if less than 30 days, a \$550 fee will be added to the contract total. You will receive a confirmation of scheduled services, dates and instructors based on your organization's availability. Future year prices are subject to change to the prices then in effect at the time of delivery.

SERVICES TIME and GROUP SIZE: On-site coaching and training sessions are 6 hours per day, with a lunch break. On-site training is recommended for groups of up to 150. Virtual consultation is recommended as a one-on-one session with the instructor, or for small groups.

**Please contact Heidi Condrey if you have any questions at
heidi.condrey@consciousdiscipline.com**

Subject: Sole Source Confirmation for Training Services with Conscious Discipline Holdings, LLC dba Loving Guidance LLC

To Whom It May Concern,

We are writing to formally inform you that Conscious Discipline Holdings, LLC, doing business as Loving Guidance LLC, stands as the exclusive source for the unique training services related to Conscious Discipline content. The methodologies we employ as well as our certification process for our trainers set us apart, and no other trainer or company can replicate the comprehensive nature of our offerings.

Loving Guidance is positioned as the sole source for training services due to the exclusive incorporation of the following four components within our Conscious Discipline approach:

1. **Conscious Discipline Brain State Model:** Our training emphasizes understanding how internal emotional states dictate behavior. The Conscious Discipline Brain State Model serves as a foundational aspect, guiding individuals to comprehend and manage their emotional states effectively.
2. **Seven Powers for Conscious Adults:** Shifting perception is crucial in our approach, viewing discipline encounters as opportunities to teach new skills rather than punitive measures. The Seven Powers for Conscious Adults framework is integrated into our training to facilitate this transformative shift in perspective.
3. **Creating the School Family:** Building connections within educational and organizational settings is central to Conscious Discipline. Our training emphasizes creating a culture of compassion and community, fostering an environment where individuals feel connected and supported.
4. **Seven Skills of Discipline:** Our approach integrates problem-solving with Social Emotional Learning through the Seven Skills of Discipline. This component equips individuals with the necessary tools to navigate challenges while promoting emotional intelligence and resilience.

These Sole Source Trainings include the following Conscious Discipline services: Trainings, Coaching, Consultations, Academies, and Events. Given the uniqueness and effectiveness of Conscious Discipline, Loving Guidance is unequivocally established as the sole source for training services in this domain. We are confident that our adult-first approach to Social and Emotional Learning, coupled with the scientific and practical design of the components, will greatly benefit your organization in achieving its training objectives.

If you have any questions or require additional information, please do not hesitate to contact us.

Thank you for your consideration.

Sincerely,

Patrick Branham

Patrick Branham
Chief Financial Officer



FINANCE COMMITTEE MEETING

Date: June 25, 2025	Program: Finance
Agenda Item #: 5	Director: Steven Warnes
Subject: General Liability & Auto Insurance	Officer: Salam M. Nalia

Recommended Action

The Interim Chief Executive Officer recommends Committee approval for full Board consideration of the renewal of the insurance policies presented below for the period of July 1, 2025 to July 1, 2026.

Background

Heffernan Insurance Brokers markets the general liability needs for the Agency to secure quotes from companies interested in issuing our policies. Policies renew annually on July 1. NIAC has been our main provider of these policies for years but they are changing their business plan necessitating our movement of all Property coverage to Philadelphia. Some deductibles and retention amounts have changed. These are the policies currently in force:

- A. Philadelphia - Property. Provides replacement cost coverage on buildings (limit \$84.2 million), personal property (limit \$8.0 million), and business income. Also included is coverage for Contractor Equipment. Philadelphia Indemnity will now cover all buildings due to NIAC limiting their coverage exposure to \$45 million.
- B. Covington (Friant); Evanston (Palmer and Tuft)—Property for Head Start centers in Huron and Mendota and the LCC Buyback Center in Friant.
- C. NIAC – General Liability. Provides \$3 million aggregate and \$1 million for each occurrence. Includes General Liability, Social Service Professional Liability, Improper Sexual Misconduct, Liquor Liability, and Employee Benefits Liability coverage.
- D. NIAC - Automobile. This policy provides automotive insurance for 188 vehicles, with \$1,000,000 of combined single-limit liability coverage and a \$5,000 deductible.
- E. NIAC - Umbrella. Provides \$1 - \$2 million of coverage beyond the limits stated above.
- F. Palomar—D&O/EPL. Provides Directors & Officers Liability, including Employment Practices Liability. It provides \$3 million aggregate and \$1 million for each occurrence. The retention has increased from \$75,000 to \$100,000 per occurrence. This coverage was previously offered by NIAC.
- G. General Star Indemnity Insurance Co.- Medical Malpractice. Provides \$3 million aggregate and \$1 million for each occurrence, as well as abuse and molestation coverage for the innocent insured at \$1 million. Coverage extends to the contracted physician as well as the nurses, dieticians, and lactation consultants on staff.
- H. Hartford – Crime. Provides crime coverage with a \$2,500,000 limit for Employee Theft and \$500,000 for non-employee theft, forgery, counterfeit paper, and electronic

transfers. This policy provides coverage to employees whose duties include cash handling as well as ERISA coverage for the Retirement Plans.

- I. National Union Fire Insurance Co of Pa – AD&D. Provides \$250,000 aggregate and \$25,000 for each Accidental Death or Dismemberment occurrence for registered volunteers, participants, and students.
- J. Houston Casualty Co. – Cyber Liability. Provides \$1,000,000 per claim and aggregate coverage for multimedia, security and privacy, network security, cyber extortion, regulatory actions, and privacy breach coverage.
- K. Pollution Liability coverage included in previous years was deemed unnecessary and dropped. Last year's premium was \$1,479.

Fiscal Impact

Total annual premiums were expected to increase by 5-15% over those we experienced for the 2024/25 policy year. The final quotes came in 9% higher with annual premiums of \$1,201,770. Heffernan actively negotiates with carriers who would like to secure our business and with the current carriers. However, carriers do not provide competitive quotes more than 30 days from the renewal date. The Auto, Property, and Directors and Officers liability coverages comprise 82% of the total premium.

Fresno Economic Opportunities Commission
Liability Package Executive Renewal Summary 2025 to 2026

Over the past few months, Heffernan Insurance Brokers has conducted a thorough market analysis for the Liability, Property, Auto, Medical Malpractice, Accident, Cyber and Directors & Officers/Employment Practices policies of Fresno Economic Opportunities Commission (Fresno EOC). We not only negotiated renewal terms with your incumbent carriers but also approached other carriers to check the pulse of the overall marketplace. This summary encompasses an analysis of your renewal options, claim performance, changes in the marketplace and our carrier recommendations for the 2025-2026 policy year.

State of the Insurance Marketplace:

Hard market insurance conditions continued into 2025. Many lines of coverage continue to experience pricing increases along with coverage limitations. Property premiums continue to increase due to large-scale climate-driven disasters, like the LA fires, and steep reinsurance rates. In addition, carriers are evaluating building limits as the cost to rebuild in 2025 continues to be affected by rising construction costs, economic inflation, and the threat of tariffs. General Liability and Umbrella rates continue to rise due to increased litigation costs and higher jury awards. There are several liability carriers limiting their exposures by adding sublimits and/or implementing deductibles on policies. Umbrella carriers are limiting their exposure by reducing policy limits. In this case, towers of limits may be required, which can drive overall premiums up. Automobile liability continues its decade-long steady increase, spurred by distracted drivers and increased repair costs due to costly technology. The Directors & Officers/Employment Practices (D&O/EPL) marketplace remains challenging as increased claims activity for harassment and discrimination hits companies of all sizes. The Cyber marketplace has softened with carriers being able to keep pricing stable. However, rising threats lead many to believe these favorable terms won't last long. On average, moderate-to-significant premium increases are hitting all lines of coverage. In addition to rate increases, carriers are continuing to increase deductibles on some policies, shifting more of the financial responsibility to policy holders. All factors considered; we do expect the hard market to continue into 2026.

Fresno EOC's Performance:

Fresno EOC's loss performance was fair during the 2024 policy term. There were three (3) property claims, totaling \$5,378 in incurred costs. There were fifteen (15) automobile claims this year, totaling \$57,093 in incurred costs. There were six (6) D&O/EPL claims totaling \$254,579 in incurred costs. The D&O/EPL claims saw another year of a loss ratio over 100%. Although there were a similar number of Automobile claims as the previous year, the claims amounts were much lower with a 14% loss ratio on that specific line thus far. The property performance was another strong year with a handful of small claims.

2025 Insurance Program Renewal:

With the hardening market conditions over the past 6 years, NIAC has tried hard to keep pricing increases and coverage term changes at bay. Unfortunately, 2025 has been a year of massive change for NIAC. They have completely re-underwritten their book of business and have had to non-renew specific lines of coverages or clients who were loss drivers for them. As part of this massive re-underwriting efforts, several coverage changes were implemented along with premium increases to maintain the viability of the company and to continue to have reserves to pay future claims.

The first lines of coverage that saw a large change was General Liability. Fresno EOC currently has a 755% loss ratio on the General Liability. The expiring term saw five (5) total GL claims with one large slip & fall claim

reserved at \$250,000. These factors contributed to a significant premium increase from \$32,787 to \$84,049. NIAC added a \$10,000 deductible to the next policy term because of the tough loss year. Also included within this coverage form is the Professional Liability and Sexual Misconduct liability. Both lines also saw over a 50% renewal increase.

As part of NIAC's re-underwriting effort, the decision was made to non-renew the D&O/EPL coverage. We approached one of the best D&O/EPL wholesalers in the industry to obtain replacement coverage for Fresno EOC. We were able to secure the best terms with Palomar Excess & Surplus Insurance Company, resulting in a nominal 2% premium increase. Palomar's quote has a retention of \$75,000 for D&O and \$100,000 for EPL, and a premium of \$182,629.

The property renewal was the bright spot of this renewal. NIAC's re-underwriting effort led to concerns about their ability to adequately insure Fresno EOC's property values. Last year, due to NIAC's property capacity limitations, we moved half of the property values to Philadelphia Insurance Company. This year, Philadelphia was able to underwrite virtually the entire property schedule, which led to roughly an 18% decrease in overall property premiums as compared to last year. A premium reduction for property insurance in California is tough to accomplish in 2025 and we are thrilled to have delivered this reduction to Fresno EOC.

The Automobile marketplace continues to be a challenge nationwide. As such, NIAC was our best option for competitive coverage in 2025. As part of our marketing efforts, we approached commercial package markets along with monoline carriers. Monoline placements are especially difficult in this marketplace. The auto premium increased significantly, by 39% although the number of vehicles decreased from 208 to 188. NIAC also increased the deductible from \$5,000 to \$10,000. This has been Fresno EOC's largest loss driver with increases in both frequency and severity of claims. The current 5-year loss ratio is 69%. Unfortunately, this large increase was our only option as all other indications for this coverage lines were substantially higher than NIAC's renewal.

NIAC further limited their umbrella offering in 2025, which resulted in several changes this year. First, NIAC reduced the total umbrella limit to \$2 Million, down from \$5 Million. NIAC also excluded the Automobile from the umbrella. Since NIAC non-renewed the D&O/EPL, this line of coverage is also not included within the umbrella. With all of these changes, the overall pricing was significantly reduced to \$24,973. Heffernan is continuing to source options for additional excess limits and/or excess auto coverage. The premium indications we have received thus far have been very expensive and not realistic options for Fresno EOC.

Fresno EOC's 2024-2025 written premium \$1,108,764 and the renewal for 2025-2026 is \$1,201,770 which is an increase of 7%. With the difficult market conditions, we are pleased the overall premium increase is in the single digits.

Market Analysis:

Heffernan Insurance Brokers marketed Fresno EOC to the most viable carriers for this year's renewal. With the difficult market conditions, we had discussions with carriers about writing all or pieces of the overall program. Many declined up front while other carriers were either unable to compete with the current pricing and terms or were uncomfortable with the exposures. We have provided those results in the marketing analysis portion of the proposal.

Upon completion of our market analysis, the best option was the insurance program featuring the carriers NIAC/Philadelphia/Palomar/General Star/Houston Casualty/Hartford/AIG/Lloyd's of London. The pricing, program

structure, and services of these insurers were the best option this year. Throughout negotiations, these carriers expressed the desire to participate in the insurance program for Fresno EOC as long-term partners.

Heffernan Insurance Brokers Recommendation:

After completing our analysis, Heffernan Insurance Brokers recommends Fresno EOC bind coverage with NIAC/Philadelphia/Palomar/General Star/Houston Casualty/Hartford/AIG/Lloyd’s of London. The presented carriers are valued partners of Heffernan and Fresno EOC, and we look forward to this continued relationship.

Sincerely,

Brian O’Callaghan	Jordann Coleman	Gabriella Garrick
Senior Vice President	Senior Vice President	Account Manager
Heffernan Insurance Brokers	Heffernan Insurance Brokers	Heffernan Insurance Brokers

PROPOSAL OF INSURANCE

PREPARED FOR
FRESNO ECONOMIC OPPORTUNITIES COMMISSION
EFFECTIVE DATE: JULY 1, 2025



PRESENTED BY

Brian O'Callaghan
Senior Vice President/Producer
(925) 942-4606
BrianOC@heffins.com

ADDRESS

Heffernan Insurance Brokers
1350 Carlback Avenue
Walnut Creek, CA 94596

INFORMATION

WWW.HEFFINS.COM
LICENSE # 0564249
(925) 934-8500
(925) 934-8278

DATE PREPARED

6/11/2025

Jordann Coleman
Senior Vice President/Producer
Commercial Lines Manager
(925) 942-4606
jordannc@heffins.com

Gabby Garrick
Account Manager
(925) 280-2117
gabbyg@heffins.com

YOUR HEFFERNAN SERVICE TEAM

SERVICING OFFICE	1350 CARLBACK AVENUE WALNUT CREEK, CA 94596		
SENIOR VICE PRESIDENT/PRODUCER	Brian O'Callaghan	BrianOC@heffins.com	(925) 942-4606
	Facilitate marketing and carrier negotiations, assess client exposures and analyze coverages. Work closely with Account Manager to assure proper servicing of account. Facilitate marketing and carrier negotiations, assess client exposures, and analyze coverages. Work closely with Account Manager to assure proper servicing of account.		
SENIOR VICE PRESIDENT/ PRODUCER/ COMMERCIAL LINES MANAGER	Jordann Coleman	JordannC@heffins.com	(925) 942-4635
	Facilitate marketing and carrier negotiations, assess client exposures and analyze coverages. Work closely with Account Manager to assure proper servicing of account. Facilitate marketing and carrier negotiations, assess client exposures, and analyze coverages. Work closely with Account Manager to assure proper servicing of account.		
ACCOUNT MANAGER	Gabby Garrick	gabbyg@heffins.com	(925) 280-2217
	Marketing of renewals, including negotiate terms, conditions, coverages and pricing, premium/coverage comparisons, policy changes, invoicing, facilitate premium financing, coverage questions, claim reporting and claim questions, day to day handling of all aspects of your account. Facilitate		

AUTHORIZATION TO BIND COVERAGE

This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that will govern in the event of a loss.

This proposal for insurance coverage is based on the information submitted by Fresno Economic Opportunities Commission. Please indicate your acceptance of it by marking the appropriate line below.

_____ Proposal accepted as outlined.

_____ Proposal accepted with changes listed below:

PLEASE NOTE:

- Your coverage will not be bound unless and until the indicated binding requirements are met.
- Higher limits of insurance and different types of coverage may be available, please contact us.
- I consent to electronic delivery of insurance policies and disclosures.

Acknowledged and Agreed:

NAME

SIGNATURE

TITLE

DATE SIGNED

EMAIL ADDRESS _____

NAMED INSURED AND LOCATIONS

NAMED INSURED

Fresno County Economic Opportunities Commission

MAILING ADDRESS

1920 MARIPOSA STREET SUITE 300, FRESNO, CA 93721

LOCATION SCHEDULE

1	3100 W. Nielsen Fresno, CA 93706	Food Prep /Office
2	3110 W. Nielsen Fresno, CA 93706	Maintenance Yard
3	3110 W. Nielsen Fresno, CA 93706	Transit/Office
4	1545 N. St. Fresno, CA 93721	Sanctuary Youth Shelter (40 beds)
5	1371 Stanislaus Fresno, CA 93706	LiHeap
6	1189 Martin Street Fresno, CA 93706	Franklin HS Center
7	745 N. First St. Fresno, CA 93702	Romain HS Center
8	770 N. San Pablo Fresno, CA 93728	Area II HS Center
9	4676 E. Butler Ave #1-2 Fresno, CA 93702	Mosqueda HS Center
10	5550 North Fresno Street, Fresno CA 93721	Estelle Dailey HS Center
11	1350 E. Annadale Fresno, CA 93706	Ivy HS Center
12	4609 E. Illinois Fresno, CA 93702	Maple Vista HS Center
13	388 S. Brawley Fresno, CA 93706	Madison HS Center
14	2420 W. Clemenceau Caruthers, CA 93609	Caruthers HS Center
15	710 N. Hughes Fresno, CA 93728	Ramacher HS Center
16	2529 Willow Ave. Clovis, CA 93612	College Community HS Center
17	510 Barstow Clovis, CA 93612	Clovis HS Center
18	1725 Saipan Ave Firebaugh, CA 93622-2558	Firebaugh HS Center
19	112 4th St. Orange Cove, CA 93646	Citrus HS Center
20	7171 N. Sugarpine Pinedale, CA 93650	Pinedale HS Center
21	144 S. Sunset Reedley, CA 93654	Reedley HS Center
22	1240 E. Washington #1-2 Reedley, CA 93654	Jefferson HS Center
23	3037 S. Orchid Sanger, CA 93657	Sanger HS Center
24	1101 E. Annadale Sanger #101, CA 93657	Sanger HomeBase
25	8535 S. 9th St. #1-2 San Joaquin, CA 93660	San Joaquin HS Center
26	2121 N. Van Ness Fresno, CA 93704	Sequoia HS Center
27	1325 Stillman Selma, CA 93663	Wilson HS Center
28	2751 Fig Selma, CA 93662	Eric White Early Head Start (EHS)
29	5244 E. Pine Fresno, CA 93727	Head Start Storage
30	1701 Alton St. Selma, CA 93662	Roosevelt HS Center
31	1441 E. Divisadero Fresno, CA 93701	EHS @ CDC
32	1504 N. Weber Ave. Fresno, CA 93705	Brooks HS Center
33	2063 S. Cedar Ave. Fresno, CA 93726	Cedarwood HS Center
34	4156 E. Dakota Ave #4 Fresno, CA 93726	Dakota Circle HS Center
35	4156 E. Dakota Ave #3 Fresno, CA 93726	Dakota Circle HS Center
36	4156 E. Dakota Ave #2 Fresno, CA 93726	Dakota Circle HS Center
37	4156 E. Dakota Ave #1 Fresno, CA 93726	Dakota Circle HS Center
38	1240 E. Washington Reedley, CA 93654	EHS @ Reedley
39	2117 W. McKinley Fresno, CA 93721	EHS @ Addams

LOCATION SCHEDULE

40	1047-49 R St. Fresno, CA 93721	EOC Health Services Clinic
41	1046 T St. Fresno, CA 93721	Sanctuary Trans Livng Cntr
42	719 Madera Ave. Kerman, CA 93630	Kerman HomeBase
43	1805 E. California St. Fresno, CA 93706	Neighborhood Youth Center-Admin Bldg
44	1815 E. California, Fresno, CA 93706	Neighborhood Youth Center- Classrooms
45	1809 E. California, Fresno, CA 93706	Neighborhood Youth Center-Recycling Bldg
46	925 North Abby, Fresno, CA 93701	Medical Support Office - CA Prep
47	3257 E. Shields, Fresno, CA 93705	WIC
48	4979-4995 E. Balch Fresno, CA 93727	Kings Canyon HS Center
49	4979-4995 E. Balch Fresno, CA 93727	Kings Canyon HS Center
50	4979-4995 E. Balch Fresno, CA 93727	Kings Canyon HS Center
51	788 West Shaw Ave, Clovis, 93726	WIC Fresno State
52	4273 West Richert, Suite 107 & 108	Home Base Offices
53	1620 W. Fairmont Ave., Fresno, CA 93705	Richard Keyes Head Start 0-5
54	2056 Second St., Selma, CA 93662	Selma/Fowler- 45029 - Rented Space EHS
55	50 Fresno Street, Fresno, CA 93706	Pride Park (Vacant w/ Fence)
56	13660 E. Manning Ave Parlier, CA 93648	La Colonia HS Center
57	1420 Second St. Selma, CA 93662	Washington HS Center
58	4856 E Kings Canyon Rd #101, 93727	WIC Kings Canyon
59	426 E. Barstow, #204, Fresno, CA 93710	
60	526 E. Barstow, #204, Fresno, CA 93710	
61	526 E. Barstow, #205, Fresno, CA 93710	
62	5434 N. Fresno, #202, Fresno, CA 93710	
63	4721 W. Jennifer, Ste. #10, 11, 15	
64	115 Belmont Ave, Suite 410, Mendota, CA 93640	Early Headstart
65	5104 N. West Ave; Fresno, CA 93711	WIC
66	1900-1920 Mariposa Street Fresno, CA 93721	Corp. Headquarters & Program Services
67	1900-1920 Mariposa Street Fresno, CA 93721	Corp. Headquarters & Program Services
68	2336 Calaveras Fresno, CA 93721	Sanctuary SOUL Youth Center
69	2430 Calaveras, Fresno, CA 93721	Health Services Clinic
70	29288 W. Clarkson, Cantua Creek, CA 93608	Cantua Creek State Preschool
71	16641 Palmer St. Huron, CA 93234	Huron HS Center
72	295 W. Tuft Ave Mendota, CA 93640	Mendota HS Center
73	17108 Friant Road, Friant CA 93626	LCC Recycling

PREMIUM SUMMARY

COVERAGE	CARRIER	2024 PREMIUM	2025 PREMIUM
Property	NIAC/ Philadelphia	\$266,784.00	\$251,549.00
Property: Palmer, Tuft & Clarkson, Friant	Evanston and Covington Insurance Company	\$3,895.10	\$3,624.85
General Liability	NIAC	\$32,787.00	\$84,049.00
Employee Benefits	NIAC	\$500.00	\$535.00
Professional Liability	NIAC	\$9,493.00	\$14,880.00
Improper Sexual Conduct	NIAC	\$17,500.00	\$26,341.00
Automobile	NIAC	\$401,104.00	\$558,509.00
Umbrella	NIAC	\$142,867.00	\$24,973
Management Liability	Palomar Excess and Surplus Lines Insurance	\$179,871.00	\$182,629.60
Medical Malpractice	General Star Indemnity Company	\$13,170.67	\$13,682.45
Crime	Hartford	\$8,016.00	\$9,702.00
Volunteer Accident	National Union Fire Ins. Co. of PA	\$20,549.00	\$20,549.00
Pollution Liability	Lloyd's of London	\$1,479.00	\$0.00
Cyber Liability	Houston Casualty Co.	\$10,747.53	\$10,747.53
Totals:		\$1,108,73.30	\$1,201,770

***Note Premiums Shown for NIAC do not include Terrorism Coverage. Should coverage be elected additional premiums apply. ***

PAYMENT OPTIONS
NIAC Policies: Down Payment due by July 15, directly billed by NIAC. All other policies are due by July 20, billed by HIB.

QUOTE CONDITIONS
Required copy of this proposal with coverage options, changes and deletions shown on the proposal along with the Signed Authorization to Bind Coverage is required prior to binding coverage.

PREMIUM SUMMARY

IMPORTANT INFORMATION
If the insurance carrier issues a Notice of Cancellation, all open items such as sales/payroll reports, premiums due etc., MUST be sent to the insurance carrier PRIOR to the Cancellation date for the policy to be reinstated. MOST insurance carriers now only send out one notice of cancellation and if all items are not met, no further notice is sent to you AND your policy will have cancelled.
Should you (the insured) elect to cancel your policy mid-term, you may be charged a short-rate cancellation penalty as determined by the insurance carrier regardless of the reasons to cancel. Please read your policy and endorsements for cancellation provisions.
Please refer to the policy for a complete list of exclusions, warranties, endorsements, and limitations.
We recommend that you keep a copy of your policy (ies) and endorsements. Heffernan Insurance Brokers' retention policy is five (5) years from the expiration date of the policy as required by The Department of Insurance.
Insurance carriers are rated by AM Best for financial Solvency. AM Best ratings are included in the above as of June 12, 2025. For the most current insurance company rating information, please go to www.ambest.com
It is the policy of the Heffernan Insurance Brokers to discourage the use of carriers whose Best Rating is less than B+. If you are offered a quote with a carrier rated lower than B+, it is typically the only viable option we could obtain. If you are offered a quote for less than B+ rated, then you will be required to sign an authorization to bind with a carrier less than B+ rated except for California State Compensation Insurance Fund for Workers Compensation as they withdrew from AM Best Rating.

MINIMUM EARNED PREMIUM – APPLICABLE TO THE STAND ALONE PROPERTY POLICIES, THE POLLUTION LIABILITY AND CYBER LIABILITY POLICIES.

1. Non Admitted Carrier: The SLAD-1 form states "If you, as the applicant, required that the insurance policy you have purchased be bound immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated, and any broker fee charged for this insurance will be returned to you".
2. PLEASE be advised that the insurance carrier requires a minimum earned premium of 25% of the premium and the fees are 100% fully earned upon binding coverage. Therefore, if the policy is cancelled within 5 days, the policy will not be prorated and instead you will be responsible for the 25% minimum earned premium and 100% of the Taxes and Fees

Please be advised that this quote will expire on the expiration date of your current coverage.

PREMIUM AND COVERAGE COMPARISON

Coverage	2024	2025	% Change
Property: NIAC/Philadelphia	\$266,784.00	\$251,549.00	-6%
Property: Palmer, Clarkson Tuft	\$3,895.10	\$3,624.85	-7%
General Liability	\$32,787.00	\$84,049.00	156%
Employee Benefits	\$500.00	\$535.00	7%
Professional Liability	\$9,493.00	\$14,880.00	57%
Improper Sexual Conduct	\$17,500.00	\$26,341.00	51%
Automobile	\$401,104.00	\$558,509.00	39%
Directors & Officers/EPLI	\$179,871.00	\$182,629.00	2%
Umbrella	\$142,867.00	\$24,973.00	-83%
Medical Malpractice	\$13,170.67	\$13,682.45	4%
Crime	\$8,016.00	\$9,702.00	21%
Accident	\$20,549.00	\$20,549.00	0%
Pollution Liability	\$1,479.00	\$0.00	-100%
Cyber Liability	\$10,747.53	\$10,747.53	0%
Totals:	\$1,108,763.30	\$1,201,770.83	8%
Annual Budget	\$99,685,600	\$115,141,785	16%
Total Property Values:	\$91,092,025	\$90,450,541	-1%
No. of Locations:	118	117	-1%
Employee Count	1080	1010	-6%
# of Volunteers and Participants	4,994	4,994	0%

LOSS ANALYSIS

Fresno Economic Opportunities Commission 5 Year Loss Analysis											
Property (In Excess of \$5,000 deductible)											
Policy Year	Open Claims	Closed Claims	Expenses			Loss					
			Reserved	Paid	Total	Reserved	Paid	Total	Total Incurred	Prem	LR
2024	0	3	\$0	\$1,384	\$1,384	\$0	\$3,994	\$3,994	\$5,378	\$266,784	2%
2023	0	3	\$0	\$3,667	\$3,667	\$0	\$11,367	\$11,367	\$15,034	\$265,409	6%
2022	0	2	\$0	\$0	\$0	\$0	\$9,560	\$9,560	\$9,560	\$222,405	4%
2021	0	3	\$0	\$15,972	\$15,972	\$0	\$273,930	\$273,930	\$289,902	\$172,455	168%
2020	0	1	\$0	\$4,123	\$4,123	\$0	\$18,307	\$18,307	\$22,430	\$137,705	16%
Total	0	12	\$0	\$25,146	\$25,146	\$0	\$317,158	\$317,158	\$342,304	\$1,064,758	32%
General Liability											
Policy Year	Open Claims	Closed Claims	Expenses			Loss					
			Reserved	Paid	Total	Reserved	Paid	Total	Total Incurred	Prem	LR
2024	1	4	\$500	\$679	\$1,179	\$250,000	\$0	\$250,000	\$251,179	\$33,287	755%
2023	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$34,010	0%
2022	0	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$31,301	0%
2021	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$30,461	0%
2020	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$29,156	0%
Total	1	5	\$500	\$679	\$1,179	\$250,000	\$0	\$250,000	\$251,179	\$158,215	159%
Automobile											
Policy Year	Open Claims	Closed Claims	Expenses			Loss					
			Reserved	Paid	Total	Reserved	Paid	Total	Total Incurred	Prem	LR
2024	7	8	\$2,302	\$4,678	\$6,980	\$17,000	\$33,113	\$50,113	\$57,093	\$401,104	14%
2023	4	13	\$587	\$6,758	\$7,345	\$325,000	\$68,879	\$393,879	\$401,224	\$363,459	110%
2022	1	23	\$9,318	\$17,812	\$27,130	\$60,000	\$129,622	\$189,622	\$216,752	\$397,991	54%
2021	1	22	\$12,300	\$23,369	\$35,669	\$250,000	\$244,912	\$494,912	\$530,581	\$298,473	178%
2020	0	8	\$0	\$2,907	\$2,907	\$0	\$4,869	\$4,869	\$7,776	\$299,636	3%
Total	13	74	\$24,507	\$55,524	\$80,031	\$652,000	\$481,395	\$1,133,395	\$1,213,426	\$1,760,663	69%
Directors & Officers Liability											
Policy Year	Open Claims	Closed Claims	Expenses			Loss					
			Reserved	Paid	Total	Reserved	Paid	Total	Total Incurred	Prem	LR
2024	6	0	\$64,452	\$22,127	\$86,579	\$160,000	\$8,000	\$168,000	\$254,579	\$179,870	142%
2023	5	2	\$81,847	\$17,438	\$99,285	\$360,000	\$9,436	\$369,436	\$468,721	\$148,646	315%
2022	3	2	\$7,267	\$7,011	\$14,278	\$27,815	\$38,789	\$66,604	\$80,882	\$118,059	69%
2021	0	5	\$0	\$1,281	\$1,281	\$0	\$6,155	\$6,155	\$7,436	\$82,667	9%
2020	4	3	\$0	\$33,108	\$33,108	\$75,631	\$237,774	\$313,405	\$346,513	\$88,824	390%
Total	18	12	\$153,566	\$80,965	\$234,531	\$623,446	\$300,154	\$923,600	\$1,158,131	\$618,066	187%

No losses reported on the following lines:

2020-2025 Commercial Umbrella
 2020-2025 Cyber Liability
 2020-2025 Crime
 2020-2025 Professional Liability- Medical Mal Practice
 2020-2025 Accident Coverage

MARKETING ANALYSIS

2025 Commercial Package Marketing Summary	
Insurance Carrier	Response
NIAC	Presented
Amwins	
Canopy	Declination due to operations
ProRise	Declination due to operations
QBE	Declined due to loss history
Richmond National	Declination due to operations
Applied	Declined due to loss history, auto exposure and operations
CapSpecialty	Declined due to loss history
Hamilton	Declined due to operations and claims
Hiscox	Declination due to operations
Munich Re	Declination due to operations
TMHCC	Declined due to loss history
RPS/Old Republic	
Beazley	Declined due to operations
James River	Declination due to operations
Kinsale	Declined due to loss history
Negley & Associates	Declination due to operations
NSM	Declination due to operations
Berkley Riverport	Declined due to loss history
Church Mutual	Declination due to operations
Great American	Declined due to loss history, auto exposure and operations
Minico	Declined due to loss history
Affinity	Declined due to operations and claims
Hanover	Declination not within appetite
Irwing Siegel	Declined due to operations Sanctuary sites and transit operations
Amtrust	Declination due to losses
Guide One	Declined due to loss history
2025 Commercial Property Marketing Summary	
Insurance Carrier	Response
Philadelphia	Presented
NIAC	In ability to compete Indicated premium of \$220,000 for \$45M TIV
RT Specialty	\$50M Total Insured Values - Indication \$336,000
Lloyds of London - Nick	\$20M Total Insured Values - Indication \$375,000
CRC	Declined - Unable to compete with Philadelphia
Sompo	Declined - due to habitational exposure; minimum deductible starts at \$25k
Irwin Siegel	Declined due to inability to compete.

MARKETING ANALYSIS

2025 Commercial Auto Marketing Summary	
Insurance Carrier	Response
NIAC	Presented
RTS Specialty	Indication of \$700k – inability to compete
Philadelphia	Declined due to loss history
Nonprofits United	Declined due to Exposures
2025 Management Liability Marketing Summary	
Insurance Carrier	Response
Palomar	Presented
Ascot	Indicated around \$60K, but EPL SIR \$250K, with \$350K Class Action SIR. Also, excluding former CEO and COO.
Axis	Indicated around \$50K premium, but EPL SIR is \$250K
RSUI	Min \$100K D & O SIR / \$250K EPL SIR
NIAC	Increasing SIR to \$250k; inability to compete
RLI	Decline due to nature of services
CNA	Decline due to nature of services
SwissRe	Decline due to nature of services
Starr	Decline due to claim history
Falcon	Decline due to claim history
Aegis	Decline due to claim history
MSI/Scale	Decline due to claim history
Nationwide	Decline due to claim history
Zurich	Decline due to claim history
Amtrust	Decline due to claim history
Hudson	Decline due to claim history
IAT	Decline due to claim history
Lexington	Decline due to claim history
Sompo	Decline due to claim history
Westfield	Decline due to claim history
Bowhead	Decline due to claim history
2025 Cyber Liability Marketing Summary	
Insurance Carrier	Response
TMHCC	Presented
At-Bay	Quoted - \$1M/\$25K SIR @ \$30,202 – Not competitive
Beazley	Quoted - \$1M/\$25K SIR @ \$31,004 – Not competitive
CFC	Quoted - \$1M/\$25K SIR @ \$24,060 – Not competitive
Coalition	Quoted - \$1M/\$25K SIR @ \$20,419 – Not competitive
Converge	Quoted - \$1M/\$25K SIR @ \$16,844 – Not competitive
Corvus	Declined due to nature of services
Westchester	Declined due to nature of services

PROPERTY COVERAGES – PALMER, TUFT & CLARKSON LOCATIONS

ISSUING COMPANY: Evanston Insurance Company
AM BEST RATING: A+
POLICY TERM: 7/1/2025 to 7/1/2026

LOCATION SCHEDULE

LOC #	BLDG #	ADDRESS	OCCUPANCY
2	1	16641 Palmer Street , Huron, CA 93234	Schools, Academic
3	1	295 W. Tuft Avenue , Mendota, CA 93640	Schools, Academic
4	1	29288 W. Clarkson , Cantua Creek, CA 93608	Schools, Academic

COVERAGE SCHEDULE

LOC#	BLDG#	SUBJECT OF INSURANCE	AMOUNT	CO-INS	DEDUCTIBLE	VALUATION	CAUSE OF LOSS
2	1	Building	\$160,000	80%	1,000	Actual Cash Value	Basic
2	1	Business Personal Property	\$45,000	80%	1,000	Replacement Cost	Basic
3	1	Business Personal Property	\$40,000	80%	1,000	Actual Cash Value	Basic
4	1	Business Personal Property	\$22,222	80%	1,000	Actual Cash Value	Basic

COMMERCIAL PROPERTY VALUE PLUS ENHANCEMENT

Title	Limit
Electronic Data Processing Equipment	\$25,000
Electronic Data and Media	\$5,000
Electronic Data Extra Expense Including Civil Authority	\$5,000
Duplicate or Back-up of Electronic Data and Media	\$1,250
Accounts Receivables	\$5,000
Money and Securities - On Premises	\$2,500
Money and Securities – Off Premises	\$2,500
Refrigerated Goods Spoilage	\$10,000
Valuable papers and Records (Other Than Electronic Data)	\$5,000
Outdoor Signs	\$5,000
A \$250 deductible shall apply to each coverage provided under this endorsement. If a separate wind/hail deductible is shown, then it will also apply to the above coverages for the perils of wind/hail.	

PROPERTY COVERAGES – FRIANT LOCATION

ISSUING COMPANY: Covington Specialty Insurance Company
AM BEST RATING: A++
POLICY TERM: 7/1/2025 to 7/1/2026

LOCATION SCHEDULE

LOC #	BLDG #	ADDRESS
2	1	17108 Friant Road , Friant, CA 93626

COVERAGE SCHEDULE

LOC#	BLDG#	SUBJECT OF INSURANCE	AMOUNT	CO-INS	DEDUCTIBLE	VALUATION	CAUSE OF LOSS
2	1	Business Personal Property	\$20,000	80%	1,000	Actual Cash Value	Basic

Applicable Policy Forms Schedule

Form Number

Title

Interline

- GBA 901001 Insurance Policy Jacket
- GBA 900001 Common Policy Declarations
- GBA 900002 Schedule of Endorsements
- GBA 909022 State Fraud Statement
- RSG 99019 California Surplus Lines Disclosure Notice
- GBA 904010 Minimum Earned Premium Retained
- GBA 904023 Amendment - Common Policy Conditions (Return Premium)
- GBA 904025 Amendment - Nonpayment Cancellation Condition
- GBA 906015 Exclusion - Marijuana and Cannabis
- IL 0017 Common Policy Conditions
- GBA 902002 California - Service of Suit

Property

- GBA 400001 Commercial Property Coverage Part Declarations
- CP 0010 Building and Personal Property Coverage Form
- CP 0090 Commercial Property Conditions
- CP 1010 Causes of Loss - Basic Form
- GBA 404002 Actual Cash Value Defined

PROPERTY COVERAGES – FRIANT LOCATION

Applicable Policy Forms Schedule

<u>Form Number</u>	<u>Title</u>
• GBA 404012	Total or Constructive Total Loss Clause
• GBA 404030	Construction Type Definitions
• GBA 404031	Conditional Extension - Building
• GBA 404032	Conditional Extension - Business Personal Property
• GBA 404033	Conditional Extension - Tenant's Glass and Other Building Property
• GBA 404042	Appraisal Clause Amendment
• GBA 404045	Warranty Endorsement - Flammable or Explosive Material Storage
• GBA 404050	Warranty Endorsement - Fire Extinguishers
• GBA 406014	Exclusion of Pathogenic or Poisonous Biological or Chemical Material
• GBA 406027	Cyber, Electronic Data and Systems Exclusion
• GBA 406029	Exclusion - Pre-Existing Damage

PROPERTY COVERAGES

ISSUING COMPANY: Philadelphia Indemnity Insurance Company
AM BEST RATING: A++
POLICY TERM: 7/1/2025 to 7/1/2026

LIMITS AND COVERAGES

SUBJECT OF INSURANCE	LIMIT	DEDUCTIBLE	CO-INS	VALUATION
Blanket Building	\$82,127,179	Various Deductible	100%	Agreed Value
Blanket Business Personal Property including Computers	\$8,036,140	Various Deductible	100%	Agreed Value
Business Income with Extra Expense and Rental Value	\$1,260,483	72 Hours	100%	Agreed Value
Blankets Computers	\$478,000	\$1,000		
Contractors Equipment / EV Stations	\$1,007,850	\$1,000		
Laptops	\$493,031	\$1,000		
Tablets	\$243,401	\$1,000		

PROPERTY COVERAGES

LOCATION SCHEDULE

	Location Address	Occupancy	Building Value	Business Personal Property Value	BI Value	Deductible
1	3100 W. Nielsen Fresno, CA 93706	Food Prep /Office	\$2,683,581	\$166,667	\$72,210	\$10,000
2	3110 W. Nielsen Fresno, CA 93706	Maintenance Yard	\$921,300	\$232,222	\$25,789	\$10,000
3	3110 W. Nielsen Fresno, CA 93706	Transit/Office	\$1,912,050	\$216,667	\$15,473	\$10,000
4	1545 N. St. Fresno, CA 93721	Sanctuary Youth Shelter (40 beds)	\$1,669,048	\$126,111	\$31,772	\$10,000
5	1371 Stanislaus Fresno, CA 93706	LiHeap	\$3,760,689	\$60,556	\$13,754	\$10,000
6	1189 Martin Street Fresno, CA 93706	Franklin HS Center	\$4,292,185	\$321,667	\$9,800	\$10,000
7	745 N. First St. Fresno, CA 93702	Romain HS Center	\$0	\$27,222	\$688	\$5,000
8	770 N. San Pablo Fresno, CA 93728	Area II HS Center	\$0	\$66,111	\$1,891	\$5,000
9	4676 E. Butler Ave #1-2 Fresno, CA 93702	Mosqueda HS Center	\$756,114	\$38,333	\$5,501	\$5,000
10	5550 North Fresno Street, Fresno CA 93721	Estelle Dailey HS Center	\$0	\$55,000	\$1,376	\$5,000
11	1350 E. Annadale Fresno, CA 93706	Ivy HS Center	\$0	\$49,444	\$1,376	\$5,000
12	4609 E. Illinois Fresno, CA 93702	Maple Vista HS Center	\$0	\$27,222	\$688	\$5,000
13	388 S. Brawley Fresno, CA 93706	Madison HS Center	\$880,042	\$71,667	\$7,565	\$5,000
14	2420 W. Clemenceau Caruthers, CA 93609	Caruthers HS Center	\$880,042	\$71,667	\$7,565	\$5,000
15	710 N. Hughes Fresno, CA 93728	Ramacher HS Center	\$880,042	\$27,222	\$8,125	\$5,000
16	2529 Willow Ave. Clovis, CA 93612	College Community HS Center	\$0	\$27,222	\$688	\$5,000
17	510 Barstow Clovis, CA 93612	Clovis HS Center	\$464,702	\$27,222	\$1,496	\$10,000
18	1725 Saipan Ave Firebaugh, CA 93622-2558	Firebaugh HS Center	\$880,042	\$71,667	\$8,253	\$5,000
19	112 4th St. Orange Cove, CA 93646	Citrus HS Center	\$880,042	\$71,667	\$7,565	\$5,000
20	7171 N. Sugarpine Pinedale, CA 93650	Pinedale HS Center	\$449,712	\$27,222	\$4,608	\$10,000
21	144 S. Sunset Reedley, CA 93654	Reedley HS Center	\$0	\$27,222	\$688	\$5,000
22	1240 E. Washington #1-2 Reedley, CA 93654	Jefferson HS Center	\$1,633,190	\$138,333	\$15,130	\$10,000
23	3037 S. Orchid Sanger, CA 93657	Sanger HS Center	\$1,145,165	\$93,889	\$9,628	\$10,000

PROPERTY COVERAGES

24	1101 E. Annadale Sanger #101, CA 93657	Sanger HomeBase	\$0	\$21,667	\$515	\$5,000
25	8535 S. 9th St. #1-2 San Joaquin, CA 93660	San Joaquin HS Center	\$446,515	\$38,333	\$5,501	\$10,000
26	2121 N. Van Ness Fresno, CA 93704	Sequoia HS Center	\$0	\$38,333	\$1,032	\$10,000
27	1325 Stillman Selma, CA 93663	Wilson HS Center	\$576,000	\$27,222	\$5,501	\$5,000
28	2751 Fig Selma, CA 93662	Eric Whilte Early Head Start (EHS)	\$880,042	\$20,589	\$5,125	\$5,000
29	5244 E. Pine Fresno, CA 93727	Head Start Storage	\$0	\$71,667	\$2,063	\$5,000
30	1701 Alton St. Selma, CA 93662	Roosevelt HS Center	\$340,800	\$33,611	\$8,323	\$10,000
31	1441 E. Divisidero Fresno, CA 93701	EHS @ CDC	\$2,366,496	\$71,667	\$50,651	\$10,000
32	1504 N. Weber Ave. Fresno, CA 93705	Brooks HS Center	\$823,680	\$33,611	\$8,323	\$5,000
33	2063 S. Cedar Ave. Fresno, CA 93726	Cedarwood HS Center	\$823,680	\$33,611	\$8,323	\$5,000
34	4156 E. Dakota Ave #4 Fresno, CA 93726	Dakota Circle HS Center	\$427,475	\$0	\$25,000	\$5,000
35	4156 E. Dakota Ave #3 Fresno, CA 93726	Dakota Circle HS Center	\$572,945	\$250,000	\$25,000	\$5,000
36	4156 E. Dakota Ave #2 Fresno, CA 93726	Dakota Circle HS Center	\$600,545	\$250,000	\$25,000	\$5,000
37	4156 E. Dakota Ave #1 Fresno, CA 93726	Dakota Circle HS Center	\$664,873	\$250,000	\$25,000	\$5,000
38	1240 E. Washington Reedley, CA 93654	EHS @ Reedley	\$0	\$21,667	\$515	\$5,000
39	2117 W. McKinley Fresno, CA 93721	EHS @ Addams	\$0	\$60,556	\$1,720	\$5,000
40	1047-49 R St. Fresno, CA 93721	EOC Health Services Clinic	\$0	\$116,944	\$3,464	\$5,000
41	1046 T St. Fresno, CA 93721	Sanctuary Trans Livng Cntr	\$2,781,240	\$121,389	\$31,653	\$10,000
42	719 Madera Ave. Kerman, CA 93630	Kerman HomeBase	\$0	\$55,000	\$1,547	\$5,000
43	1805 E. California St. Fresno, CA 93706	Neighborhood Youth Center-Admin Bldg	\$5,000,000	\$60,556	\$156,456	\$10,000
44	1815 E. California, Fresno, CA 93706	Neighborhood Youth Center- Classrooms	\$887,040	\$30,000	\$250,000	\$10,000
45	1809 E. California, Fresno, CA 93706	Neighborhood Youth Center-Recycling Bldg	\$2,141,568	\$355,000	\$0	\$10,000
46	925 North Abby, Fresno, CA 93701	Medical Support Office - CA Prep	\$1,221,060	\$115,000	\$5,000	\$10,000
47	3257 E. Shields, Fresno, CA 93705	WIC	\$0	\$5,000	\$0	\$5,000
48	4979-4995 E. Balch Fresno, CA 93727	Kings Canyon HS Center	\$133,333	\$49,444	\$5,501	\$5,000
49	4979-4995 E. Balch Fresno, CA 93727	Kings Canyon HS Center	\$177,778	\$71,667	\$7,565	\$5,000
50	4979-4995 E. Balch Fresno, CA 93727	Kings Canyon HS Center	\$177,778	\$11,667	\$7,565	\$5,000
51	788 West Shaw Ave, Clovis, 93726	WIC Fresno State	\$0	\$44,050	\$5,000	\$5,000
52	4273 West Richert, Suite 107 & 108	Home Base Offices	\$0	\$95,000	\$0	\$5,000

PROPERTY COVERAGES

53	1620 W. Fairmont Ave., Fresno, CA 93705	Richard Keyes Head Start 0-5	\$0	\$94,000	\$0	\$5,000
54	2056 Second St., Selma, CA 93662	Selma/Fowler- 45029 - Rented Space EHS	\$0	\$25,000	\$0	\$5,000
55	50 Fresno Street, Fresno, CA 93706	Pride Park (Vacant w/ Fence)	\$0	\$75,000	\$0	\$5,000
56	13660 E. Manning Ave Parlier, CA 93648	La Colonia HS Center	\$56,667	\$13,889	\$2,028	\$5,000
57	1420 Second St. Selma, CA 93662	Washington HS Center	\$128,889	\$27,222	\$4,676	\$10,000
58	4856 E Kings Canyon Rd #101, 93727	WIC Kings Canyon	\$0	\$30,000	\$5,000	\$5,000
59	426 E. Barstow, #204, Fresno, CA 93710		\$0	\$5,000	\$0	\$5,000
60	526 E. Barstow, #204, Fresno, CA 93710		\$0	\$5,000	\$0	\$5,000
61	526 E. Barstow, #205, Fresno, CA 93710		\$0	\$5,000	\$0	\$5,000
62	5434 N. Fresno, #202, Fresno, CA 93710		\$0	\$5,000	\$0	\$5,000
63	4721 W. Jennifer, Ste. #10, 11, 15		\$0	\$55,000	\$0	\$5,000
64	115 Belmont Ave, Suite 410, Mendota, CA 93640	Early Headstart	\$0	\$150,000	\$0	\$5,000
65	5104 N. West Ave; Fresno, CA 93711	WIC	\$0	\$40,000	\$0	\$5,000
66	1900-1920 Mariposa Street Fresno, CA 93721	Corp. Headquarters & Program Services	\$15,199,230	\$2,166,667	\$251,017	\$25,000
67	1900-1920 Mariposa Street Fresno, CA 93721	Corp. Headquarters & Program Services	\$15,439,262	\$555,556	\$0	\$25,000
68	2336 Calaveras Fresno, CA 93721	Sanctuary SOUL Youth Center	\$6,172,337	\$338,333	\$74,790	\$10,000
69	2430 Calaveras, Fresno, CA 93721	Health Services Clinic	\$0	\$50,000	\$0	\$5,000

PROPERTY COVERAGES

FORM SCHEDULE

Form	Edition	Description
BJP-190-1	0221	Commercial Lines Policy Jacket
IL N 177	0912	California Premium Refund Disclosure Notice
PI-FEES-NOTICE 1	1119	Notice Late/Non-Sufficient Funds/Reinstatement Fee
PP2020	0220	Privacy Notice For Commercial Lines
CPD-PIIC-CW	0221	Common Policy Declarations
PI-LOC-SCH	0820	Location Schedule
PI-BELL-1	1109	Bell Endorsement
PI-CME-1	1009	Crisis Management Enhancement Endorsement
IL0017	1198	Common Policy Conditions
IL0102	0220	California Changes - Actual Cash Value
IL0103	0699	California Changes - Actual Cash Value
IL0104	0720	California Changes
IL0270	0720	California Changes - Cancellation And Nonrenewal
IL0952	0115	Cap On Losses From Certified Acts Of Terrorism
PI-ACL-001	1218	Absolute Cyber Liability And Electronic Exclusion
PI-HS-029	0220	Exclusion - Adoption and Foster Care Operations
PI-TER-DN1	0121	Disclosure Notice Of Terrorism Ins Coverage Rejection
Inland Marine Dec	0100	Commercial Inland Marine Coverage Part Declarations
Inland Marine Schedule	0100	Inland Marine Supplemental Schedule
CM0001	0904	Commercial Inland Marine Conditions
PI-CIM-053	1206	Computer Coverage Form
PI-CIM-064	1120	Earthquake Exclusion
PI-CIM-065	1120	Flood Exclusion
PI-ULTD-002	1198	Property Coverage Part Declarations
PI-ULTD-003	1198	Property Coverage Part Extension Of Declarations
PI-ULTD-005	0513	Additional Coverage Summary Declarations
PI-ULTD-006	1198	UltimateCover Program Blanket Limits
CP0090	0788	Commercial Property Conditions
CP0140	0706	Exclusion of Loss Due to Virus or Bacteria
CP0299	1185	Cancellation Changes
PI-ULT-007	1198	Property Coverage Form
PI-ULT-008	1198	Causes of Loss Form
PI-ULT-009	1198	Crime Coverage Form
PI-ULT-010	1198	Business Income with Extra Expense Coverage Form
ULT10COV	1198	Business Income with Extra Expense Coinsurance Sched
ULT10OPT	1198	Business Income with Extra Expense Optional Cov Sched
PI-ULT-015	1198	Agreed Value Endorsement
PI-ULT-023	0313	Equipment Breakdown Protection Endorsement

PROPERTY COVERAGES

FORM SCHEDULE

Form	Edition	Description
PI-ULT-028	1198	Additional Exclusions
PI-ULT-072	0321	Limitations On Fungus,Wet Rot, Dry Rot And Bacteria
PI-ULT-83	0401	Loss of Income due to Workplace Violence
PI-ULT-085	0516	Cap On Losses From Certified Acts Of Terrorism
PI-ULT-088	0419	Changes - Electronic Data
PI-ULT-089	0605	Multiple Deductible Form
PI-ULT-142	0813	Collapse - Exclusion And Additional Coverage Re-Stated
PI-ULT-148 CA	1016	Equipment Breakdown - Separate Deductible Endorsement
PI-ULT-173	0215	Elite Property Enhancement: Human Services
PI-ULT-238	0119	Continuous Or Repeated Water Damage Exclusion
PI-ULT-257	0322	Flood Redefined

GENERAL LIABILITY COVERAGE

ISSUING COMPANY: Nonprofits Insurance Alliance of California
AM BEST RATING: **AIX**
POLICY TERM: 7/1/2025 to 7/1/2026

LIMITS

COMMERCIAL GENERAL LIABILITY – OCCURRENCE	
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	\$3,000,000
Personal/Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented To You	\$500,000
Medical Expense Per Person	\$20,000
Premises/Products Bodily Injury and Property Damage Deductible	\$10,000

SOCIAL SERVICE PROFESSIONAL LIABILITY – CLAIMS MADE	
Aggregate	\$3,000,000
Each Event	\$1,000,000
Retroactive Date	7/1/2025

IMPROPER SEXUAL CONDUCT – CLAIMS MADE	
Aggregate	\$3,000,000
Occurrence	\$1,000,000
Retroactive Date	7/1/2025

LIQUOR LIABILITY - OCCURRENCE	
Aggregate	\$1,000,000
Common Cause	\$1,000,000
Retroactive Date	7/1/2025

EMPLOYEE BENEFITS LIABILITY – CLAIMS MADE	
Aggregate	\$3,000,000
Each Employee	\$1,000,000
Retroactive Date	9/1/2010

If you enter a contract for an OCIP/CIP (Owner Controlled or Contractor Controlled Insurance Program) during your policy term, please notify Heffernan Insurance Brokers immediately so that your insurance carrier(s) can be notified and your policy endorsed accordingly, if required.

GENERAL LIABILITY COVERAGE

COMMERCIAL GENERAL LIABILITY FORMS	
NIA-636 GL 01-25	Water Hazard Liability - Exclusion - Foster Person(s)
NIA-677 GL 06-24	Habitability - Sublimit
NIA-CG 20 10 12-19	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization
NIA-CG 20 11 12-19	Additional Insured - Managers Or Lessors Of Premises
NIA-CG 20 12 04-13	Additional Insured - State Or Governmental Agency Or Subdivision Or Political Subdivision - Permits Or Authorizations
NIA-CG 20 18 04-13	Additional Insured - Mortgagee, Assignee Or Receiver
NIA-CG 20 26 12-19	Additional Insured - Designated Person Or Organization
NIA-CG 20 37 12-19	Additional Insured - Owners, Lessees Or Contractors - Completed Operations
NIA-003 GL NIAC 08-20	Member Criteria
NIA-003 LL NIAC 08-20	Member Criteria
NIA-025 LL 03-16	AI - Food Contributions or Client Referrals
NIA-061 LL 03-25	AI - Primary and Non-Contrib. - Public Entities

EMPLOYEE BENEFITS LIABILITY FORMS	
CG0435 12 07	Employee Benefits Liability Coverage
NIA-033 EBL 09 19	Mold and Fungus - Exclusion
NIA-042 EBL 09 19	Nuclear, Chemical and Biological Hazards - Exclusion
NIA-056 EBL 08 20	Liberalization
NIA-003 EBL NIAC 08 20	Member Criteria

IMPROPER SEXUAL CONDUCT & PHYSICAL ABUSE	
NIA-003 ISC NIAC 08 20	Member Criteria
NIA-020 ISC 04 23	Liability Deductible - Loss and Expense
NIA-033 ISC 09 19	Mold and Fungus - Exclusion
NIA-042 ISC 09 19	Nuclear, Chemical and Biological Hazard - Exclusion
NIA-056 ISC 02 12	Liberalization
NIA-069 ISC 02 19	Fiscal Sponsor Limitation
NIA-081 ISC 01 25	Improper Sexual Conduct and Physical Abuse Liability Coverage Form - CM
NIA-132 ISC 01 25	AI - Designated Person or Organization - CM
NIA-143 ISC 01 25	Foster Family Agency - Exclusion
NIA-180 ISC 01 21	Communicable Disease - Exclusion

GENERAL LIABILITY COVERAGE

SOCIAL SERVICE PROFESSIONAL LIABILITY FORMS	
NIA-002 SSP 03 25	AI - Primary and Non-Contrib. - Designated Person or Org
NIA-003 SSP NIAC 08 20	Member Criteria
NIA-011 SSP 09 19	Fireworks - Exclusion
NIA-015 SSP 09 20	Blood Testing - Exclusion
NIA-026 SSP 11 17	Waiver of Subro with Schedule
NIA-031 SSP 03 25	Social Service Professional Coverage - CM
NIA-033 SSP 09 19	Mold and Fungus - Exclusion
NIA-042 SSP 09 19	Nuclear Chemical and Biological Hazards - Exclusion
NIA-043 SSP 11 23	Biometric and Personal Information - Exclusion
NIA-049 SSP 11 23	Naloxone
NIA-053 SSP 06 24	Construction - Exclusion
NIA-056 SSP 01 17	Liberalization
NIA-069 SSP 02 19	Fiscal Sponsor Limitation
NIA-125 SSP 11 19	Disciplinary Action Coverage
NIA-143 SSP 01 25	Foster Family Agency - Exclusion
NIA-180 SSP 01 21	Communicable Disease - Exclusion
NIA-254 SSP 11 21	Aggressive Dog - Exclusion
NIA-282 SSP 12 21	Cyber Incident - Exclusion
NIA-342 SSP 08 22	Anti-Stacking Condition
NIA-676 SSP 06 24	Habitability - Exclusion

MANAGEMENT LIABILITY COVERAGE

ISSUING COMPANY: Palomar Excess and Surplus Lines Insurance
AM BEST RATING: AIX
POLICY TERM: 7/1/2025 to 7/1/2026

LIMITS

DIRECTORS AND OFFICERS LIABILITY – SHARED LIMIT	
Aggregate Limit	\$3,000,000
Each Wrongful Act Limit	\$3,000,000
Retention	\$70,000
Retro Date:	Full Prior Acts
FIDUCIARY LIABILITY – SHARED LIMIT	
Aggregate Limit	\$3,000,000
Each Wrongful Act Limit	\$3,000,000
Retention	\$5,000
Retro Date:	Full Prior Acts
EMPLOYMENT PRACTICES LIABILITY – SHARED LIMIT	
Aggregate Limit	\$3,000,000
Each Wrongful Act Limit	\$3,000,000
First Party Retention	\$100,000
Third Party Retention	\$100,000
Retro Date:	Full Prior Acts

MANAGEMENT LIABILITY COVERAGE

COVERAGE ENHANCEMENTS

D&O ENHANCEMENTS	LIMIT	RETENTION
Dedicated Limit for Executives	\$1,000,000	
Anti-Trust Coverage	\$3,000,000	\$150,000
Derivative Demand	\$250,000	
Crisis Event Coverage	\$50,000	
Employed Lawyers Coverage	\$1,000,000	

EPL ENHANCEMENTS	LIMIT	RETENTION
FLSA/Wage & Hour	\$100,000	
IRCA/Immigration	\$100,000	\$100,000
Workplace Violence	\$250,000	
Employee Privacy	\$250,000	

FIDUCIARY ENHANCEMENTS	LIMIT	RETENTION
Voluntary Compliance	\$3,000,000	\$5,000
HIPAA	\$500,000	\$5,000
PPACA	\$500,000	\$5,000
Sec. 502(c)	\$500,000	\$5,000
Sec. 507	\$500,000	\$5,000
Sec. 4975	\$500,000	\$5,000
Settlor Coverage	\$3,000,000	\$5,000

ENDORSEMENTS

#	FORM	ENDORSEMENT DESCRIPTION
1	PLMR-MLP-0004	Service of Suit
2	PLMR-MLP-0005	FLSA (\$100,000 sublimit; match EPL P&P date)
3	PLMR-MLP-0006	IRCA (\$100,000 sublimit; \$150,000 retention)
4	PLMR-MLP-0010	Specified Matters Exclusion (all open NIAC Claims)
5	PLMR-MLP-0014	EPL Employee Privacy with Sublimit (\$250,000)
6	PLMR-MLP-0020	Cyber Exclusion

MANAGEMENT LIABILITY COVERAGE

7	PLMR-MLP-0022	Workplace Violence Defense Costs Only Sublimit (\$250,000)
8	PLMR-MLP-0030	Employed Lawyers Coverage Extension (\$1,000,000)
9	PLMR-MLP-0038	Securityholder Carvebacks Endorsement
10	PLMR-MLP-0040	Website Accessibility Exclusion
11	PLMR-MLP-0043	Anti-Trust carveback with Sublimit (\$3,000,000), Separate Retention (150,000) and Coinsurance (100% Insurer)
12	PLMR-MLP-0055	Cap on Losses from Certified Acts of Terrorism
13	PLMR-MLP-0056	OFAC Notice
14	PLMR-MLP-0057	PPACA Sec 502(c) Sec 507 Sec 4975 Civil Money Penalties (\$500,000)
15	PLMR-MLP-0062	Crisis Event Coverage (\$50,000)
16	PLMR-MLP-0074	Amend Definition of Insured Person to include Scientific and Advisory Board Members
17	PLMR-MLP-0084	Amend Definition of Third Party and Third Party Wrongful Acts (EPL)
18	PLMR-MLP-0096	Amend Retention for High Wage Earners (\$100,000 compensation; \$150,000 retention)
19	PLMR-MLP-0097	Amend Definition of Employment Practices Wrongful Act to include Workplace Bullying
20	PLMR-MLP-0098	Biometrics Privacy Exclusion (Package)
21	PLMR-MLP-0106	Settlor Capacity Endorsement DC Only Sublimit (\$3,000,000)
22	PLMR-MLP-0120	Professional Services Exclusion Management Exception
23	PLMR-MLP-0129	Pre-Determined Run-Off Endorsement (3 years @ 125%, 6 years @ 150%)
24	PLMR-MLP-0155	Pre-Claim Inquiry Costs Coverage Endorsement (\$500,000)
25	PLMR-MLP-0156	Amend IvI Claims Brought By 1 Year
26	PLMR-MLP-0157	Amend Definition of Loss to Include Dodd Frank
27	PLMR-MLP-0158	Amend Definitions of Employment Practices Harassment & Workplace Tort
28	PLMR-MLP-0159	Entity Investigation Coverage Extension (\$500,000)

BUSINESS AUTOMOBILE COVERAGE

ISSUING COMPANY: Nonprofits Insurance Alliance of California
AM BEST RATING: AIX
POLICY TERM: 7/1/2025 to 7/1/2026

COVERED AUTO SYMBOLS		
(1) Any Auto	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified on Schedule
(2) All Owned Autos	(5) All Owned Autos Which Require No-Fault Coverage	(8) Hired Autos
(3) Owned Private Passenger Autos	(6) Owned Autos Subject to Compulsory U.M. Law	(9) Non-Owned Autos

LIMITS

COVERAGE	SYMBOL	LIMIT
Liability - Combined Single Limit	2	\$1,000,000
Medical Payments	7	\$5,000
Hired and Non-owned Auto Liability	8, 9	Included
UNINSURED/UNDERINSURED MOTORISTS	SYMBOL	LIMIT
Uninsured Motorists - Each Accident	7	\$1,000,000
PHYSICAL DAMAGE COVERAGE	SYMBOL	DEDUCTIBLE
Comprehensive Deductible	7	\$1,000
Collision Deductible	7	\$1,000
Liability	2	\$10,000

BUSINESS AUTOMOBILE COVERAGE

SCHEDULE OF VEHICLES

Vehicle #	Year	Make	Model	VIN
1	1994	Ford Econoline	Van	1FTJS34G5RHA74147
2	1995	Ford	F250 Truck	1FTHF25HXSLA28725
3	1995	GMC	Truck	1GDG6HIJ7SJ512642
4	1996	Freightliner	Thomas	1HVBBABNXTH410449
5	1997	Ford	E150 Club Wagon	1FMEE11L9VHA29006
6	1999	International Blue B	48 Passenger	1HVBBABN3XH232499
7	1999	BLUE BIRD	BUS	1BAAECHA5XF085620
8	2001	Chevrolet	Silverado	1GBJC33UX1F101643
9	2001	Chevrolet	Silverado	1GCHC23U51F153489
10	2003	Freightliner	Thomas	4UZAAXAK53CK66462
11	2003	Freightliner	Thomas	4UZAAXAK93CK66464
12	2003	Freightliner	Thomas	4UZAAXAK03CK66465
13	2003	Freightliner	Thomas	4UZAAXAK23CK66466
14	2005	Chevrolet	Silverado	1GCCS136758170619
15	2005	Freightliner	Thomas FS65	4UZAAXCSX5CN15032
16	2006	Ford	F250	1FDNF20526EC54005
17	2006	Ford	F250	1FDNF20546EC54006
18	2006	Chevrolet	Silverado	1GBHC23U26F245543
19	2006	Blue Bird	Bus	1BAKGCKA36F234404
20	2006	Ford	E450	1FDXE45S26DB18811
21	2007	Isuzu	NPR	JALC4B16777007527
22	2007	Chevrolet	Colorado	1GCCS13E078141490
23	2007	Chevrolet	Colorado	1GCCS13E878149935
24	2007	Chevrolet	Silverado 2500	1GCHC23U57F136300
25	2007	Chevrolet	Silverado 2500	1GCHC23UX7F133151
26	2007	Isuzu	NPR	JALC4J16477015336
27	2007	Isuzu	NPR	JALC4J16X77006544
28	2007	Ford	E350 Can	1FBNE31L77DA07553
29	2007	Ford/Starcraft	Paratransit Bus	1FDXE45S86DB18795
30	2007	Ford/Starcraft	Paratransit Bus	1FDXE45S16DB18816
31	2007	Ford	Econoline	1FDXE45S77DB11418
32	2008	Chevrolet	Silverado 2500	1GCHC33628F120418
33	2008	Chevrolet	Silverado 2500	1GCHC33628F121553
34	2008	Isuzu	Truck	4KLC4J1U98J801931
35	2008	Ford	Econoline	1FTSS34L78DA39374
36	2008	Ford	E350	1FTSS34L98DA39375
37	2008	Ford	E350	1FTSS34L08DA39376
38	2008	Ford	E350	1FTSS34L28DA39377
39	2008	Ford	E350	1FTSS34L58DB01807
40	2008	Ford	E350	1FTSS34L98DB01681
41	2008	Ford	E350	1FTSS34L48DB10692
42	2008	Ford	E450 Van	1FD4E45S88DA81012
43	2008	Ford	E450 Van	1FD4E45S48DA74512

BUSINESS AUTOMOBILE COVERAGE

Vehicle #	Year	Make	Model	VIN
44	2008	Ford	E450 Van	1FD4E45SX8DA59755
45	2008	Ford	E450 Van	1FD4E45S18DA78033
46	2009	Ford	Escape	1FMCU49329KA56069
47	2009	Ford	E350	1FTSS34L39DA38434
48	2009	Chevrolet	Express Cargo Van	1GCGG25C791119700
49	2009	Ford	Crown Victoria Polic	2FAHP71V59X101203
50	2010	Ford	F250	1FDNF2A59AEA26462
51	2010	Ford	F250	1FDNF2A57AEA26461
52	2010	Ford	F250	1FDNF2A50AEA31243
53	2010	Toyota	Prius	JTDKN3DU7A0011717
54	2010	Chevrolet	G2500 LT Express Van	1GNZGRDG0A1150255
55	2010	Dodge	Caravan	2D4RN4DE2AR296736
56	2010	Dodge	Caravan	2D4RN4DE6AR296738
57	2010	Dodge	Caravan	2D4RN4DE6AR296741
58	2010	Ford	E350	1FTSS3EL4ADA07289
59	2010	Ford	E350	1FTSS3EL0ADA07290
60	2010	Ford	E450 Van	1FD4E45XADA01416
61	2010	Ford	E450 Van	1FD4E45S9ADA03755
62	2010	Ford	E450 Van	1FD4E45S4ADA03758
63	2010	Ford	Crown Victoria Polic	2FABP7BV2AX138802
64	2010	Dodge	Grand Caravan SE	2D4RN4DE8AR487514
65	2011	Ford	E250 Pickup	1FTBF2A6XBEA36645
66	2011	Chevrolet Colorado	Truck	1GCDSCF9XB8109752
67	2011	Chevrolet Silverado	Truck	1GCRKPEA3BZ108090
68	2011	Chevrolet Silverado	Truck	3GCPKSE32BG269994
69	2011	Ford	E450 Van	1FD4E45S7BDB12409
70	2011	Ford	E450 Van	1FD4E45S5BDB12411
71	2011	Ford	E450 Van	1FD4E45S9BDB07275
72	2011	Ford	E450 Van	1FD4E45S6BDB07279
73	2011	Ford	E450 Van	1FD4E45S3BDB12410
74	2012	Ford	Escape	1FMCU0D7XCKA36131
75	2012	Chevrolet Silverado	Truck	1GC1CVCG6CF176702
76	2013	Chevrolet Silverado	Truck	1GC1CVCG8DF102537
77	2013	Chevrolet Express G1	Van	1GNSGBF46D1126591
78	2013	Ford	E450	1FDXE4FS9DDA61583
79	2013	Ford	EcoLine	1FD4E45S9DDA51034
80	2013	Ford	E-450	1FD4E45S4DDA51037
81	2013	Ford	E-450	1FD4E45S1DDA56969
82	2013	Ford	E-450	1FD4E45S8DDA56970
83	2013	Ford	E-450	1FD4E45S1DDA56972
84	2013	Ford	E-450	1FD4E45S7DDA56975
85	2013	Ford	E-450	1FD4E45S0DDA56977
86	2013	Ford	E-450	1FD4E45S5DDA56974

BUSINESS AUTOMOBILE COVERAGE

Vehicle #	Year	Make	Model	VIN
87	2013	Ford	E-350 Super Duty	1FTSS3EL1DDA61119
88	2013	Ford	E-350 Super Duty	1FTSS3EL0DDA49088
89	2013	Ford	E-350 Super Duty	1FTSS3EL0DDA61130
90	2013	ICCRP		4DRBWAARXDB150701
91	2014	Ford	Escape	1FMCU0F70EUE00965
92	2014	Ford	Escape	1FMCU0F77EUC09740
93	2014	Ford	E150 Club Wagon	1FMNE1BW8EDB03872
94	2014	Ford	Grand Caravan	2C7WDGBG8ER432272
95	2015	Ford	F-250	1FTBF2A6XFEC64473
96	2015	Ford	E-450	1FDFE4FS9FDA07604
97	2015	Ford	E-450 Starcraft Shut	1FDFE4FS2FDA17746
98	2015	Ford	E-450 Starcraft Shut	1FDFE4FS1FDA17737
99	2015	Ford	E-450 Starcraft Shut	1FDFE4FS3FDA19893
100	2015	Ford	E-450	1FDFE4FSXFDA07594
101	2015	Ford	E-450	1FDFE4FS3FDA07601
102	2015	Ford	E-450	1FDFE4FS3FDA07596
103	2015	Ford	E-450	1FDFE4FS5FDA07597
104	2015	Ford	E-450	1FDFE4FS8FDA07612
105	2015	Ford	E-450	1FDFE4FS8FDA07609
106	2016	Honda	Odyssey SE	5FNRL5H36GB108032
107	2016	Isuzu	NPR	JALC4J16XG7002896
108	2016	Ford	Transit T-350	1FTBW2ZM3GKA96276
109	2016	Ford	Transit T-350	1FTBW2ZM5GKA96277
110	2016	Ford	Transit T-350	1FTBW2ZM7GKA96278
111	2016	Ford	Transit T-351	1FTBW2ZM8GKA96273
112	2016	Ford	Transit T-352	1FTBW2ZMXGKA96274
113	2016	Ford	Transit T-353	1FTBW2ZM1GKA96275
114	2016	Ford	Transit T-354	1FTBW2ZM6GKA96272
115	2016	Starcraft	Allstar 24	1FDFE4FS2GDC51418
116	2016	Starcraft	Allstar 25	1FDFE4FS5GDC51414
117	2016	Starcraft	Allstar 26	1FDFE4FS9GDC50427
118	2016	Starcraft	Allstar 27	1FDFE4FS6GDC51406
119	2017	Ford	Escape	1FMCU0F74HUA23707
120	2017	Kia	Sedona LX	KNDMB5C17H6254214
121	2018	Volkswagen	E-Golf	WVWKR7AU0JW907774
122	2018	Ford	Transit Connect XLT	NM0LS7F79J1343886
123	2018	Ford	F-250	1FTBF2A60JEC46587
124	2018	Isuzu	NPR	JALC4J164J7009253
125	2018	Ford	F150	1FTEW1CP8JKF36719
126	2018	Ford	F150	1FTEW1CP7JKF41538
127	2018	Volkswagen	EGolf	WVWKR7AU0JW907774
128	2018	Volkswagen	E-GOLF SE	WVWKR7AU9JW908776
129	2018	Volkswagen	Egolf	WVWKR7AU6JW907908
130	2018	Volkswagen	Egolf	WVWKR7AU6JW907651

BUSINESS AUTOMOBILE COVERAGE

Vehicle #	Year	Make	Model	VIN
131	2018	Volkswagen	Egolf	WVWKR7AU3JW908305
132	2019	Ford	Transit Connect Carg	NM0LS7E24K1411132
133	2019	Ford	Transit Connect Carg	NM0LS7E23K1398938
134	2019	Ford	Transit T-250	1FTYR2CMXKKB84342
135	2019	Ford	Transit T-250	1FTYR2CM0KKB54654
136	2019	Isuzu	Box Truck	JALC4J16XK7009033
137	2019	Thomas	Built HDX-D	1T7Y84E23K1150083
138	2019	Ford	F-250	1FT7X2A61KED53295
139	2019	Freightliner	Thomas	4UZABRFCXKCJY2033
140	2019	Freightliner	Thomas	4UZABRFC1KCJY2034
141	2019	Ford	E450	1FD4E4FS4KDC45323
142	2019	Ford	E450	1FD4E4FS1KDC45330
143	2019	Ford	E450	1FD4E4FS3KDC43823
144	2019	Ford	E450	1FD4E4FS6KDC43816
145	2019	Ford	E450	1FD4E4RS3KDC45331
146	2020	Ford	Transit T-250	1FTBR1C86LKA60766
147	2020	Ford	Transit T-250	1FTBR1C8XLKB60868
148	2020	Ford	Transit T-251	1FTBR1C85LKA60712
149	2020	Toyota	Sienna	5TDYZ3DC9LS024846
150	2021	STRC		1FD4E4FN1MDC20666
151	2021	STRC		1FD4E4FN1MDC20649
152	2021	Ford E450	E450	1FD4E4FN8MDC20681
153	2022	Ford	Escape SE	1FMCU0G68NUA27082
154	2023	Mercedes- Benz	Sprinter	W1Y40BHYXPT148491
155	2023	Mercedes- Benz	Sprinter	W1Y40BHY5PT145336
156	2023	Mercedes- Benz	Sprinter	W1Y40BHY6PT147449
157	2023	Mercedes- Benz	Sprinter	W1Y40BHY5PT143909
158	2023	Mercedes- Benz	Sprinter	W1Y40BHY6PT150092
159	2023	Ford	F-250	1FTBF2AA3PEC35001
160	2023	Ford	F-250	1FTBF2AA3PEC61422
161	2023	Ford	Transit	1FTBW9CK5PKA92729
162	2023	Ford	Transit	1FTBW9CK9PKA92832
163	2023	Ford	Transit	1FTBR1C88PKB28765
164	2023	Ford	Transit	1FTBR1C80PKB27531
165	2023	Ford	Transit	1FTBR1C8XPKB30338
166	2023	Ford	Transit	1FTBW9CK1PKA92744
167	2024	Kia	Seltos	KNDEU2AAXR7530512
168	2024	Kia	Seltos	KNDEU2AAXR7502161
169	2024	Isuzu	NPR	JALC4J167R7016953
170	2024	Isuzu	NPR-HD	JALC4J16XR7016624
171	2024	Ford	Escape	1FMCU0MZ8RUA11338
172	2024	Ford	F-350	1FT8W3BA8REF10668
173	2024	Ford	F-350	1FT8W3BA0REF11104

BUSINESS AUTOMOBILE COVERAGE

Vehicle #	Year	Make	Model	VIN
174	2024	Ford	F-350	1FT8W3BA8REF73219
175	2024	Ford	F-350	1FT8W3BA0REF75806
176	2024	Honda	Odyssey	5FNRL6H67RB055845
177	2024	Dodge	BraunAbility	2C7WDGBG1GR388635
178	2024	Ford	E-450	1FDFE4FN6RDD34444
179	2024	Ford	E-450	1FDFE4FN4RDD32465
180	2024	Chevrolet	Express Cargo Van	1GCWGAFPOR1289596
181	2024	Chevrolet	Express Cargo Van	1GCWGBFP9R1243934
182	2024	Chevrolet	Express Cargo Van	1GCWGAFPOR1269977
183	2025	Isuzu	NPR HD	54DC4J1D0SS204003
184	2025	Isuzu	NPR HD	54DC4J1D8SS205271
185	2025	Isuzu	NPR HD	54DC4J1DXSS205272
186	2025	Isuzu	NPR HD	54DC4J1D5SS203526
187	2025	Isuzu	NPR HD	54DC4J1D3SS203525
188	2025	Honda	Odyssey	5FNRL6H62SB052843

UMBRELLA/EXCESS LIABILITY COVERAGE

ISSUING COMPANY: Nonprofits Insurance Alliance of California
AM BEST RATING: **AIX**
POLICY TERM: 7/1/2025 to 7/1/2026

LIMITS

UMBRELLA LIMIT PER COVERAGE LINE	LIMIT
General Liability	\$2,000,000
Social Service Professional Liability	\$1,000,000
Improper Sexual Conduct	\$1,000,000

COVERAGE	UNDERLYING LIMITS		POLICY # INSURANCE CARRIER	POLICY DATES
General Liability	\$1,000,000 \$3,000,000 \$3,000,000	Each Occurrence General Aggregate Products/Completed Ops Aggregate	Nonprofits Insurance Alliance of California	7/1/2025 to 7/1/2026
Social Service Professional Liability	\$1,000,000 \$3,000,000	Each Occurrence Aggregate		
Improper Sexual Conduct	\$1,000,000 \$3,000,000	Each Occurrence Aggregate		

COMMERCIAL UMBRELLA FORMS	
NIA-003 UMB NIAC 08-20	Member Criteria
NIA-042 UMB 09-19	Nuclear Chemical and Biological Hazards - Exclusion
NIA-100 UMB 03-25	Commercial Umbrella Coverage Form
NIA-133 UMB 05-20	AI - ISC and PA - Exclusion
NIA-140 UMB 08-20	Claims Made and Prior Acts Exclusion
NIA-161 UMB 05-13	Employers' Liability - Exclusion
NIA-180 UMB 01-21	Communicable Disease - Exclusion
NIA-231 UMB 03-25	Privacy Liability and Cyber - Exclusion
NIA-232 UMB 06-16	Med Pay - Exclusion
NIA-235 UMB 03-23	Exclusion of Terrorism
NIA-236 UMB 03-23	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
NIA-253 UMB 08-21	Workers' Compensation - Exclusion
NIA-ILP0 01-04	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders

CRIME COVERAGE

ISSUING COMPANY: Hartford Fire Insurance Company
AM BEST RATING: A+XV
POLICY TERM: 7/1/2025 to 7/1/2026

BASIS FOR COVERAGE: DISCOVERY

LIMITS

	LIMIT	DEDUCTIBLE
Employee Theft	\$2,500,000	\$10,000
Computer and Funds Transfer Fraud	\$500,000	\$5,000
Inside the Premises – Money Securities and Other Property	\$500,000	\$5,000
Outside the Premises – Money Securities and Other Property	\$500,000	\$5,000
Depositors Forgery or Alteration	\$500,000	\$5,000
Money Orders and Counterfeit Currency	\$500,000	\$5,000

ENDORSEMENTS, EXCLUSIONS AND LIMITATIONS

Form Number	Name
CA00H12601	<u>BOND BILLING STATEMENT</u>
CA00H00200	<u>CRIMESHIELD ADVANCED POLICY DECLARATIONS</u>
CA00H00300	<u>THE HARTFORD CRIMESHIELD ADVANCED POLICY</u>
RN00U00100	<u>IN WITNESS PAGE</u>
HG00H00901	<u>AMEND MAILING ADDRESS FOR NOTICE ENDORSEMENT</u>
CA00H05001	<u>AMEND OTHER INSURANCE CLAUSE AND RECOVERIES CLAUSE - ENDORSEMENT</u>
CA00H15500	<u>DECEPTION FRAUD ENDORSEMENT</u>
CA00H15600	<u>INCLUDE COVERAGE FOR VIRTUAL CURRENCY - SUBLIMITED</u>
CA04H00400	<u>CALIFORNIA AMENDATORY ENDORSEMENT</u>
CA04H00500	<u>CALIFORNIA CANCELLATION AND NONRENEWAL ENDORSEMENT</u>
CA04H10500	<u>CALIFORNIA PREMIUM ENDORSEMENT</u>
HG04H00100	<u>NOTICE TO POLICYHOLDERS CALIFORNIA</u>
EL04R11102	<u>IMPORTANT INFORMATION TO POLICYHOLDERS</u>
HG00H12900	<u>U.S. DEPARTMENT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL ("OFAC")</u>

MEDICAL MALPRACTICE PROFESSIONAL LIABILITY

ISSUING COMPANY: General Star Indemnity
AM BEST RATING: AIX
POLICY TERM: 7/1/2025 to 7/1/2026

Description of Professional Services:

Community Health Clinic, Family Planning Services, Head Start Nursing

PROFESSIONAL LIABILITY COVERAGES – CLAIMS MADE FORM	
Each Claim Limit of Liability	\$1,000,000
Aggregate Limit of Liability	\$3,000,000
Deductible	\$0
SUBLIMIT FOR ABUSE OR MOLESTATION (INCLUDED, NOT A SEPARATE LIMIT)	
Each Claim Limit of Liability	\$1,000,000
Aggregate Limit of Liability	\$1,000,000
Retroactive Date:	4/15/1985
Full Prior Acts	

FORMS AND ENDORSEMENTS

GSM 06 MHCF 801 1 [Amendment Premium](#)
 (03/2012)
 GS-06-MHCF-462 (04/2012) [Designated Professional Services Limitation](#)

Schedule	(1) Community Health Clinic; (2) Family Planning Services; (3) Head Start Nursing
----------	---

GSM 06 MHCF 305 1 (04 [Addl Insured HC Prof](#)
 12)

Schedule	
Named of Health Care Professional(s)	Retroactive Date
Thomas Catalano, Pharm D	01/14/2021

IC 24 0002 01 25 [SERVICE OF SUIT \(NON-ADMITTED POLICIES ONLY\)](#)

IL 11 0001 07 22 [Additional Policy Conditions OFAC](#)

IL 24 0005 01 25 [Exclusion - Human Trafficking](#)

MHF 00 0001 04 19 [Miscellaneous Healthcare Facilities - Professional Liability Coverage Part \(Cm\)](#)

MHF 00 0003 01 17 [Miscellaneous Healthcare Facilities - Common Policy Provisions](#)

MHF 04 0004 03 15 [Departed Professionals As Insureds](#)

MEDICAL MALPRACTICE PROFESSIONAL LIABILITY

FORMS AND ENDORSEMENTS CONTINUED

Schedule		
Name of Professional	Retroactive Date	Termination Date
Lalaine L. Tiu, MD	02/03/2014	03/11/2016
Asma Chattha, MD	05/01/2016	02/28/2018

MHF 04 0006 06 23 [Professionals As Insureds](#)

Schedule		
Name of Professional	Specialty	Retroactive Date
David W. Dowis, MD	Family/General Practice - No Surgery	01/01/2000

MHF 21 0009 07 22 [Exclusion Cyber Privacy Security](#)

MHF 21 0012 06 22 [Miscellaneous Healthcare Facilities Private Citizen Statutory Abortion Liability Exclusion](#)

MHF 21 0013 05 23 [Exclusion - Recording And Distribution Of Material In Violation Of Law](#)

MHF 24 0010 07 16 [Application Attachment Endorsement](#)

ACCIDENT DEATH AND DISABILITY COVERAGE

ISSUING COMPANY:
AM BEST RATING:
POLICY TERM:

National Union Fire Ins. Co. of the State of PA (AIG)
A+XV
7/1/2025 to 7/1/2026

COVERAGE AND LIMITS

COVERAGE:	LIMITS
Aggregate Limit	\$250,000
Accidental Death Benefit	\$25,000
Accidental Dismemberment Benefit	\$25,000
Accidental Medical Expense Benefit	\$25,000
Deductible	\$250 per accident
Catastrophe Cash Benefit	\$50,000
Dental Maximum Amount per tooth	\$250 per accident

Note: Expenses charged to the maximum for the above Dental services per tooth are also subject to the Overall Accident Medical Expense amount

CYBER COVERAGE

ISSUING COMPANY: HOUSTON CASUALTY COMPANY

AM BEST RATING: A++XV

POLICY TERM: 7/1/2025 to 7/1/2026

COVERAGE AND LIMITS

Third Party Liability Insuring Agreements (Claims Made and Reported Coverage)

	Each Claim	Aggregate
Multimedia Liability Coverage	\$1,000,000	\$1,000,000
Security and Privacy Liability Coverage	\$1,000,000	\$1,000,000
Privacy Regulatory Defense and Penalties Coverage	\$1,000,000	\$1,000,000
PCI DSS Liability Coverage*	\$1,000,000	\$1,000,000
Bodily Injury Liability Coverage	\$250,000	\$250,000
Property Damage Liability Coverage	\$50,000	\$50,000
TCPA Defense Coverage	\$50,000	\$50,000

First Party Insuring Agreements (Event Discovered and Reported Coverage)

	Each Claim	Aggregate
Breach Event Costs Coverage	\$1,000,000	\$1,000,000
Post Breach Remediation Costs Coverage	\$25,000	\$25,000
BrandGuard® Coverage	\$1,000,000	\$1,000,000
System Failure Coverage	\$1,000,000	\$1,000,000
Dependent System Failure Coverage	\$1,000,000	\$1,000,000
Cyber Extortion Coverage	\$1,000,000	\$1,000,000
Cyber Crime Coverage		
A. Financial Fraud Sublimit	\$250,000	\$250,000
B. Telecommunications and Utilities Fraud Sublimit	\$250,000	\$250,000
C. Phishing Fraud Sublimits		
1. Your Phishing Fraud Loss Sublimit	\$250,000	\$250,000
2. Client Phishing Fraud Loss Sublimit	\$250,000	\$250,000
3. Phishing Fraud Aggregate Sublimit (C.1. & C.2. combined)		\$250,000
Cyber Crime Aggregate Limit (A., B., & C. combined)		\$250,000
Bricking Loss Coverage	\$1,000,000	\$1,000,000
Property Damage Loss Coverage	\$50,000	\$50,000
Reward Expenses Coverage	\$50,000	\$50,000
Court Attendance Costs Coverage	\$25,000	\$25,000

**PCI DSS is Payment Card Industry Data Security Standard*

B. Maximum Policy Aggregate Limit: \$1,000,000

C. Additional Defense Costs Limit: \$1,000,000

(Not applicable to Bodily Injury Liability, Property Damage Liability or TCPA Defense Coverage)

CYBER COVERAGE

D. Breach Event Costs Outside the Limit Enhancement:

INCLUDED

DEDUCTIBLES, WAITING PERIODS, PERIODS OF INDEMNITY AND PERIOD OF RESTORATION

A. Each Insuring Agreement:

Multimedia Liability Coverage Deductible	\$25,000 each Claim
Security and Privacy Liability Coverage Deductible	\$25,000 each Claim
Privacy Regulatory Defense and Penalties Coverage Deductible	\$25,000 each Claim
PCI DSS Liability Coverage Deductible	\$25,000 each Claim
Bodily Injury Liability Coverage Deductible	\$25,000 each Claim
Property Damage Liability Coverage Deductible	\$25,000 each Claim
TCPA Defense Coverage Deductible	\$25,000 each Claim
Breach Event Costs Coverage Deductible	\$25,000 each Claim
Post Breach Remediation Costs Coverage Deductible	\$25,000 each Claim
BrandGuard® Coverage	
Waiting Period:	2 weeks
Period of Indemnity:	6 months
System Failure Coverage	
A. Data Recovery Deductible	\$25,000 each Claim
B. Non-Physical Business Interruption	
Waiting Period:	8 hours
Period of Restoration:	6 months
Dependent System Failure Coverage	
A. Data Recovery Deductible	\$25,000 each Claim
B. Non-Physical Business Interruption	
Waiting Period:	12 hours
Period of Indemnity:	4 months
Cyber Extortion Coverage Deductible	\$25,000 each Claim
Cyber Crime Coverage Deductible	\$25,000 each Claim
Bricking Loss Coverage Deductible	\$25,000 each Claim
Property Damage Loss Coverage Deductible	\$25,000 each Claim
Reward Expenses Coverage Deductible	\$25,000 each Claim
Court Attendance Costs Coverage Deductible	None

B. Aggregate Deductible:

NONE

CYBER COVERAGE

FORMS AND ENDORSEMENTS

NGP1012-42020	Amendment of Created or Acquired Subsidiaries Clause Subsidiary acquisition threshold: 10%
NGP1077-122023	Biometric Claims Sublimit A. Biometric Claims Sublimit: \$250,000 Each Biometric Claim / \$250,000 Aggregate B. Biometric Claims Deductible: To match option selected. C. None; Full Unknown Prior Acts.
NGP1115-112023	Dependent System Failure Non-IT Service Provider Sublimit \$1M each claim/\$1M aggregate Waiting Period: To Match DSF Waiting Period hours
NGP1078-52020	Nuclear Incident Exclusion
NGP1076-42020	Policyholder Disclosure Notice of Terrorism Insurance Coverage
NGP1073-112022	RT Specialty Cyber Amendatory Subsidiary acquisition threshold: 30%
NGP1075-42020	Service of Suit
NGP1109-102023	War and Cyber Operation Exclusion
NGP1142-122024	Cyber Crime Amendatory Undelivered Goods or Services
NGP1146-32025	Cyber Extortion Amendatory: Pay on Behalf

HEFFERNAN INSURANCE BROKERS DATA COLLECTION & DISCLOSURE INFORMATION

This notice describes our policy on the collection and disclosure of your information.

Categories of Information Collected and May Be Disclosed:

We obtain most of the information directly from you. We may collect and disclose the following non-public personal information about you for the purpose of obtaining insurance products and services on your behalf:

- Your business dealings with us and other companies.
- Information about your transactions with us, our affiliates, or others such as your policy coverage, premiums, and payment history.
- Information you provide us on applications or other forms such as your name, address, Federal ID Number or Social Security number, assets, drivers' license numbers and drivers' Motor Vehicle Records.

To Whom Information is Disclosed:

We disclose your information to other parties to help us fulfill our obligations to you; this includes disclosure to:

- Insurance carriers, wholesalers, MGAs for the purpose of obtaining insurance for you.
- A third-party partner to assist in administrative tasks and projects on behalf of you and Heffernan.
- A risk and insurance benchmarking organization that aggregates information in their database to give us access to resources so we can better serve you and to fulfill our contractual obligation.
- Opt Out: If you do not want us to disclose any of your information to the benchmarking company, this can be stated on the Authorization to Bind document.

Commissions. The insurer that underwrites your policy generally pays our firm a sales commission. For our efforts, we are compensated primarily by standard commissions. Standard Commissions are based on the commission schedules developed by each insurance company and calculated as a percentage of the premium. This commission percentage is set by the insurance company, not by us, and is included as part of the insurance premium you pay.

Commissions and Incentive Compensation from Insurance Companies. We may also receive compensation through incentive or profit-sharing arrangements with insurance companies with which we place business. Eligibility for and the amount of contingency compensation is based on pre-established thresholds that consider the overall profitability of the business we place with insurers and other factors. This incentive compensation is never tied to any individual policyholder, and there is no meaningful method to determine in advance the impact that any policy has on these payments. If in a given year our firm does not meet the profitability thresholds outlined above, we are not eligible for any incentive compensation.

Additional Services Fees. Heffernan Insurance Brokers may charge fees for additional services in addition to the compensation & commissions described above, for our additional services. Additional Services Fees charged to YOU, if any, have been disclosed to YOU in this proposal, and you will acknowledge by signing our Additional Services Agreement included in this proposal.

HEFFERNAN INSURANCE BROKERS ADDITIONAL SERVICES AGREEMENT

WHOLESALE INTERMEDIARY SERVICE FEE

The amount of all fees that will be charged by wholesale intermediary brokers are \$1,000.00, in connection with placement of Client's insurance. These fees are not retained by Heffernan Insurance Brokers.

Client's Signature

Date

IMPORTANT NOTICE:

1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus lines” insurers.
2. The insurer is not subject to the financial solvency regulation and endorsement that apply to California licensed insurers.
3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.
4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Associations of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.
5. Foreign insurers should be licensed by a State in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.
6. For non-United States (alien) insurers, the insurer should be a licensed by a country outside of the United States and should be on the NAIC’s International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or “surplus line” broker to obtain more information about that insurer.
7. California maintains a “List of Approved Surplus Line Insurers (LASLI).” Ask your agent or broker if the insurer is on that list, or view that list at the internet web site of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.
8. If you, as the applicant required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker’s fee charged for this insurance will be returned to you.

Date Signed: _____

Client Code: FRESCOU-02

Insured Name: _____

Insured Signature: _____

Title: _____



FINANCE COMMITTEE MEETING

Date: June 25, 2025	Program: Finance
Agenda Item #: 6	Director: Chris Erwin
Subject: RFP For Legal Services	Officer: Salam Nalia

Recommended Action

The Interim Chief Executive Officer recommends the committee approve the proposed Request for Proposal (RFP) for legal services.

Background

The current legal services agreement with Baker Manock & Jensen, signed on July 21, 2020, is set to expire on July 21, 2025. The agreement included an option to extend services for up to four additional years. After careful consideration, the Finance Department recommends that Fresno EOC initiate a competitive RFP process to solicit new legal services. This approach ensures transparency, promotes competitive pricing, and allows the agency to evaluate the best legal support for its evolving needs.

Fiscal Impact

Issuing a RFP for legal services may result in cost savings through competitive bidding, allowing Fresno EOC to evaluate more cost-effective or value-added legal support. While there may be minor administrative costs associated with preparing and managing the RFP process, these are expected to be minimal and offset by the potential for improved pricing or service terms. Overall, the fiscal impact is expected to be neutral to positive.

Conclusion

In the interest of due diligence and organizational best practices, the Finance Department recommends issuing an RFP for legal services in anticipation of the expiration of the current agreement. This process will help ensure Fresno EOC continues to receive high-quality, cost-effective legal representation aligned with the agency's goals.

1920 Mariposa St., Suite 330
Fresno, CA 93721

REQUEST FOR PROPOSAL
RFP # 06.11 2025

Legal Services

June 20, 2025
Fresno, California
Executive Office
1920 Mariposa St, Suite 300
Fresno, CA 93721

Fresno Economic Opportunities Commission (Fresno EOC) is soliciting proposals to establish a contract with one (1) qualified and experienced legal firm to serve as General Legal Counsel for Fresno EOC and to provide legal services as needed.

This Request for Proposal (RFP) specifies all required qualifications, the responsibilities of the selected company and Fresno EOC, the method and terms of compensation, submission instructions, the rating method, and the contract award provisions.

Fresno EOC will consider proposals from qualified and experienced who are regularly established in the business of, and who, in the judgment of Fresno EOC, have a responsible reputation. Through prior work performed, firms must be able to show evidence of reliability, ability, experience, and personnel to perform the services.

You can also find The Request for Proposals (RFP) on the Fresno EOC website homepage at www.fresnoeoc.org/rfp

PROPOSAL SUBMISSION:

Qualified firms must submit both a digital and hard copy of their proposal by 2:00 P.M. (Pacific Time) on July 11, 2025. Proposals received after the deadline will not be considered. Proposers must submit both:

Digital Submission

- Submit one (1) electronic copy in PDF format via email to: chris.erwin@fresnoeoc.org
- Subject Line: Fresno EOC Legal Services 2025

Hard Copy Submission

- Submit two (2) printed copies, with one clearly marked "ORIGINAL", in a sealed envelope addressed as follows:

Request for Proposal – Fresno EOC Legal Services 2025
Attn: Chris Erwin, Procurement Director
Fresno Economic Opportunities Commission
1920 Mariposa St, Suite 330
Fresno, CA 93721

Proposals not clearly labeled may be inadvertently opened and disqualified. It is the Bidder's responsibility to ensure that proposals are received by the above deadline. Late proposals will not be considered.

QUESTIONS:

Direct all questions regarding this RFP to Salam Nalia, Interim Deputy CEO, via email: salam.m.nalia@fresnoeoc.org. All questions and responses are public and posted in a timely

manner on the Fresno EOC website homepage (www.fresnoeoc.org) under the RFP section at www.fresnoeoc.org/rfp. Fresno EOC will not accept questions after June 27, 2025 2:00 P.M. (Pacific Time).

This Request for Proposal does not commit Fresno EOC to award a contract or pay any costs incurred in the preparation of a proposal in response to this request. Fresno EOC reserves the right to accept the proposal it considers in its best interest. All materials submitted to Fresno EOC in response to this RFP become the sole property of Fresno EOC and may be used at its discretion, unless the proposer identifies any trademarks or patents. Selection of the firm is at the sole discretion of the Fresno EOC Board of Commissioners.

COMPLAINTS:

If a bidder has a complaint relative to the RFP, please send a written statement to:

Brian Angus, Interim CEO
Fresno EOC
1920 Mariposa St, Suite 300
Fresno, CA 93721

With a copy to:

Angela Riofrio, Finance Director
Fresno EOC
1920 Mariposa St, Suite 330
Fresno, CA 93721

APPEALS:

Bidders have seven (7) calendar days from the bid award to appeal the decision. Send written appeal to:

Brian Angus, Interim CEO
Fresno EOC
1920 Mariposa St, Suite 300
Fresno, CA 93721

With a copy to:

Salam Nalia, Interim Deputy CEO
Fresno EOC
1920 Mariposa St, Suite 330
Fresno, CA 93721

Thank you for your interest in working with the Fresno Economic Opportunities Commission.

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SECTION 2 – QUALIFICATIONS, SPECIFICATIONS, AND RFP REQUIREMENTS

SECTION 3 – COST PROPOSAL

SECTION 4 – RFP RESPONSE CONTENT

SECTION 5 – SUBMISSION FORMS

RFP GRADING CRITERIA

PROPOSAL SUBMISSION

IDENTIFICATION SHEET

PROPOSAL AUTHORIZATION SIGNATURE PAGE

KEY ACTION EVENTS AND DATES:

Listed below are the events and dates for this RFP. All dates are subject to revision.

- Release of RFP: June 18, 2025
- Last day for Proposers to Submit Questions: June 27, 2025 2:00 P.M. (Pacific Time)
- Last Day for Fresno EOC to Answer Questions: June 27, 2025
- Proposal Deadline: July 11, 2025, 2:00 P.M. (Pacific Time)
- **Evaluation Period: July 14 – August 1, 2025**
- Final Selection: August 10, 2025
- Project Start Date: September 1, 2025

SECTION 1 - GENERAL PROPOSAL REQUIREMENTS

SPECIFICATION CHANGES:

Fresno EOC may, during the proposal period, advise the Proposer in writing of additions, omissions, or alterations in the specifications. Changes shall be included in the RFP and become part of the specifications as if originally submitted.

AMENDMENTS:

No one is authorized to amend this proposal in any respect, by an oral statement, or to make any representation or interpretation in conflict with the provisions of this RFP. If necessary, supplementary information in addendum form will be prepared and made available to potential proposers. It is the Proposer's responsibility to obtain, sign, and submit all addendum(s) for the RFP. Failure of the Proposer to submit a signed addendum(s) with their proposal shall be cause for rejection. Any exceptions taken to this RFP shall be clearly stated in writing.

RFP WITHDRAWAL:

Any Proposer may withdraw their proposal, either personally or by written request, at any time before the date and time due.

RIGHT TO REJECT PROPOSALS:

Fresno EOC reserves the right to reject any and all proposals or any part of a proposal, waive minor defects or technicalities, or solicit new proposals on the same project or modified project, which may include portions of the original RFP document, as Fresno EOC may deem necessary and in its best interest. False, incomplete, or unresponsive statements in connection with a submitted proposal may be sufficient cause for rejection. Fresno EOC will be the sole judge in making such determinations.

EXAMINE SPECIFICATIONS:

The proposer should thoroughly examine and be familiar with the specifications. Failure or omission of any Proposer to receive or examine any form, instrument, addendum or other document, or become acquainted with existing conditions, shall in no way relieve Proposer from any obligations with respect to Proposer's offer or to the contract. Submission of a proposal shall be taken as prima facie evidence of compliance with this section.

Should a Proposer find discrepancies in or omissions from proposal documents or other contract documents, or should they be in doubt as to their meaning, he/she shall at once notify Chris Erwin, who is Fresno EOC's representative. All written instructions will be made available to all Proposers on the Fresno EOC website at www.fresnoeoc.org. Neither Fresno EOC nor its representative will be responsible for any oral instructions. No interpretations will be issued later than five (5) calendar (working) days before the proposal date so that all inquiries can be answered in writing and

distributed to all Proposers in the form of an addendum to the contract in ample time before the proposal opening date.

RESPONSIBILITY OF BIDDER:

Proposers shall be responsible for having acquired full knowledge of the job and of all issues affecting it. No variations or allowances from the contract sum will be made because of lack of such an examination.

ALL RFP DOCUMENTS PART OF FINAL CONTRACT:

Any RFP documents, letters, and materials submitted by the Proposer shall be binding and included as part of the final contract. Unauthorized conditions, limitations, or provisions attached to proposals may cause their rejection.

EXCEPTIONS:

Any exceptions to this RFP must be stated in your proposal. It is otherwise assumed that the wording within this document is acceptable and agreed to by the Proposer.

RESULTING CONTRACT:

Through the RFP process, Fresno EOC reserves the right to negotiate a contract based on all factors involved in the written proposal without further discussion or interview. The performance of the contract resulting from this proposal shall be governed, construed, and interpreted according to the laws of the State of California.

NOTICE:

Any notice, demand, request, consent, approval, or communication that either party desires or is required to give the other party shall be in writing and either served personally or sent by pre-paid first-class mail, or the equivalent thereof by private carrier. Any such writing shall be addressed to Fresno EOC, Salam Nalia at 1920 Mariposa St, Suite 330, Fresno, CA 93721

NON-EXCLUSIVE AGREEMENT:

This RFP does not establish an exclusive arrangement between Fresno EOC and the Proposer. Fresno EOC reserves, among others, the following rights:

- The right to use others to perform work and services described in the RFP.
- The right to request future proposals from other Contractors for work described in this RFP without requesting a proposal from the Contractor.
- The unrestricted right to bid on any work or services described herein.

SECTION 2 - QUALIFICATIONS, SPECIFICATIONS AND RFP REQUIREMENTS

DESCRIPTION OF SERVICES:

The selected legal firm will serve as General Legal Counsel for the Fresno Economic Opportunities Commission (Fresno EOC) and provide legal services on an as-needed basis. The firm must demonstrate the ability to perform the following services with a high degree of professionalism, responsiveness, and expertise:

- Serve as General Counsel of Record and be named in official documents as Fresno EOC Legal Counsel.
- Review, and negotiate legal documents, including contracts, leases, and procurement agreements, if and when requested.
- Provide timely legal advice and counsel on emergent and routine matters.
- Advise on corporate governance and tax-exempt organization issues, including matters related to nonprofit compliance and social enterprise development.
- Represent Fresno EOC in legal proceedings, including lawsuits, administrative claims, and other legal disputes.
- Render written legal opinions upon request.
- Advise on responses to subpoenas, court orders, and third-party information requests.
- Provide legal guidance on government grants, contracts, and regulatory compliance.
- Attend Board of Commissioners meetings and committee meetings as needed, serving as the designated legal advisor in accordance with the Head Start Act.
- Advise on labor and employment matters, including personnel issues and compliance with employment laws.
- Collaborate with external legal counsel representing Fresno EOC's interests in areas such as human resources, insurance, pension plans, and benefits.
- Assist with legal matters related to transitional and permanent housing programs, including evictions.
- Support Fresno EOC in appeals and administrative hearings involving government agencies.
- Provide legal assistance with the Head Start/Early Head Start Impasse Policy, if applicable.
- Advise on conflict of interest reporting and other governance-related matters.
- Notify Fresno EOC of relevant changes in federal, state, or local laws and regulations.

- Provide legal assurance statements for audits, bonding, and grant compliance.
- Submit detailed billing statements for services rendered, including time logs and summaries of work performed.

The firm must be licensed to practice law in California and be in good standing with the California State Bar. Experience with nonprofit organizations, community action agencies, and government-funded programs is highly desirable.

LICENSE AND PERMITS:

The proposing firm must be duly licensed to practice law in the State of California and in good standing with the California State Bar. A copy of the firm's current license and proof of good standing must be included with the proposal.

A copy of the following shall be submitted with the Contractor's proposal:

- Certify that all attorneys assigned to Fresno EOC matters are licensed in California and in good standing.
- Provide documentation of any other relevant certifications or permits required to perform legal services in California.
- Disclose any disciplinary actions or pending investigations involving the firm or any of its attorneys by the California State Bar or any other regulatory body.

Failure to provide the required licensing documentation may result in disqualification of the proposal.

BACKGROUND CHECK:

If applicable, the contractor shall certify that all personnel have successfully passed a criminal background check prior to assignment to Fresno EOC.

EDUCATION AND EXPERIENCE:

The proposing firm must demonstrate substantial experience and qualifications in providing legal services to nonprofit organizations, community action agencies or similar entities. Proposals should include:

- A summary of the firm's history, areas of legal specialization, and years in practice.
- A description of the firm's experience working with nonprofit organizations, including Community Action Agencies or similar federally funded entities.
- Resumes or biographies of key personnel who will be assigned to Fresno EOC, including:

- Educational background
 - Bar admissions
 - Areas of legal expertise
 - Years of experience in relevant practice areas
 - Professional affiliations and certifications
- A list of current or recent clients with similar organizational structures and legal needs.
 - Examples of legal matters handled that demonstrate the firm's capacity to provide comprehensive legal counsel, including litigation, compliance, governance, employment law, and contract review.

The firm must also provide a statement confirming that all attorneys assigned to Fresno EOC matters meet the continuing legal education (CLE) requirements mandated by the California State Bar.

REMEDIES IN THE EVENT OF A DEFAULT:

Should Fresno EOC determine a contractor to be in contract default, the determination shall be final. In such an event, Fresno EOC may proceed, but is not limited to, with the following,

- Instruct the Contractor to immediately correct the deficiency causing the default.
- Demand a Service Guarantee Credit.
- Terminate the contract.

SECTION 3 - COST PROPOSAL

Proposers must submit a detailed cost proposal that clearly outlines the fee structure for all services to be provided under this contract. The cost proposal should include:

- Hourly billing rates for each attorney, paralegal, or other legal staff expected to work on Fresno EOC matters.
- Flat fee options, if available, for routine legal services that do not require extensive research or litigation.
- Retainer fee structure, if applicable, including the scope of services covered under the retainer.
- Itemized list of reimbursable expenses, such as travel, copies, court filing fees, or legal research tools.
- Billing practices, including minimum billing increments and frequency of invoicing.
- Discounts or alternative fee arrangements, if offered, for nonprofit organizations or long-term engagements.
- Rate guarantees, including the duration for which proposed rates will remain in effect.

All pricing must be typed or written in ink. No erasures or correction fluid is permitted. Fresno EOC reserves the right to negotiate the final fee structure with the selected firm. The lowest cost proposal will not necessarily be selected; value, experience, and responsiveness will also be considered.

SECTION 4 - RFP RESPONSE CONTENT

RESPONSE:

Proposers are to respond to all information requested in this RFP. Brochures and advertisements will not be accepted as a substitute for these requirements. A qualified proposal must address all items.

CONTENT:

Proposals shall be organized and submitted in the format prescribed below. When replying to a particular paragraph or question, ensure that your response references the section and paragraph that asks that question. Proposers are required to submit an electronic document and two (2) hard copies of the original of their proposal. The original must be labeled "ORIGINAL".

Proposals submitted must contain the following information to be considered:

- Cover Letter
- Identification Sheet
- Licensing Form
- Proof of Insurance
- W-9 Form
- References Form
- Cost Proposal
- Public Contract Code Section & Non-Collusion Affidavit
- Proposal Authorization Signature Page
- Two (2) hard copies (one marked "ORIGINAL")
- One (1) digital PDF copy emailed to Fresno EOC

GRADING CRITERIA

Following the deadline for receipt of proposals, all proposals submitted will be analyzed and reviewed by a review panel. Fresno EOC reserves the right to negotiate a contract based on all factors involved in the written proposal without further discussion or interview.

Proposals will be evaluated for cost and compliance with all requirements set forth in this RFP, including timely submission and provision of all documents requested, and for the following minimum requirements:

PHASE 1

Proposals will be examined as to whether or not proposers responded in accordance with the following requirements:

- Proper completion and submittal of required proposal documents.
- Proof of a valid business or professional license from the State of California.
- Submission of a valid proof of insurance certificate.

Proposers who do not respond in accordance with any of the above requirements will be immediately disqualified. This is a non-exclusive agreement. Fresno EOC reserves the right to enter into multiple agreements from this RFP.

PHASE 2

Proposals that were not disqualified in PHASE 1 will be evaluated and scored using the table below:

Evaluation Criteria	Maximum Points	Score
QUALIFICATIONS (20 POINTS)		
Firm Structure and Experience	10	Click here to enter text.
Nonprofit Experience / References	10	Click here to enter text.
SERVICE APPROACH (30 POINTS)		
Understanding of Services, Methodology, and Responsiveness	30	Click here to enter text.
CAPACITY / CAPABILITIES (20 POINTS)		
Service Team (Experience, Certifications, Availability)	10	Click here to enter text.
Technological Capabilities and Resources	10	Click here to enter text.
PRICE (30 POINTS)		
Proposed Fee Structure / Pricing	30	Click here to enter text.
TOTAL SCORE PHASE II (100 POINTS)	100	Click here to enter text.

SUBMITTAL OF PROPOSALS

Sealed Proposals will be received at the Fresno Economic Opportunities Commission (EOC) Main Office at 1920 Mariposa St, Suite # 330, Fresno, CA, 93721, until 2:00 P.M., PST, Friday, July 11, 2025.

ALL PROPOSALS SHALL BE ADDRESSED AS FOLLOWS:

Request for Proposal Legal Services 2025
Chris Erwin, Procurement Director
Fresno EOC
1920 Mariposa St, Suite 330
Fresno, CA 93721

The Proposal envelope shall have stated thereon the name and address of the submitting Contractor.

PROPOSALS WILL NOT BE ACCEPTED AFTER 2:00 P.M., (Pacific Time) Friday, July 11, 2025
ALL PROPOSALS RECEIVED AFTER SAID TIME AND DATE WILL BE TIME-STAMPED
AND RETURNED UNOPENED TO THE SUBMITTER.

SECTION 5 – SUBMISSION FORMS

BLANK

1. IDENTIFICATION SHEET
RESPONDENT TO COMPLETE AND RETURN WITH PROPOSAL

Type or print the following information:

Company: _____

Address: _____

City State Zip

Name: _____

Title: E-mail: _____

Telephone: _____ Fax: _____

Years in business: _____

Number of employees: _____

Name of Insurance carriers: _____

Public Liability: _____ Expires: _____

Workers' Compensation: _____

2. LICENSING

RESPONDENT TO COMPLETE AND RETURN WITH PROPOSAL

By submission of a proposal, Proposer attests to having possession of a duly issued, valid business license issued by the State of California. Such license authorizes a proposer to contract to perform type of work required by the specifications. Should the Proposer fail to provide the number and classification of their State of California License, Fresno EOC may reject the proposal.

CONTRACTOR: _____

BY: _____

TITLE: _____

MAILING ADDRESS: _____

City State Zip

TELEPHONE NUMBER: _____

STATE OF CALIFORNIA LICENSE NO.: _____

Contractor's Signature Date

3. REFERENCES

RESPONDENT TO COMPLETE AND RETURN WITH PROPOSAL

SIMILAR CONTRACTS/RFPs PERFORMED: List below contracts under which the Proposer has provided similar services during the past three (3) years.

Proposer's financial stability, technical and support capabilities will be verified through reference checking, which may include site visits and contact with other clients or vendors.

FIRM NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

CONTACT PERSON: _____

DATE OF CONTRACT: _____ through _____

FIRM NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

CONTACT PERSON: _____

DATE OF CONTRACT: _____ through _____

FIRM NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

CONTACT PERSON: _____

DATE OF CONTRACT: _____ through _____

4. SIGNATURE PAGE

RESPONDENT TO COMPLETE AND RETURN WITH PROPOSAL

The undersigned, having carefully read and examined this RFP, and being familiar with (1) all the conditions applicable to the work for which this proposal is submitted; (2) with availability of the required equipment, materials and labor hereby agrees to provide everything necessary to complete the work for which this proposal is submitted in accordance with the proposal documents for the amounts quoted herein and further agrees that if this proposal is accepted, within five (5) days after the contract is presented for acceptance, will execute, and mail a signed contract to the Fresno Economic Opportunities Commission EOC (EOC).

This Signature/Authorization page must be in Section 1 of your Proposal.

Signature of Authorized Agent

Date

Printed Name of Authorized Agent

Date



FINANCE COMMITTEE MEETING

Date: June 25, 2025	Program: Finance
Agenda Item #: 7	Director: Angela Riofrio
Subject: Banking Change – Wells To Community West Bank	Officer: Salam Nalia

Recommended Action

The Interim Chief Executive Officer recommends the committee approve the proposed transition of banking services from Wells Fargo Bank to Community West Bank.

Background

In response to the evolving landscape of grant funding, the Finance Department proactively sought a line of credit to safeguard the agency's financial stability in the event of a temporary funding lapse. Multiple financial institutions, including both corporate and local banks, were approached. Corporate banks declined to extend a line of credit to Fresno EOC.

Community West Bank, however, offered a \$2.5 million line of credit contingent upon Fresno EOC transitioning its primary banking services to their institution. Community West Bank is fully capable of providing all current banking services without disruption to operations or impact on staff.

Fiscal Impact

The proposed transition to Community West Bank has a neutral to positive fiscal impact. It provides Fresno EOC with access to a \$2.5 million line of credit—an essential financial safeguard amid uncertain grant funding—at no additional operational cost. This move enhances financial flexibility without incurring new expenses.

Conclusion

Transitioning Fresno EOC's banking services to Community West Bank is a strategic and fiscally sound decision that ensures access to a \$2.5 million line of credit, enhances financial stability, and maintains uninterrupted operations—all at no additional cost or impact to staff.



April 2, 2025

Fresno Economic Opportunities Commission
Attn: Salam Nalia
1920 Mariposa Street, Suite 300
Fresno, CA 93721

Salam:

Community West Bank (CWB) is pleased to provide a proposal for a real estate secured revolving line of credit to be used for managing short-term working capital needs. The loan will be secured 1st trust deeds on properties owned by Fresno EOC. The specific properties required are TBD. *The proposed terms and conditions are as follows:*

Borrower:	Fresno Economic Opportunities Commission
Loan Amount:	\$2,500,000 Revolving Line of Credit secured by 1 st trust deed on properties TBD
Use of Proceeds:	Manage the short-term working capital
Rate:	Prime plus .35% (initial rate set at time of documentation. Today's rate equates to 7.85%)
Floor:	100 basis points below initial starting rate
Term:	12 months
Repayment:	Monthly interest; principal and accrued interest due at maturity
Loan Fee:	\$10,000
Prepayment:	NA
Third Party Costs:	Appraisal, environmental and title costs
Collateral:	First Trust Deed on commercial real estate owned by Fresno EOC. Properties to be encumbered to be determined.
Guarantor:	N/A

THIS PROPOSAL LETTER SHALL NOT BE CONSIDERED A COMMITMENT TO LEND

Other Requirements:

- Quarterly Internally Prepared Financial Statements and budget comparison required within 45 days of quarter-end.
- All Deposit Accounts and required cash management and electronic services to be established prior to loan advances

At this time, the bank is requesting the following information to further evaluate this credit and may require additional information to fully underwrite the loan. Initially, the following is requested:

- Physical addresses of all Fresno EOC owned properties
- Copy of specific Bank Account Analysis Statements or list of all current banking depository services (i.e. Online Banking, Positive Pay, ACH) as well as any additional ancillary services including merchant card services and corporate credit cards
- 2021, 2022 and 2023 Organization Tax Returns
- Entity documentation including current Statement of Information and board letter authorizing the right to borrow

The issuance of this proposal is based upon the accuracy of (i) the representations and statements of the applicants, (ii) the preliminary collateral appraisal, if any, and (iii) all additional information, representations, exhibits and other matters submitted to CWB. CWB reserves the right not to fund the loan if prior to loan closing there is material adverse change in your financial condition. Additional information may be requested to complete this transaction.

This proposal letter is not meant to be, nor shall it be construed as an attempt to define all of the terms and conditions of the transactions involved in this financing. Rather it is intended only to outline certain basic points of business understanding around which the legal documentation is to be structured. Further negotiations within the general scope of these major terms shall not be precluded by the issuance of this proposal letter and its acceptance by your company.

Your signature and date below will serve as acceptance of these terms and conditions. This proposal is valid through **April 20, 2025**. Should you have any questions please contact me at 559-323-3481. Thank you for the opportunity.

Sincerely,

mark smith

Mark Smith
SVP – Market Manager
Clovis Fresno Commercial Banking

Salam Nalia

Date

THIS PROPOSAL LETTER SHALL NOT BE CONSIDERED A COMMITMENT TO LEND

THIS PROPOSAL LETTER SHALL NOT BE CONSIDERED A COMMITMENT TO LEND



June 20, 2025

Chris Erwin, Procurement Director
Fresno EOC
1920 Mariposa Mall, suite 330
Fresno, CA 93721

Re: Request for Proposal #125
Food Service Efficiency Consultant 2025

Ruck-Shockey Associates, Inc (RSA) is pleased to respond to this RFP. Attached find our proposal to support the Fresno EOC Food Services in assessing means to improve the operational efficiency, sustainability, and cost-effectiveness of your large-scale food service operation.

We have carefully reviewed your requirements, information and our experience to support your effort. We believe we have the depth and experience to successfully execute the deliverables required. The Proposal addresses the scope of work, deliverables, work methodology, our team, fees, resumes, and information regarding our firm. We are happy to work with you and adjust the proposal to ensure a successful project.

At RSA we are facilitators, we work with the organization's team to ensure the philosophy, goal and objectives of the project are met and in keeping with the Fresno EOC operational philosophies. We work to provide direction towards a facility that is not foreign to the operator by utilizing experiences from them and ourselves, our combined forward thinking, and leading-edge technologies and methods. The experience of the two principals covers over 40 foodservice operational assignments per year as well as exposure to 100's of operations of various institutional facilities. Bringing this diversity of experience to you and your team will be a benefit and resource as you consider all the available options.

We look forward to discussing in further detail any aspect of our proposal and approach to this project. Our ability to dedicate resources to this project can begin as early as July 11, 2025. As with other clients we serve, we strive to align the appropriate level of resources to each client's project to ensure timely as well as quality deliverables by our team.

Thank you again for the opportunity to provide this response and hopefully our services.

Warm Regards,

A handwritten signature in cursive script that reads 'Carolyn M Ruck'.

Carolyn Ruck
Principal
Ruck-Shockey Associates, Inc.

PROPOSAL FOR FRESNO EOC RFP #125 Food Service Efficiency Consultant 2025



2023



Mission

We fight to end poverty.

Vision

A strong Fresno County where people have resources to shape their future free from poverty.

Core Values

Working together to accelerate change.

Centering our work around the community.

The community's voice and direction.

Empathy, compassion, and the human connection.



Background Information

Fresno Economic Opportunities Commission (Fresno EOC) is soliciting proposals from qualified consultants to assess and improve the operational efficiency, sustainability, and cost-effectiveness of our large-scale food service operations. The objective is to identify opportunities to streamline workflows, optimize staffing, reduce waste, and support the strategic goals of quality improvement and program expansion.

Operation Scope includes:

➤ Food Service Operations includes:

- Food distributions – Provides food to families residing in rural communities and inner-city areas
- Food Services Home Delivery – Economical prepared food delivery service designed to fit the needs of anyone who cannot or prefers not to prepare all of their own daily meals
- Summer Meals for Kids – Provides free meals to kids ages 1 – 18 during summer break
- WIC – Women, Infants and children – Provides healthy foods, nutrition education, breastfeeding support, health & community referrals to pregnant women, new moms, dads and children (up to age 5).
- Catering

➤ Kitchen:

- 10,000 Square Feet
- Produces between 4,500 – 6,000 meals per day

➤ Staff:

- 55 FTEs

➤ Areas Served:

- Provide Meal Service in four (4) counties – Fresno, Madera, Kings and Tulare counties



Foodservice Efficiency Study



Ruck-Shockey Associates, Inc. has developed this response confidentially for the use of the Fresno Economic Opportunities Commission. We are dedicated to providing the linking insights into what is available in new systems, strategic plans, new technology and implementation of future improvements in your operation. We utilize technological advancements, efficient processes, and comprehensive implementation programs to achieve bottom line results. We are pleased to provide the following information on our approach, passion, and qualifications.

Introducing Ruck-Shockey Associates, Inc (RSA) – Foodservice Consulting

- RSA is headquartered in Truckee, California with regional offices in Houston, Columbus, New Orleans and New York.
- We partner with NGAssociates (NGA) for design services and assistance with real estate due diligence for foodservice needs for all industry sectors. They are headquartered in San Francisco Bay Area and maintain offices worldwide.
- Our consulting team brings hands-on culinary, nutrition, operations and management experience in its approach to creating workplace and retail foodservice facilities.
- The RSA team brings an objective view to your operations. We are able to identify operational, culinary, quality and facility improvements and make recommendations based on our extensive knowledge of the food and hospitality industry and best practices. This includes assisting clients with accurate cost estimating for budget management, labor efficiencies and workflows; equipment management – purchasing of and maintenance; food/supply management – inventory, product specification, purchasing; menu development and management, production control, food distribution; nutrition and how it is incorporated into the operation as well as providing resources to the customer.
- We focus on the customer's experience, as well as creating an efficient and attractive work environment for the culinary and operations team
- We strive to set industry benchmarks and standards for sustainability in kitchen design and operations.
- We understand the balance and challenges of maintaining quality and service goals while addressing financial challenges and budgetary needs for an operation.

Every organization has unique needs. Our goal for each project is to help organizations realize and surpass their expectations and aspirations. We look forward to working with you on this project.

Please review the following proposal and let us know if we have accurately addressed the needs of the project and/or if you require additional information. We will work with you to ensure the project methodology and actions meet your need.

Carolyn Ruck, Principal
Ruck-Shockey Associates, Inc.

Proposal Authorization Signature Page



4. SIGNATURE PAGE

RESPONDENT TO COMPLETE AND RETURN WITH PROPOSAL

The undersigned, having carefully read and examined this RFP, and being familiar with (1) all the conditions applicable to the work for which this proposal is submitted; (2) with availability of the required equipment, materials and labor hereby agrees to provide everything necessary to complete the work for which this proposal is submitted in accordance with the proposal documents for the amounts quoted herein and further agrees that if this proposal is accepted, within five (5) days after the contract is presented for acceptance, will execute, and mail a signed contract to the Fresno Economic Opportunities Commission EOC (EOC).

This Signature/Authorization page must be in Section 1 of your Proposal.

<u>Carolyn M. Ruck</u>	<u>6-20-2025</u>
Signature of Authorized Agent	Date
<u>Carolyn M. Ruck</u>	<u>6-20-2025</u>
Printed Name of Authorized Agent	Date

(559) 263-1000

FresnoEOC.org



RFP - Identification Sheet

Proof of Insurance is
provided in the
Appendix



1. IDENTIFICATION SHEET RESPONDENT TO COMPLETE AND RETURN WITH PROPOSAL

Type or print the following information:

Company: Ruck-Shockey Associates, Inc.

Address: 12813 Caleb Drive

Truckee CA 96161

City State Zip

Name: Carolyn Ruck

Title: E-mail: Principal, carolyn@ruckshockey.com

Telephone: 530-536-3255 Fax: 530-536-3256

Years in business: 28 Years

Number of employees: 4

Name of Insurance carriers: Hartford - - See copy of COI

Public Liability: Hartford Expires: Recurring renewal

Workers' Compensation: Hartford

(559) 263-1000

FresnoEOC.org



Business Licensing



2. LICENSING RESPONDENT TO COMPLETE AND RETURN WITH PROPOSAL

By submission of a proposal, Proposer attests to having possession of a duly issued valid business license issued by the State of California. Such license authorizes a proposer to contract to perform type of work required by the specifications. Should the Proposer fail to provide below, the number and classification of Proposer's State of California License, Private Patrol Permit from the City of Fresno, Fresno Economic Opportunities Commission (EOC) may reject this proposal.

CONTRACTOR: Ruck-Shockey Associates, Inc.

BY: Carolyn Ruck

TITLE: Principal

MAILING ADDRESS: 12813 Caleb Drive

<u>Truckee</u>	<u>CA</u>	<u>96161</u>
City	State	Zip

TELEPHONE NUMBER: 530-536-3255

STATE OF CALIFORNIA LICENSE NO. : California Secretary of State entity # 2012649 -

(Private Patrol Operators License): N/A

Private Patrol Permit (City of Fresno): N/A

<u>Carolyn M. Ruck</u>	<u>6/20/2025</u>
Contractor's Signature	Date

(559) 263-1000

FresnoEOC.org

f y t i



ABOUT RUCK-SHOCKEY ASSOCIATES, INC.

Ruck-Shockey Associates, Inc. is a market leader in providing support service solutions to augment our client's outcomes in performance, engagement of colleagues as well as customers and quality results.

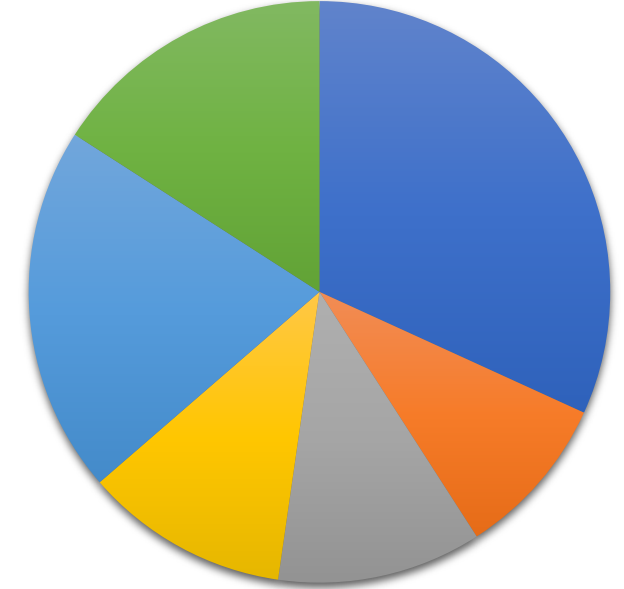


We are guided by our values of:
Ethics, Neutrality, Quality, Diversity, and Customization.

Ruck-Shockey Associates, Inc.

- Principals: Georgie Shockey & Carolyn Ruck, RD
- Senior Directors: Michael Salvatore, CEC & Donald Sipp, CHESP
- Incorporated as an S-Corp in 1997
- 100% Female owned; Certified WOSB #117699118 | V5HA4GM2JM9
- Manage 50 + projects each year
- Members of: AHF, ACF, AND, ANFP, AHE, IFMA, ISSA, RCA, James Beard Foundation, Chaîne des Rôtisseurs
- Our professional team—Hospitality and Food Service Consultants
- See more about us:
 - Ruckshockey.com
 - Ruck-Shockey Learning.com

RSA Segments



- | | |
|--------------|---------------------|
| ■ Acute Care | ■ Long Term Care |
| ■ C & U | ■ Corp Dining |
| ■ Learning | ■ Consult to Others |

Services Provided Related to this Study

Operations

- Traditional to cook-chill to convenience kitchens
- Menu Management
- Recipe and product development
- Food and Supply cost
- Food production
- HACCP and food safety
- Staffing and workflows
- Staff competency reviews
- Quality assessments
- Regulatory
- Training
- Kitchen functional planning, layout and efficiency

Meal Delivery Assessment

- Current and Future Capacity Needs Analysis
- Space Utilization and Flow Requirements
- Capital Investment Recommendations
- Financial Model and Return on Investment Projections
- Customized Meal Delivery System Design
- Plate/Tray Aesthetics & Presentation
- HACCP Standards Implementation
- Meal delivery service for program for home care, schools, etc.

Nutrition and Wellness

Menu Planning

- Recipe Development and Nutritional Analysis
- Guidelines for Healthy Eating
- Professional Education Tools and Resources
- Strategic and Resource Planning
- Clinical Nutrition (Healthcare)



Ruck-Shockey Associates, Inc. will work with Fresno EOC – Food Services to identify opportunities to streamline workflows, optimize staffing, reduce waste, and support the strategic goals of quality improvement and program expansion. We will commit all our resources to this project and work with the team to ensure all deliverables are met as mutually agreed.

The Scope of work is as follows:

- Conduct a comprehensive operational review of all food service process
- Identifying inefficiencies in production, staffing, kitchen layout, and logistics
- Analyze current labor structure (management, production and support staff)
- Recommend labor cost savings strategies
- Review of current inventory control management policies and procedures
- Recommending cost-savings and waste reduction strategies
- Review data collection/tracking
- Review current allocation procedures, with added focus on meal pricing
- Recommend improvements in inventory control and procurement practices

Deliverables:

- Initial Assessment Report (within 30 days – assumes when data is received and site visit scheduled to draft report)
- (Summary) Providing a prioritized action plan for implementation
- (Summary) Efficiency Improvement Plan with timelines and key Performance indicators
- Presentation to leadership team
- Final report including recommendations, budget impacts, cost savings strategies and implementation plan for
 - Food Processing Center organizational and labor structure
 - Inventory control policies and procedures
 - Cost allocation and meal pricing policies and procedures
 - Data collection/tracking systems

Methodology

The methodology and approach would be subject to confirmation and a contract with mutually agreeable deliverables. Ruck-Shockey Associates, Inc. will keep all information and documents shared confidential and used only to support the work of this project.

CONFIDENTIAL



Project Stage	Process, Approach and Methodology	Associated Fee & Expense
Project orientation and needs assessment	<ol style="list-style-type: none"> 1. Confirm the project objective, scope, time frame, phasing, meeting schedules, key contacts and deliverables with the team. 2. Develop the work plan to incorporate the major tasks, individual activities, timeframes for completion and responsibilities. Additionally, it will set essential meeting dates. 3. Request previous studies, and other pertinent hospital statistics, foodservice operational data, kitchen layout, current and future volume requirements, patient floor configurations, current layout of facilities, internal transportation paths, technology and equipment capabilities, staffing patterns, FTE's, and pertinent financial, demographic and volume statistics (in the form of our project questionnaire) for review prior to our on-site visit. 4. [Note: the above is a sample from the questionnaire that will be pre-formatted and organized for ease of completion by the two facilities. An administrative designee will be asked to be responsible to verify any financial and statistical information submitted.] 5. Confirm all other services provided by the Department of Nutrition Services impacted by this project. 	Inc with Site visit fee \$0

Project Stage	Process, Approach and Methodology	Associated Fee & Expense
An on-site review of the operations, current information and data including. 2 Operations Consultants for 2.5 days 1 Design consultant for 1 day	This review will involve the following: <ul style="list-style-type: none"> • Visit the kitchen and locations served to verify and confirm background information, space allocation, operational methods, staffing, logistics and the current annual costs for operating the Department • Conduct select interviews with essential staff (nursing, admissions, volunteer, etc.) of the facilities and within the Department (identify with facility team) • Observe and inspect the existing food services facilities and operations • Understand future expansion needs and goals. Evaluate resources accordingly • Equipment list, preliminary – list recommended equipment by work area and as required to support the proposed system; note new and existing; include meal assembly and transport needs. Look at kitchen layout for efficiencies and future expansion needs • Gather all existing plans for each area at each facility and document existing equipment • Study all current flow of food products throughout the facility and food operation system. The areas of focus will be food production, meal distribution, bulk food movement as well as the return of any soiled items to the kitchen, and kitchen layout • Observe and review staffing workflows and labor structure • Observe food service delivery/logistics • Understand budget and pricing strategies. • Review food cost – purchasing, inventory and usage • Observe and collect data for summaries indicating current foodservices, key operational statistics or characteristics for patient services, production and service systems employed, volumes and quantities, existing kitchens' condition, patient menu related needs, technology status and capabilities. • Summarize current expense and staffing information to establish a baseline and performance indicators/benchmarks • At the conclusion of this phase the CT will discuss findings on site and confirm with the team all food service needs and benchmarks. 	\$11,000 \$3500

Methodology

Continued

CONFIDENTIAL



Project Stage	Process, Approach and Methodology	Associated Fee & Expense
Analysis phase and Draft Report	<p>The CT will:</p> <ul style="list-style-type: none"> Develop summaries indicating current foodservices, key operational statistics or characteristics for food services provided, production and service systems employed, volumes and quantities, existing kitchens' condition, menu related needs, staffing logistics, technology status and capabilities. Outline strengths and weaknesses Analyze labor and build a zero base staffing plan based on observations and information provided as a comparative and baseline for work flow enhancements Review production and costing data provided Analyze policy and procedures/process for purchasing, inventory, production, costing, allocation, distribution Financial review and budget suggestions based on analysis of costs Outline kitchen layout and structural needs as it relates to current and future status needs. Provide costing for improvements if needed. Summarize current expense and staffing information to establish a baseline and performance indicators/benchmarks and basis for recommendations Note opportunities to improve satisfaction or cost savings/additional expense Develop draft report to include summary or recommendations, efficiency improvement plan with a prioritized action plan for implementation with timeline and key performance indicators 	<p>\$15,600</p> <p>\$0</p>

Project Stage	Process, Approach and Methodology	Associated Fee & Expense
Presentation of Draft Report and follow up for Final Report	<ul style="list-style-type: none"> Present draft report to leadership team Provide additional analysis if needed Update report to include feedback provided Final Report to include recommendations, budget impacts, cost savings strategies and implementation plan for – <ul style="list-style-type: none"> Food Processing Center organizational and labor structure Inventory control policies and procedures Cost allocation and meal pricing policies and procedures Data collection/tracking systems 	<p>\$5000</p> <p>\$500</p>
Implementation Support	<ul style="list-style-type: none"> Determined based on results of report and need by Fresno EOC 	TBD

Timing and Basic Design

RSA will work with the Fresno EOC – Food Services team to develop a timeline that meets the goals of the project. All work will be done in collaboration with the team with methodology and approach confirmed. All activities will call for the involvement of essential staff members to participate and provide information in a timely manner. Timing as known at this time:

Action			30 day period for Initial Assessment						
	Week 1	week 2	week 3	week 4	week 5	week 6	Week 7	Week 8	Week 9
Contract execution and kick-off									
Request and gather data, set on-site schedule and agenda									
On-site Visit 2.5 days									
Document comparisons (data v observation)									
Analysis and Recommendations including initial prioritized action plan for implementation and efficiency improvement plan with timelines and key performance indicators									
Develop and deliver draft report									
Presentation to Leadership									
Development of Final report based on feedback									
Final report									

All timing is dependent upon the receipt of information plus time to schedule onsite visits and calls with all participants. The activities would call for the involvement of essential staff members to participate and provide information in a timely manner. One Principal, Carolyn Ruck will lead this project and is supported by our operation subject matter experts and analysts for each of the projects outlined.

HOW WE DELIVER

1. Defining **quality and service goals** based on the organization's performance goals.
2. Understanding the **current customers** that are served and their successes.
3. Using internal knowledge, expertise to draw upon for a **program framework**.
4. Understanding and focusing on the **key drivers of expenses**, drilling down on the relationship between service levels and frequency demands.
5. Generate innovative ideas to **uniquely position** a new program or service.
6. Identifying **ideas and innovations** that align culturally as well as fiscally.
7. Ensuring that service and expense targets are **integrated with organizational plans** and budgets.
8. Facilitating the achievement and sustainability of the program's vision through a highly disciplined, proactive use of **balanced discussions, meetings and processes**.

Consulting Support Approach and Fees

The methodology and approach would be subject to confirmation and a contract with mutually agreed upon deliverables. RSA will keep all information and documents shared confidentially and used only to support the work of the project. Project start date would be mutually agreed upon.

The fee for services as noted in this proposal, will be billed hourly per the fee structure* as used, not to exceed \$32,000 plus expenses** estimated at \$4,000. The amount of time spent will vary depending on the complexity and demands throughout the process. RSA will work closely with the Leadership team to coordinate use of resources. Work will be documented.

Billing periods will be tied to project phase –

- first billing at completion of site visit,
- second billing upon receipt of draft report,
- final billing upon delivery of Final Report.

If further deliverables are desired, RSA will submit an addendum to this proposal for further services and related fees based on the fee structure noted. Fee structure will be guaranteed for 1 year.

*Hourly Rate Fee Structure:

- RSA Principal - \$175/hour
- Designer - \$250/hour
- RSA Sr. Director - \$150/hour
- Design Project Manager - \$225/hour
- CAD/Revit Design Manager - \$200/hour
- Leadership onboarding and training - \$140/hour
- Professional Operator (RD, CEC, Technology) - \$135/hour
- Operations Consultant - \$110/hour

**Expenses:

Defined as costs for parking, automobile mileage, automobile rental, coach air travel, accommodation and meals while on site visits, drawings, reproductions and courier services which are incurred in the interest of the project will be billed separately at cost. **Expenses shall comply with Frenso EOC Travel Policy and are only reimbursable for work performed for the project.**

References

3. REFERENCES RESPONDENT TO COMPLETE AND RETURN WITH PROPOSAL

SIMILAR CONTRACTS/RFPs PERFORMED: List below contracts under which the Proposer has provided similar services during the past three (3) years.

Proposer's financial stability, technical and support capabilities will be verified through reference checking, which may include site visits and contact with other clients or vendors.

FIRM NAME: Marshall Hospital
ADDRESS: 1100 Marshall Way , Placerville, CA 95667
PHONE NUMBER: 530-626-2730
CONTACT PERSON: Mary Beth Fahy , Director Food and Nutrition Services
DATE OF CONTRACT: 7-2022 through 10-2023

FIRM NAME: Santa Clara Valley Medical Center
ADDRESS: 751 Bascom Ave, San Jose, CA 95128
PHONE NUMBER: 408-856-4126
CONTACT PERSON: Elena Gagliardi , Acting Director Food and Nutrition Services while there on project
DATE OF CONTRACT: 11 - 2018 through 10 - 2023

FIRM NAME: Trinity Health system
ADDRESS: 20555 Victor Parkway, Livonia, MI 48152
PHONE NUMBER: 734-343-2417
CONTACT PERSON: George Cranmer, Vice President Support Services
DATE OF CONTRACT: 2015 through current - contract renewal

Note: RSA has done work with

- Meals on Wheels of alameda County – early 2000
- Spectrum Community Services – serving Alameda County in 2007 and 2008

These fall out of the reference range and our contacts are no longer there

(559) 263-1000

FresnoOC.org

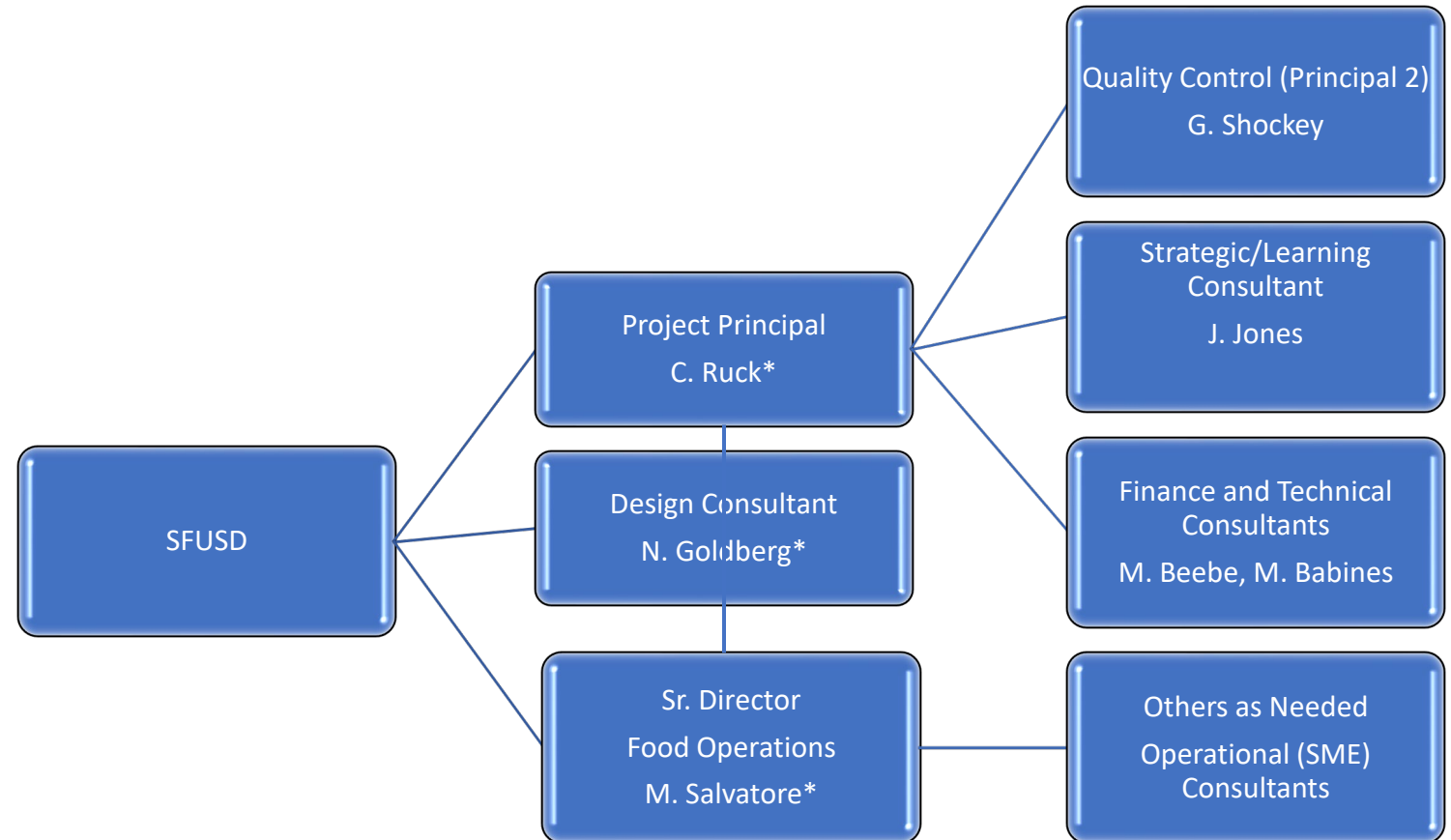
f y t i



Our Team

RSA Principal, Carolyn Ruck will lead this project.

Ruck-Shockey Proposed Project Team Structure



*Bios for key participants are provided in the proposal

RSA Leaders

Georgie Shockey, Principal and co-founder, has been in the hospitality business since 1980. Her background includes a progression of hospitality operations and sales positions for contract organizations. Ms. Shockey has managed operations ranging from specialized EVS programs to large cook-chill facilities. Ms. Shockey has a BS degree in nutrition from The Ohio State University as well as advanced financial training from Stanford University.



Carolyn Ruck, Principal and co-founder, has been in the hospitality business since 1982. Her background includes a progression of operation and technical support positions for contract and self-operated facilities. Ms. Ruck has also managed multi-unit operations, directed corporate clinical programs and performed several project management functions. Ms. Ruck has a BS degree from Texas Christian University with honors.



RSA Leaders

Donald Sipp, CHESP, CMIP, Senior Director, has been in the hospitality business since 1997. His background includes a progression of hospitality operations leadership positions for contract organizations and teaching management and hospitality at the university level. Mr. Sipp has a firm knowledge of enhanced disinfection practices, qualitative aseptic cleaning results, technology, linen and laundry, grounds upkeep, and patient transport management service. Mr. Sipp has an MBA from The University of Phoenix, and a BS from Southern Miss University, as well as several certificates and certifications with respect to cleaning and disinfection.



Michael Salvatore, CEC, Senior Director, has been in the hospitality business since 1977. He is a Certified Executive Chef specializing in food service solutions that deliver profitable sales, a positive team atmosphere, and ensure guest delight. He has brought hospitality into the healthcare segment and has applied safe food and personnel practices with self-audit tools that have passed rigorous Federal, State, and Local inspections within large healthcare systems. He holds a Culinary Degree from the Academy of Culinary Arts and is a James Beard Award winner.



RSA Project Team

Julie Jones, MS, RDN, LD, Director of Performance Learning for RSA. Julie has spent years developing high performing teams, talent and strategic vision while delivering outcomes for Nutrition Services at The Ohio State University Wexner Medical Center (WMC), a 7-hospital system located in Columbus, Ohio. Julie was awarded the Silver Plate for Healthcare Foodservice from the International Foodservice Manufacturers Association in 2015, that recognizes the best in operational talent in the industry. Julie has also served as the President of the Association for Healthcare Foodservice (AHF) and was recognized with a Lifetime Achievement Award from the association.

Julie@ruckshockey.com



Mark Beebe, MBA, Director of Finance for RSA. Mark has served as a CFO and Finance Director for a variety of organizations for the last 20 years. His experiences across Retail, Higher Education, Professional Sports, Supply Chain, Real Estate and Manufacturing businesses provide a broad perspective to financial management. Mark has a unique ability to create complex financial models that allow for variety of “what-if” scenarios yet are easy to discuss and interpret for non-financial professionals. Plans created under his leadership typically have a variance of +/- 3% when operationalized. Mark@ruckshockey.com



RSA Project Team

Other RSA Project Team Consultant Expertise

RSA maintains contracts with a variety of subject matter experts based on the project's need, location, and duration of the engagements. The specific areas of Food, EVS, and Patient Transport would have a parallel SME in the functional area. These include:

Operations
Training
Culinary

Dietitians
Technology
Design

Detail Bios of Key Consultants for Project



Carolyn Ruck, Principal

530.536.3255 Office | 510.543.4230 Mobile
carolyn@ruckshockey.com

Education

Bachelor of Science
Food and Nutrition
Texas Christian University
Fort Worth, TX

Registered Dietitian

Affiliations

The Academy of
Nutrition and Dietetics

The Food Consultants
Group (FCG)

Association for
Healthcare
Foodservice (AHF)

Association for
Healthcare
Environmental
Services (AHE)

Presentations

AHF
NACFUS
National Restaurant Assoc.
Food and Nutrition Conference,
Academy of Nutrition
and Dietetics
Premier GPO
US Foodservice
Gordon Foodservice
Sysco

Experience

Carolyn has over 35 years of operational and project experience including operational review & assessment studies; service integration (multi-service/multi-unit); regulatory and licensing; food and environmental service management and operations, supply cost, work flow and productivity management, meal deliver service programs; oversight reviews; implementation processes and request for proposal (RFP) leadership. She has extensive knowledge in all aspects of hospitality management, including the management of daily operations, proposal, contract negotiations and RFP processes, cost control and revenue generating programs.

Selected Project Experience

Sutter Health System
California
Various locations

UCLA Medical Center
Los Angeles, CA

UC Davis Medical Center
Sacramento, CA

UC San Francisco Medical Center
San Francisco, CA

FCA/San Francisco General Hospital
San Francisco, CA

University Pittsburg Medical Center
Pittsburg, PA

Geisinger Health System-Department of
Medicine/Clinical Nutrition
Danville, PA

Ohio State University
Medical Center
Columbus, OH

Dignity Health System
California and Arizona
Various locations

The Cleveland Clinic
Cleveland, OH

John Muir Health System
Walnut Creek, CA

Peace Health System
Eugene, OR

Oakland Unified
School District
Oakland, CA

Premiera Blue Cross
Mountlake Terrace, WA

Foodservice & Hospitality Consulting | Management | Planning & System Design | ruckshockey.com



Detail Bios of Key Consultants for Project



Michael P. Salvatore, III CEC®
Senior Director

Education

Associate of Science
Culinary Arts
The Academy of Culinary Arts
Mays Landing, NJ

Certified Executive Chef
ACF, St. Augustine, FL

Affiliations

American Culinary Federation

Association of Healthcare
Foodservice (AHF) Culinary
Competition Chair

Chaine des Rôtisseurs
Vice Conseiller Culinaire

James Beard
Foundation Resident
Professional

Food Bank for NYC
Culinary Council

Research Chefs Association
(RCA) Professional Member

Awards

The Perry Award, James Beard
Foundation

Presentations

Sysco Corporation
Carlson Rezidor
NASFT
RWJUH
Houlihan's
Columbia University

Experience

Chef Salvatore has over thirty-five years of culinary, management, and ownership experience. His strong hospitality background took flight beginning as the youngest Executive Chef hired by Hyatt Hotels and led them for eight years. Chef has owned two fine dining restaurants affording him an owner's fiscal responsibility. Additionally, he possesses extensive product knowledge, R & D, operational transitions, system implementation, procurement, and sourcing expertise after fifteen years as Director of Culinary Resources for Sysco and five years with Ruck-Shockey Associates, Inc.

Chef specializes in food service solutions that deliver profitable sales, a positive team atmosphere, and ensuring guest delight. He has brought hospitality into the healthcare segment and has applied safe food and personnel practices with self-audit tools that have passed rigorous Federal, State and Local inspections within large healthcare systems.

Salvatore's largest undertaking was the rebranding of Sysco Metro NY for Manhattan. This entailed graphic concepts, product alignment, and brand equity enhancement through multiple customer-facing events and management of local Corporate Citizenship.

Selected Project Experience

Loyola University Medical Center
Maywood, IL

Trinity Health, Corporate Resource
Livonia, MI

St. Alphonsus Health System
Boise, ID

Sysco Metro NY Rebranding

NYCWFF 2012-2015
Diamond Sponsor/Multiple activations

NJWFF 2010-2015
Platinum Sponsor/Multiple activations

NTUWS 2013-2015
Presenting sponsor/Multiple activations

Taste of the Nation NYC
Presenting Sponsor/Site Coordinator

Advisory

Food & Finance High School
Board of Directors

Food Bank for NYC
Culinary Council

NYCDOHMH
Good Choice® Pilot Member

Gohan Society
Advisory Council

Greek Chefs' Club
Advisory Council

AHF Culinary Competition
Committee Chair

12813 Caleb Drive
Truckee, CA 96161
908.797.2000
www.ruckshockey.com

Providing sustainable & successful Hospitality Management Services for 20 years.



Detail Bios of Key Consultants for Project



Nahum Goldberg Project Principal and Design Lead



Background

Nahum Goldberg is a project designer and lead consultant for projects in the areas of food service design, concept development, operational consulting, and planning, with regional and international project experience. His primary clientele are organizations, architects, and developers.

Nahum brings over 35 years of experience to the design team in management of foodservice operations, training, innovative design, and kitchen equipment contract management. His past experience as contracts purchasing manager with a major equipment dealer presents particular value for understanding contracts and controlling procurement costs.

Professional Experience

- NG STUDIO/Western Division VP at Next Step Design, San Francisco, CA
- Strategic Advisor at Pantry Retail, Inc. (acquired by Byte Foods), San Francisco, CA
- Senior Associate at Cini-Little International, San Francisco, CA
- Contracts Purchasing Manager at East Bay Restaurant Supply, Oakland, CA
- Project Manager Operational Consultant at Nachshon Food Facilities Consultants, Israel
- Founder - Product Development, Content at Nachshon Software Development, Israel
- Chef and Manager of Dining Services for community kitchens, Israel
- Chef and Service Positions at The Ritz Café, Zapotec Restaurant and Le Grenier, Martha's Vineyard, MA

Professional Affiliations

- Society for College and University Planning (SCUP) - Member
- Foodservice Consultants Society International (FCSI) – Professional Member
- FCSI Educational Foundation – Past President
- Society for Hospitality and Foodservice Management – Member
- California Energy Commission, High-Efficiency Hot Water Systems in Foodservice – Technical Advisory Committee Member

Education/Credentials

- B.Sc., Community Nutrition – University of California, Davis, CA
- Culinary, Nutrition and Foodservice Studies – Laney College, Oakland, CA
- Certificate, LEED AP, Interior Design and Construction – U.S. Green Building Council
- Certificate, Construction Supervision

NGAssociates
Foodservice Consultants

Page 7

Public Contract Code Section and Non- Collusion Affidavit

The original will be provided
in the hard copy



NON-COLLUSION AFFIDAVIT

STATE OF CALIFORNIA
COUNTY OF Fresno

I, Carolyn M Ruck, being first duly sworn, deposes and says that I am
the Principal (Typed or Printed Name) of Ruck-Shockey Associates, Inc. the party submitting
(Title) (Bidder Name)
the foregoing Bid Proposal (the "Bidder"). In connection with the foregoing Bid Proposal, the
undersigned declares, states and certifies that:

1. The Bid Proposal is not made in the interest of, or on behalf of, any undisclosed person, partnership, company, association, organization or corporation.
2. The Bid Proposal is genuine and not collusive or sham.
3. The Bidder has not directly or indirectly induced or solicited any other bidder to put in a false or sham bid, and has not directly or indirectly colluded, conspired, connived, or agreed with any other bidder or anyone else to put in sham bid, or to refrain from bidding.
4. The Bidder has not in any manner, directly or indirectly, sought by agreement, communication, or conference with anyone to fix the bid price, or that of any other bidder, or to fix any overhead, profit or cost element of the bid price or that of any other bidder, or to secure any advantage against the public body awarding the contract or of anyone interested in the proposed contract.
5. All statements contained in the Bid Proposal and related documents are true.
6. The Bidder has not, directly or indirectly, submitted the bid price or any breakdown thereof, or the contents thereof, or divulged information or data relative thereto, or paid, and will not pay, any fee to any person, corporation, partnership, company, association, organization, bid depository, or to any member or agent thereof to effectuate a collusive or sham bid.

Executed this 20 day of June, 20 25 at Truckee, Nevada Co., CA
(City, County and State)

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Carolyn M Ruck
Signature



Carolyn M Ruck
Name Printed or Typed

12813 Caleb Drive
(Address)

Truckee, Nevada Co., CA
(City, County and State)

530-536-3255
(Area Code and Telephone Number)

CHABOT-LAS POSITAS COMMUNITY COLLEGE DISTRICT
BID #06-07, INSTALLATION OF ROLL-UP DOOR AND OVERHEAD POWER GRID IN BUILDING 1400 (MACHINE SHOP),
INSTALLATION OF NEW ENTRY DOOR BUILDING 1000 (ART GALLERY), INTERIOR IMPROVEMENTS TO BUILDINGS 1200 AND 1300
(PERFORMING ARTS CENTER) CHABOT COLLEGE.

NON-COLLUSION AFFIDAVIT
Page 1 of 1

Proof of Insurance

A COI will be delivered to upon award with Fresno EOC named



ACORD TM CERTIFICATE OF LIABILITY INSURANCE					DATE (MM/DD/YY) 4/8/25	
PRODUCER Whitney & Baird 15 Niagara Avenue San Francisco, CA 94112			THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.			
INSURED Ruck-Shockey Associates, Inc. 12813 Caleb Drive Truckee, CA 96161			INSURERS AFFORDING COVERAGE			
			INSURER A: Sentinel Insurance Co			
			INSURER B: Gemini Insurance Co			
			INSURER C: Hartford Accident & Indemnity Co			
			INSURER D:			
			INSURER E:			
COVERAGES						
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	57SBANL5351	7/16/24	7/16/25	EACH OCCURRENCE	\$ 2,000,000
					FIRE DAMAGE (Any one fire)	\$ 1,000,000
					MED EXP (Any one person)	\$ 10,000
					PERSONAL & ADV INJURY	\$ 2,000,000
					GENERAL AGGREGATE	\$ 4,000,000
					PRODUCTS - COMPOP AGG	\$ 4,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	57SBANL5351	7/16/24	7/16/25	COMBINED SINGLE LIMIT (Ea accident)	\$ 2,000,000
					BODILY INJURY (Per person)	\$
					BODILY INJURY (Per accident)	\$
					PROPERTY DAMAGE (Per accident)	\$
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT	\$
					OTHER THAN AUTO ONLY: EA ACC	\$
					AGG	\$
A	EXCESS LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE RETENTION \$	57SBANL5351	7/16/24	7/16/25	EACH OCCURRENCE	\$ 1,000,000
					AGGREGATE	\$ 1,000,000
						\$
						\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	57WECAG7BRY	7/1/24	7/1/25	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER	
					E.L. EACH ACCIDENT	\$ 1,000,000
					E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
					E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
					\$1,000,000each claim/\$2,000,000 agg limit	
B	OTHER Professional Liability	VCPL067666	4/1/25	4/1/26		
DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS						
CERTIFICATE HOLDER			<input checked="" type="checkbox"/> ADDITIONAL INSURED; INSURER LETTER: A		CANCELLATION	
					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.	
					AUTHORIZED REPRESENTATIVE Robin D Bauer	
ACORD 25-S (7/97)			© ACORD CORPORATION 1988			

IRS Form W-9



Form W-9
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Ruck-Shockey Associates, Inc.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC
☐ C Corporation
☒ S Corporation
☐ Partnership
☐ Trust/estate
☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) **_____**
Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.
☐ Other (see instructions) **_____**

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 2).
Exempt payee code (if any) **_____**
Exemption from FATCA reporting code (if any) **_____**
(Apply to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
12813 Caleb Drive

6 City, state, and ZIP code
Truckee, CA 96161

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number
9 4 - 3 2 7 2 8 9 5

OR
Employer identification number
9 4 - 3 2 7 2 8 9 5

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here

Signature of U.S. person **Carolyn M. Ruck**

Date **January 29, 2025**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form


An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

Cat. No. 10231X Form **W-9** (Rev. 10-2018)

A close-up photograph of two people shaking hands. The person on the left is wearing a dark blue suit sleeve, and the person on the right is wearing a white dress shirt. The background is blurred, showing other people in a professional environment.

“Working with someone of your caliber, with your depth of experience, and wealth of knowledge was an honor. The team learned something from you each and every day. Your dedication to excellence was very evident. Your passion is to assist the operator to exceed expectations, be business savvy, and provide top quality service in an efficient, fiscally prudent manner. You encourage and provide networking opportunities for the operator...and you don't forget about those you have touched. You remain a networking partner and professional contact. Working with you was an extremely rewarding experience for the system, the operation and the entire management team!”

Joan M., Vice President Support Services

RUCK-SHOCKEY ASSOCIATES, INC.

CORPORATE HEADQUARTERS

12813 Caleb Drive

Truckee, California 96161

P: 530.536.3255 | F: 530.536.3256

ruckshockey.com

Thank You for This Opportunity



FINANCE COMMITTEE MEETING

Date: June 25, 2025	Program: Finance
Agenda Item #: 9	Director: Angela Riofrio
Subject: Agency Financials and Head Start Financial Status Report April 2025	Officer: Salam M. Nalia

Recommended Action

The Interim Chief Executive Officer recommend Committee acceptance of the interim consolidated Agency Financial Statements and Head Start 0 to 5, as of April 30, 2025.

CSBG Organizational Standard

The governing board receives financial reports at each regular meeting that include the following per Category 8, Standard 8.7:

1. Organization-wide report on revenue and expenditure that compares budget to actual; and
2. Balance sheet/statement of financial position.

Background

In accordance with the Agency's bylaws, this item is intended to keep commissioners apprised of the agency's financial situation and to provide an opportunity to discuss and review financial statements for each meeting of the Board of Commissioners. Enclosed are the monthly financials for Fresno EOC (consolidated) and Head Start for review and approval as of April 30, 2025, (33% of the year).

Fiscal Impact

(A) Agency Statement of Activities and Statement of Financial Position:

The following are key points of the attached financials for context.

Revenue: \$52,970,081 (29% of the budget)

- In-kind Contributions is recorded at \$13,112,377 – Majority of the contributions are the Head Start 0 to 5 parents volunteering in the classroom.
- Donation revenue stands at \$16,884

Expenditure: \$53,551,489 (29% of budget)

Receipt of loan proceeds from Self-Help Federal Credit Union has enabled us to clear the outstanding bills and we are now current on our payments. The change from Wells Fargo Bank to Community West Bank, along with the \$2.5 million line of credit will provide support in case of emergencies created by periodic unforeseen shortfalls.

The staffing changes and the reduction of other expenses including travel for meetings, conferences, etc. continue to improve our financials. Reviewing the following stats year over year and month over month reflect the improvement that new interim management has made to the Agency during 2025:

- Deficit on March 31, 2024, = \$1,356,078 // March 31, 2025 = \$962,704. Diff: \$393,375.
- Deficit on April 30, 2024, = \$2,353,748 // April 30, 2025 = \$581,408. Diff: \$1,771,340.
- Deficit on March 31, 2025 = \$962,704 // April 30, 2025 = \$581,408. Diff: \$381,296

The above improvements are despite the increases in costs of food and other supplies, insurance, fuel and bank charges.

(B) Head Start 0-5 Financial Status Report as of Year-to-Date April 30, 2025
This is also represented in the following percentages.






















Program Area	% of budget	Notes
Head Start – Basic	32%	
Head Start – Training & Technical Assistance (T&TA)	33%	Training planned for later this year.

Program Area	% of budget	Notes
Early Head Start – Basic	25%	
Early Head Start – Training & Technical Assistance (T&TA)	29%	Training planned for later this year.

Conclusion

Acceptance of these financials by the Committee will enable this document to be presented for full Board consideration. The Board's oversight of the financial operations of Fresno EOC is a key aspect of its fiduciary duty.

FRESNO ECONOMIC OPPORTUNITIES COMMISSION
STATEMENT OF ACTIVITIES
Period Ending April 30, 2025 (33% Variance)

	A	B	A - B	C	D	B - D
	BUDGET JAN - DEC 2025	ACTUAL April 2025	BUDGET VARIANCE (TARGET 33%)	ACTUAL JAN - DEC 2024	ACTUAL April 2024	ACTUAL 2025 vs 2024 Differences
REVENUES AND SUPPORT						
GRANT REVENUE <i>(without CDBG)</i>	\$ 106,386,393	\$ 29,160,634	 27%	\$ 85,230,801	\$ 28,247,885	\$ 912,750
GRANT REVENUE - CDBG	\$ 2,039,380	\$ 1,092,439	 54%	\$ 2,077,661	\$ 317,780	\$ 774,659
FEE FOR SERVICE REVENUE	\$ 26,278,082	\$ 8,002,388	 30%	\$ 25,811,831	\$ 9,104,434	\$ (1,102,046)
OTHER REVENUE	\$ 3,202,765	\$ 1,585,359	 49%	\$ 6,771,912	\$ 1,444,623	\$ 140,737
DONATION CONTRIBUTIONS	\$ -	\$ 16,884	0%	\$ 73,690	\$ 17,037	\$ (153)
TOTAL CASH REVENUE	\$ 137,906,619	\$ 39,857,705	 29%	\$ 119,965,895	\$ 39,131,758	\$ 725,946
IN KIND REVENUE	\$ 44,778,191	\$ 13,112,377	 29%	\$ 49,822,605	\$ 18,635,726	\$ (5,523,349)
TOTAL REVENUE & SUPPORT	\$ 182,684,810	\$ 52,970,081	 29%	\$ 169,788,500	\$ 57,767,484	\$ (4,797,402)
EXPENDITURES						
PERSONNEL COSTS	\$ 79,013,871	\$ 25,106,469	 32%	\$ 74,638,227	\$ 25,839,408	\$ (732,939)
ADMIN SERVICES	\$ 8,770,546	\$ 2,653,700	 30%	\$ 7,751,664	\$ 2,507,441	\$ 146,259
CONTRACT SERVICES	\$ 12,456,815	\$ 4,447,106	 36%	\$ 11,943,822	\$ 4,327,240	\$ 119,866
FACILITY COSTS	\$ 10,035,412	\$ 2,343,137	 23%	\$ 6,913,881	\$ 2,310,860	\$ 32,276
TRAVEL, MILEAGE, VEHICLE COSTS	\$ 3,585,864	\$ 624,296	 17%	\$ 3,304,981	\$ 1,298,949	\$ (674,653)
EQUIPMENT COSTS <i>(minus depreciation)</i>	\$ 6,046,313	\$ 340,154	 6%	\$ 1,805,239	\$ 312,851	\$ 27,302
DEPRECIATION - AGENCY FUNDED	\$ 296,000	\$ 72,942	 25%	\$ 276,375	\$ 103,599	\$ (30,657)
OFFICE EXPENSE	\$ 2,057,100	\$ 1,081,224	 53%	\$ 3,338,895	\$ 1,007,553	\$ 73,671
INSURANCE	\$ 1,033,068	\$ 415,940	 40%	\$ 1,090,473	\$ 350,309	\$ 65,632
PROGRAM SUPPLIES & CLIENT COSTS	\$ 10,899,300	\$ 3,325,268	 31%	\$ 9,488,732	\$ 3,177,630	\$ 147,638
OTHER COSTS	\$ 2,877,597	\$ 28,876	 1%	\$ 706,678	\$ 248,666	\$ (219,790)
TOTAL CASH EXPENDITURES	\$ 137,071,885	\$ 40,439,112	 30%	\$ 121,258,969	\$ 41,484,506	\$ (1,045,394)
IN KIND EXPENSES	\$ 44,778,191	\$ 13,112,377	 29%	\$ 49,822,605	\$ 18,635,726	\$ (5,523,349)
TOTAL EXPENDITURES	\$ 181,850,076	\$ 53,551,489	 29%	\$ 171,081,574	\$ 60,120,232	\$ (6,568,743)
OPERATING SURPLUS (DEFICIT)	\$ 834,734	\$ (581,408)		\$ (1,293,074)	\$ (2,352,748)	\$ 1,771,340
OTHER INCOME / EXPENSE						
TRANSIT GRANT ASSET DEPRECIATION		(26,876)		(162,965)	(62,460)	
NET SURPLUS (DEFICIT)	\$ 834,734	\$ (608,284)		\$ (1,456,039)	\$ (2,415,208)	1,806,924

FRESNO ECONOMIC OPPORTUNITIES COMMISSION
STATEMENT OF FINANCIAL POSITION
as of April 30, 2025

	2025	2024	Differences
ASSETS			
CASH & INVESTMENTS	\$ 2,457,651	\$ 6,957,815	\$ (4,500,164)
ACCOUNTS RECEIVABLE	\$ 12,200,237	12,300,810	(100,573)
PREPAIDS/DEPOSITS	\$ 499,192	360,256	138,936
INVENTORIES	\$ 178,211	189,630	(11,420)
PROPERTY, PLANT & EQUIPMENT	\$ 13,316,627	13,505,795	(189,168)
NOTES RECEIVABLE (net)	\$ (0)	331,197	(331,197)
TOTAL ASSETS	\$ 28,651,918	\$ 33,645,504	\$ (4,993,586)
LIABILITIES			
ACCOUNTS PAYABLE	\$ 4,975,987	\$ 4,469,918	\$ 506,070
ACCRUED PAYROLL LIABILITIES	\$ 6,101,561	5,475,820	625,741
DEFERRED REVENUE	\$ 4,040,424	3,858,261	182,163
NOTES PAYABLE	\$ 690,676	2,831,415	(2,140,739)
HEALTH INSURANCE RESERVE	\$ 3,928,207	7,541,762	(3,613,556)
OTHER LIABILITIES	\$ 830,397	950,669	(120,273)
TOTAL LIABILITIES	\$ 20,567,252	\$ 25,127,847	\$ (4,560,596)
FUND BALANCE			
CURRENT OPERATING EARNINGS (YTD)	\$ (581,408)	\$ (2,352,748)	\$ 1,771,340
UNRESTRICTED NET ASSETS	\$ (2,165,959)	225,663	(2,391,622)
REVOLVING LOAN FUND	\$ 556,268	556,268	0
INVESTMENT IN GENERAL FIXED ASSETS	\$ 10,275,764	10,088,473	187,291
TOTAL FUND BALANCE	\$ 8,084,666	\$ 8,517,656	\$ (432,991)
TOTAL LIABILITIES AND FUND BALANCE	\$ 28,651,917	\$ 33,645,504	\$ (4,993,586)

Fresno Economic Opportunities Commission
Head Start/Early Head Start Financial Status
Monthly Report
April 30, 2025

Description	Head Start - Basic				Head Start - T & TA			
	Annual Budget	Current Expenses	YTD Expenses	Balance Remaining	Annual Budget	Current Expenses	YTD Expenses	Balance Remaining
Personnel	\$19,633,565	\$1,193,848	\$6,251,960	\$13,381,605	-	-	-	-
Fringe Benefits	7,856,139	\$551,270	\$2,334,643	5,521,496	-	-	-	-
Total Personnel	\$27,489,704	1,745,117.60	\$8,586,603	\$18,903,101	-	-	-	-
Travel	-	-	-	-	71,440	2,059	10,452	60,988
Equipment	200,000	-	24,465	175,535	-	-	-	-
Supplies	473,752	44,470	169,236	304,516	4,000	111	1,577	2,423
Contractual	2,410,983	671,331	779,962	1,631,021	-	-	-	-
Facilities /Construction								
Other:								
Food Cost	858,503	131,019	558,615	299,888				
Transportation	638,844	72,514	215,542	423,302				
Staff Mileage	71,893	14,561	42,998	28,895				
Field Trips, including Transportation	6,045	2,759	4,372	1,673				
Space	716,627	38,940	153,849	562,778				
Utilities / Telephone / Internet	787,680	69,360	274,037	513,643				
Ground Maintenance / Janitorial	745,200	68,552	250,040	495,160				
Security Services	144,000	6,626	19,073	124,927				
Repair/Maintenance Building	100,000	12,214	64,524	35,476				
Repair/Maintenance Equipment	21,078	23,323	10,594	10,484				
Property & Liability Insurance	130,000	21,230	76,706	53,294				
Parent Involvement / CWPC	37,000	6,492	14,238	22,762				
Other Costs*	161,330	10,928	55,877	105,453				
Staff & Parent Training	11,200	6,895	8,052	3,148	218,948	29,947	85,947	133,001
Total Direct Charges	\$35,003,839	2,946,331.19	\$11,308,782	\$23,695,057	294,388	32,116	97,976	196,412
Total Indirect Charges	\$3,500,384	579,963.00	\$1,128,432	\$2,371,952	\$29,439	5,371.00	\$9,798	\$19,641
Total Federal Expenditures	\$38,504,223	3,526,294.19	\$12,437,214	\$26,067,009	\$323,827	37,487	107,774	\$216,053
% of Annual Budget Expended to Date			32%				33%	
Non-Federal Share	\$9,626,056	1,124,887.12	\$1,874,305	\$7,751,751	\$80,957	\$8,832	\$26,943	\$54,013

*Other Costs Include:
PROPERTY TAXES
DEPRECIATION EXPENSE
ADVERTISEMENT - OTHER
DUES - ORGANIZATIONS
RECRUITMENT
MEETING COSTS - INTERNAL
EMPLOYEE EVENT
ADVERTISEMENT - RECRUITMENT
POSTAGE/EXPRESS MAIL
PRINTING
CONTRACT SERVICES - PHYSICALS
FIRST AID (INCLUDES WORKERS COMP)
FINGERPRINTING / BACKGROUND CHECK
LINENS / LAUNDRY

Credit Card Expenses: Credit card statement dated 4/1/25-4/30/25			
April 2025 expenses:			
Dues- Organizations	\$	124	Academy of Nutrition - Annual Membership
Program Supplies - Kitchen	\$	193	Walmart - Microwave, Toaster Oven Replacement, Food Processor for Centers
CWPC - Other	\$	788	Apple Spice - Catering for County Wide Meeting
CWPC - Other	\$	259	Mediterranea Grill - Catering for County Wide Meeting
Volunteer Recognition	\$	2,121	Bar-B-Kings - Volunteer Recognition Luncheon
Field Trips	\$	790	Zoo Mobile, Fresno Discovery Center, The Little Gym
Program Supplies - Disposables	\$	585	Costco - Diapers for Inclusion
Staff Training	\$	300	Teachstone - CLASS Recertification
Travel	\$	1,481	Ceasars Palace - Hotel for Child Plus Training Scramble
Parent Training	\$	2,894	Apple Spice, Sam's Club - Catering and Snacks for Parent Conference
Telephone	\$	1,484	Frontier Communication & Comcast - Telephone Service
Internet	\$	474	Frontier Communication & Comcast - Internet Service
	\$	11,492	

Fresno Economic Opportunities Commission
Head Start/Early Head Start Financial Status
Monthly Report
April 30, 2025

Description	Early Head Start - Basic				Early Head Start - T & TA			
	Annual Budget	Current Expenses	YTD Expenses	Balance Remaining	Annual Budget	Current Expenses	YTD Expenses	Balance Remaining
Personnel	\$5,152,890	\$276,983	\$1,177,710	\$3,975,180	-	-	-	-
Fringe Benefits	1,529,340	\$108,070	\$403,344	1,125,996	-	-	-	-
Total Personnel	6,682,230	385,052.89	\$1,581,054	\$5,101,176	-	-	-	-
Travel	-	-	-	-	17,160	650	2,790	14,370
Equipment	50,000	-	-	50,000	-	-	-	-
Supplies	131,044	11,175	97,148	33,896	1,000	-	368	632
Contractual	204,519	10,776	25,927	178,592	4,000	-	-	4,000
Facilities / Construction								
Other:								
Food Cost	32,905	6,843	25,945	6,960				
Transportation	7,310	207	1,036	6,274				
Staff Mileage	16,101	6,034	18,075	(1,974)				
Field Trips, including Transportation	455	-	-	455				
Space	174,911	10,557	42,539	132,372				
Utilities / Telephone / Internet	166,920	17,459	56,639	110,281				
Ground Maintenance / Janitorial	148,208	11,258	41,565	106,643				
Security Services	36,000	2,254	5,135	30,865				
Repair/Maintenance Building	50,000	2,538	16,556	33,444				
Repair/Maintenance Equipment	5,787	9	2,527	3,260				
Property & Liability Insurance	47,700	3,923	12,029	35,671				
Parent Involvement / CWPC	7,440	1,889	5,085	2,355				
Other Costs*	33,525	2,723	11,293	22,232				
Staff & Parent Training	2,800	1,705	1,982	818	135,450	13,738	42,655	92,795
Total Direct Charges	7,797,855	89,350	\$1,944,535	5,853,320	157,610	14,388	45,813	\$111,797
Total Indirect Charges	\$779,785	\$47,441	\$194,454	\$585,331	\$15,761	\$1,438	\$4,581	\$11,180
Total Federal Expenditures	\$8,577,640	136,791	\$2,138,989	\$6,438,651	\$173,371	15,826	\$50,394	\$122,977
% of Annual Budget Expended to Date			25%				29%	
Non-Federal Share	\$2,144,410	\$68,654	\$539,376	\$1,605,034	\$43,343	\$3,956	\$12,598	\$30,744

*Other Costs Include:
PROPERTY TAXES
DEPRECIATION EXPENSE
ADVERTISEMENT - OTHER
DUES - ORGANIZATIONS
RECRUITMENT
MEETING COSTS - INTERNAL
EMPLOYEE EVENT
ADVERTISEMENT - RECRUITMENT
POSTAGE/EXPRESS MAIL
PRINTING
CONTRACT SERVICES - PHYSICALS
FIRST AID (INCLUDES WORKERS COMP)
FINGERPRINTING / BACKGROUND CHECK
LINENS / LAUNDRY

Credit Card Expenses: Credit card statement dated 4/1/25-4/30/25			
April 2025 expenses:			
Dues- Organizations	\$	31	Academy of Nutrition - Annual Membership
CWPC - Other	\$	197	Apple Spice - Catering for County Wide Meeting
CWPC - Other	\$	65	Mediterranea Grill - Catering for County Wide Meeting
Volunteer Recognition	\$	530	Bar-B-Kings - Volunteer Recognition Luncheon
Travel	\$	506	Ceasars Palace - Hotel for Child Plus Training Scramble
Parent Training	\$	723	Apple Spice, Sam's Club - Catering and Snacks for Parent Conference
Telephone	\$	159	Frontier Communication & Comcast - Telephone Service
Internet	\$	186	Frontier Communication & Comcast - Internet Service
	\$	2,397	



FINANCE COMMITTEE MEETING

Date: June 25, 2025	Program: Finance
Agenda Item #: 10	Director: Steven Warnes
Subject: Health Insurance Report	Officer: Salam Nalia

Recommended Action

The information is presented to keep the Committee apprised on the fiscal status of the Health Plan benefit offered to full-time employees.

Background

The health insurance reserve of \$3.9 million will cover approximately 3.8 months of average expenditures. Contributions from programs and employees for 2025 total \$3,882,630 while the Fund paid out \$4,157,747 in expenses

Changes to the health insurance plan in 2022 through 2025 include:

- Effective January 2022: Tele-health service was added and 1% increase in Program premiums and an average 8% increase to Employee premiums.
- Effective January 2023: Restructured the wellness program to include more employees; replaced wellness discounted premium by an incentive program available to all employees. 5.5% increase in Program premiums.
- Effective January 2024: Kaiser HMO plan offered as an alternative to our existing PPO plan. Program and Employee premiums will increase by 8%.
- Effective January 2025: Employee premiums were unchanged, Program premiums were increased by 4%.

This table presents a sample of the monthly health insurance premium rates for 2025. Rates vary depending on the level of coverage selected. Rates for the PPO and HMO options are shown however, a high-deductible option is available at a 40% lower cost to the employee.

	Agency	Employee	Total Premium
Employee Only	\$720	\$162	\$882
EE +Child(ren)	\$1,300	\$291	\$1,591
EE + Family	\$1,725	\$387	\$2,112
EE + Spouse	\$1,445	\$324	\$1,769

Fresno County Economic Opportunities Commission

Health Insurance Fund report

		12/31/2023	12/31/2024	04/30/2025
Beg Fund Balance		\$5,493,910	\$7,066,973	\$4,203,324
Plan Income				
01-2501	HI RESERVE-AGENCY CONTRIBUTIONS	\$8,638,643	\$9,360,639	\$3,145,296
01-2502	HI RESERVE-EMPLOYEE CONTRIBUTIONS	\$1,863,131	\$2,149,144	\$737,334
01-2508	HI STOP LOSS CLAIMS	\$63,636	\$972,913	\$0
Total Plan Income		<u>\$10,565,410</u>	<u>\$12,482,696</u>	<u>\$3,882,630</u>
Plan Expenses				
01-2503	HI HEALTH CLAIMS PAID	(\$4,647,314)	(\$6,661,503)	(\$2,180,721)
01-2504	HI DENTAL CLAIMS PAID	(\$527,020)	(\$540,701)	(\$279,068)
01-2505	HI PRESCRIPTIONS PAID	(\$1,778,042)	(\$1,956,813)	(\$582,366)
01-2506	HI VISION CLAIMS PAID	(\$79,637)	(\$68,392)	(\$12,843)
01-2507	HI STOP LOSS PREMIUMS	(\$1,247,950)	(\$1,160,745)	(\$366,818)
01-2509	HI LIFE INSURANCE PREMIUMS	(\$106,188)	(\$117,630)	(\$20,802)
01-2511	HI CLAIMS ADMINISTRATION	(\$160,775)	(\$146,539)	(\$45,287)
01-2512	HI BLUE CROSS/KAISER PREMIUMS	(\$165,827)	(\$1,396,770)	(\$581,308)
01-2513	HI CONSULTANT SERVICES	(\$145,000)	(\$145,000)	(\$48,333)
01-2514	HI EMPLOYEE ASSISTANCE PROGRAM	(\$56,475)	(\$56,881)	(\$18,960)
01-2515	HI PREFERRED CHIRO PREMIUMS	(\$10,443)	(\$9,159)	(\$2,706)
01-2516	HI TELEDOK FEES	(\$41,326)	(\$47,627)	(\$19,639)
01-2517	HI OTHER EXPENSES	(\$26,351)	(\$3,038,586)	\$1,106
Total Plan Expenses		<u>(\$8,992,347)</u>	<u>(\$15,346,345)</u>	<u>(\$4,157,747)</u>
End Fund Balance		\$7,066,973	\$4,203,324	\$3,928,207

Criteria

Report name: svw-HEALTH INSURANCE staff report

Chart template: svw Health Plan Rpt

Include account levels 1 to 2

Include accounts with zero balances

Do not include inactive accounts

User has access to all accounts

User has access to all projects

Include all Funds

Include all Account Codes

Include these Accounts: 01-2501 to 01-2519

Include all Account Attributes

Include all Projects

Include all Project Attributes

Include all Transaction Attributes

Include all Classes

Include all Journals

Include all Project Types

Include all Project Statuses

Include all Project Divisions

Include all Project Departments

Include all Project Locations

Include all Not Yet Posted Transactions

Include all Cash Flow Codes

Include all Working Capital Codes

Include all Grant/Contract(s)

Column 1 criteria:

Heading:

Definition: Account Number

Column 2 criteria:

Heading:

Definition: Account Description

Column 3 criteria:

Heading: 12/31/2023

Include these dates: 12/31/2023

Definition: {Actual}

Column 4 criteria:

Heading: 12/31/2024

Include these dates: 12/31/2024

Definition: {Actual}

Column 5 criteria:

Heading: 3/31/2025

Include these dates: 3/31/2025

Definition: {Actual}

Column 6 criteria:

Heading: 4/30/2025

Include these dates: 4/30/2025

Definition: {Actual}

Column 7 criteria:

Heading: 9/30/2025

Include these dates: 9/30/2025

Fresno County Economic Opportunities Commission

Health Insurance Fund report

Definition: {Actual}



FINANCE COMMITTEE MEETING

Date: June 25, 2025	Program: Finance
Agenda Item #: 11	Director: Angela Riofrio
Subject: Variance Reports	Officer: Salam Nalia

Recommended Action

The information is presented to keep the Committee apprised on the fiscal status of selected program(s) within the Agency that are routinely shared with Program Directors and Executive staff.

Background

The following pages have been prepared by Charter Impact specifically for presentation to the Finance Committee and reflect their analysis, recommendations, and financial reporting in support of the agency's fiscal oversight.

Conclusion

This item is for informational purposes only.

Fresno EOC

School of Unlimited Learning (SOUL) variance report

April 2025

Fresno EOC's charter high school, the School of Unlimited Learning (SOUL) operates on a July – June fiscal year. Using the Average Daily Attendance as of the P-2 reporting date of 181.26, State Aid (LCFF) is projected to be \$3,156,513 for the year. This is based on the funding determination status for SOUL being restored from 85% to 100%. This retroactive request is currently undergoing review and will be presented to the California State Board of Education for approval July 9-10, 2025. In the unlikely event that this is not approved by SBE, the State Aid revenue will be reduced by approximately \$473,477. Cash payments received to date for LCFF have been reduced to 85% so this funding determination decision is impacting SOUL's cash flow status.

In addition to State Aid (LCFF), SOUL is also forecasted to receive \$362,057 in Federal funding, \$405,915 in State funding, and \$4,657 in local revenue. Total forecasted revenue is \$3,929,141 which is slightly below budgeted revenue of \$4,038,821.

Similarly, SOUL's projected expenditures for the year have decreased from the original budget of \$4,038,821 to \$3,926,469. This results in a small surplus of \$2,672 for the year. However, this forecast is contingent on being able to identify allowable costs to offset the forecasted restricted revenue.

To be eligible for 100% funding in the future years, SOUL will need to submit a funding determination based on its FY2024-25 audit supporting that 80% of revenue was utilized for instructional purposes and at least 40% of revenue supported certificated positions. Careful allocation of all costs incurred between instructional and non-instructional is vital as several of SOUL's significant costs other than personnel have administrative or facilities components (indirect cost rate, FUSD fees, rent, repairs & maintenance).

Impact on Fresno EOC:

- SOUL is projected to have a small surplus and is not budgeted for any CSBG support.
- Cash flow has been significantly delayed due to the pending retroactive request to correct the funding determination submission for FY25 to FY26 from 85% to 100%.
- If any projected utilization of restricted funds in FY25 does not have allocated costs, then those funds will not be realizable, and a loss could occur.
- SOUL has a reserve balance that is over \$2 million to provide protection against economic uncertainty.

Fresno County Economic Opportunities Commission
Program: School of Unlimited Learning
Contract Term: July 2024- June 2025
School of Unlimited Learning
For Internal Purposes: Variance Report

83.33%

Budget Category	Original Budget Preliminary	YTD Actual 4/30/25	Balance as of 4/30/25	% Spent as of 4/30/25	Annual projection as of April 2025
REVENUES:					
Revenue Limit					
Average Daily Attendance Principal Apportionment	\$ 2,236,885	\$ 1,922,606	\$ 314,279	86%	\$ 2,530,679
Education Protection Account	443,454	280,904	162,550	63%	427,216
Property Tax	200,947	200,947	-	100%	198,618
Fed Rev:					
Title I, Part A Grant	87,881	87,881	-	100%	87,881
Title II, Part A Grant	10,040	4,971	5,069	50%	10,040
Title IV, Part A Grant	10,000	5,270	4,730	53%	10,000
Elementary and Secondary School Emergency Relief (ESSER III)	79,754	79,754	-	100%	79,754
Comprehensive Support & Achievement Grant-23/24	174,382	130,604	43,778	75%	174,382
State Rev:					
USDA - Food (Dept. of Education)	10,000	9,264	736	93%	10,000
Lottery	49,850	46,541	3,309	93%	49,484
Mandate Block Grant & One Time Only	11,077	11,077	-	100%	11,077
Learning Recovery Block Grant	286,778	245,527	41,251	86%	286,778
Educator Effectiveness Grant	45,494	21,714	23,780	48%	22,526
Sp. Ed. Mental Health Grant	5,000	1,510	3,490	30%	1,510
Prop 28: Arts/Music Grant	10,000	1,040	8,960	10%	1,040
Arts , Music & Instructional Materials Discretionary Grant	15,000	11,108	3,892	74%	15,000
A-G Completion Improvement Grants	75,000	5,181	69,819	7%	8,500
Local Rev:					
Donations, interest & other	5,000	3,881	1,119	78%	4,657
Reserve	282,279	282,279	-	100%	-
Total Revenue TOTAL	\$ 4,038,821	\$ 3,352,059	686,761	83%	\$ 3,929,141
SALARIES & FRINGES:					
SALARIES/VACATION	\$ 1,733,319	\$ 1,369,419	\$ 363,900	79%	\$ 1,683,681
FRINGE/BENEFITS	525,293	413,822	111,471	79%	494,102
TOTAL	2,258,612	1,783,241	475,371	79%	2,177,783
TEXTBOOKS & CURRICULA					
5510 BOOKS-PUBLICATIONS	1,500	1,018	482	68%	1,500
5520 COMPUTER SUPPLIES	146,550	146,519	31	100%	158,241
5758 PROGRAM SUPPLIES - BOOKS & PUBLICATIONS	7,500	5,557	1,943	74%	6,668
TOTAL	155,550	153,095	2,456	98%	166,409
MATERIALS & SUPPLIES					
5415 EQUIPMENT Under \$5,000	1,000	-	1,000	0%	-
5450 EQUIPMENT OVER \$5,000	50,000	47,483	2,517	95%	49,857
5515 BOTTLED WATER	1,100	714	386	65%	857
5535 OFFICE SUPPLIES	20,000	16,224	3,776	81%	19,469
5722 FOOD - OTHER	5,500	4,555	945	83%	7,450
5724 FOOD - SNACKS	500	247	253	49%	296
5725 FOOD - SNACK BAR	250	-	250	0%	-
5732 MEETING COSTS - INTERNAL	3,500	1,643	1,857	47%	1,972
5764 PROGRAM SUPPLIES - ARTS & CRAFTS	1,000	691	309	69%	830
5766 PROGRAM SUPPLIES - CLASSROOM SUPPLIES	12,490	4,682	7,808	37%	5,619
5784 RECREATION EXPENSE	500	-	500	0%	500
TOTAL	95,840	76,240	19,600	80%	86,849
FOOD:					
5115 CONTRACT SERVICES - MEALS	10,000	7,686	2,314	77%	13,000
TOTAL	10,000	7,686	2,314	77%	13,000
TRAVEL & CONFERENCES:					
5310 FIELD TRIPS	4,500	3,340	1,160	74%	7,650
5315 FUEL - OIL & GAS	2,500	1,431	1,069	57%	2,050
5330 MILEAGE	750	97	653	13%	750
5335 OUT - OF - COUNTY TRAVEL	25,000	18,441	6,559	74%	19,364
5340 OUT - OF - STATE TRAVEL	14,000	7,136	6,864	51%	8,207
5708 CONFERENCE FEES (NON - TRAVEL)	3,500	-	3,500	0%	-
5792 STAFF TRAINING	25,000	17,847	7,153	71%	20,525
5810 TRAINING OTHER	500	25	475	5%	30
TOTAL	75,750	48,318	27,432	64%	58,575

Budget Category	Original Budget Preliminary	YTD Actual 4/30/25	Balance as of 4/30/25	% Spent as of 4/30/25	Annual projection as of April 2025
INSURANCE:					
5605 INSURANCE - AUTO	1,815	1,513	302	83%	1,815
5620 INSURANCE - GENERAL LIABILITY	6,466	5,400	1,066	84%	6,480
5621 INSURANCE - CYBER LIABILITY	238	199	39	84%	239
5630 INSURANCE - EXCESS LIABILITY	1,907	1,593	314	84%	1,911
5635 INSURANCE - PROPERTY	18,260	15,214	3,046	83%	18,257
TOTAL	28,686	23,919	4,767	83%	28,702
RENT, LEASE, REPAIR & IMPROVEMENTS:					
5110 CONTRACT SERVICES - JANITORIAL	500	-	500	0%	-
5240 RENTAL - OFFICE	134,584	117,325	17,259	87%	140,818
5255 REPAIRS / MAINTENANCE - BUILDING	155,000	139,900	15,100	90%	150,392
5260 SECURITY SERVICES	7,000	5,646	1,354	81%	6,776
5270 UTILITIES - GAS / ELECTRIC	30,000	21,154	8,846	71%	25,914
5280 WATER/SEWER/GARBAGE	7,350	5,310	2,040	72%	6,505
5350 REPAIRS & MAINTENANCE - VEHICLES	1,350	770	580	57%	770
5457 REPAIRS & MAINTENANCE - EQUIPMENT	500	63	438	13%	75
5425 LEASED - RENTAL OFFICE EQUIPMENT	750	414	336	55%	753
5435 LEASED - COPIERS	8,250	6,266	1,984	76%	7,519
TOTAL	345,284	296,847	48,437	86%	339,522
PROF/CONSULT SRVCS & OPERATING EXP:					
5060 ADVERTISEMENT-RECRUITMENT	6,000	5,026	974	84%	6,032
5108 Oversight/Special Ed fee	352,468	352,468	-	100%	352,468
5125 CONTRACT SERVICES - OTHER	500	500	-	100%	500
5160 PROFESSIONAL SERVICES - AUDIT	19,860	19,860	-	100%	19,860
5165 PROFESSIONAL SERVICES - COMPUTER	500	-	500	0%	-
5170 PROFESSIONAL SERVICES - CONSULTING	260,000	256,681	3,319	99%	300,830
5185 PROFESSIONAL SERVICES - EVALUATION	7,500	5,000	2,500	67%	6,000
5190 PROFESSIONAL SERVICES - LEGAL	15,000	12,479	2,521	83%	14,975
5195 PROFESSIONAL SERVICES - MEDICAL	250	-	250	0%	-
5205 JANITORIAL SERVICES	18,500	15,380	3,120	83%	18,456
5210 LICENSES FEES	2,500	1,230	1,270	49%	1,476
5220 PEST CONTROL SERVICES	3,650	3,076	574	84%	3,691
5345 REGISTRATION-Vehicles	500	186	314	37%	223
5512 SUBSCRIPTION EXPENSE	7,500	5,889	1,611	79%	7,066
5522 SOFTWARE LICENSES	89,068	65,109	23,959	73%	70,000
5550 POSTAGE/EXPRESS MAIL	950	415	535	44%	498
5555 PRINTING	750	248	502	33%	297
5560 SUPPLIES-OTHER	250	-	250	0%	-
5701 ADVERTISEMENT - OTHER	250	-	250	0%	-
5706 BUS TOKENS	3,500	2,625	875	75%	3,150
5721 RECRUITMENT	150	-	150	0%	-
5730 LICENSE - PREMISE	500	-	500	0%	-
5733 EMPLOYEE APPRECIATION	2,150	1,275	875	59%	1,530
5737 OUTREACH	2,500	750	1,750	30%	900
5743 PARENT INVOLVEMENT	3,500	2,555	945	73%	3,066
5757 PROGRAM - MISCELLANEOUS	7,000	6,253	747	89%	7,504
5760 PROGRAM SUPPLIES - KITCHEN	500	10	490	2%	12
5762 PROGRAM INCENTIVES	3,000	2,061	939	69%	2,473
5768 FOOD DISPOSABLES SUPPLIES	500	-	500	0%	-
5772 JANITORIAL SUPPLIES	3,000	2,417	583	81%	2,901
5774 MEDICAL SUPPLIES	250	-	250	0%	-
5776 PERSONAL ARTICLES SUPPLIES	250	-	250	0%	-
5780 RECREATION SUPPLIES	1,750	1,320	430	75%	1,584
5910 COMMUNITY RELATIONS	250	-	250	0%	-
5915 END OF YEAR RECOGNITION	2,000	1,703	297	85%	2,043
5924 RECOGNITION	4,500	3,521	979	78%	4,225
TOTAL	821,296	768,036	53,260	94%	831,760
COMMUNICATIONS:					
5570 TELEPHONE	23,500	14,465	9,035	62%	18,081
5571 TELEPHONE - CELLULAR	1,650	1,306	344	79%	1,698
5575 HOTSPOTS	4,500	3,979	522	88%	5,172
TOTAL	29,650	19,750	9,900	67%	24,951
INDIRECT COSTS:					
5144 INDIRECT COSTS (5.94%)	218,153	174,930	43,223	80%	198,919
TOTAL	218,153	174,930	174,930	80%	198,919
TOTAL COSTS	\$ 4,038,821	\$ 3,352,059	\$ 818,469	83%	\$ 3,926,469
Surplus (Deficit)	\$ -	\$ -			\$ 2,672