Statewide Independent Living Council of Hawaii (SILC)

Finance Committee Meeting Minutes [DRAFT]

Date: Thursday, July 9, 2026

Time: Morning; approximately 58 minutes

Location: Virtual Meeting (Zoom)

1. Call to Order and Attendance

Present:

- Annette Tashiro – Treasurer, Finance Committee Chair
- Patrick Gartside – SILC Chair
- Philip Ana – Vice Chair
- Judy Guajardo – Member
- Amanda Lowe – Executive Director (staff)

Invited, Unable to Attend:

- Cheryl Matthews and Lea, Division of Vocational Rehabilitation / DSE — Chair Gartside reported that Ms. Matthews was double-booked and would try to join

The Committee proceeded with the agenda item: discussion of the SILC approved FY 2027 Resource Plan operating budget.

2. Draft Budget Model Presented

Chair Gartside shared a spreadsheet he had prepared setting out FY 2025 actuals, nine months of FY 2026 actuals, an FY 2026 projection derived from that nine-month period, and an FY 2027 suggested column. A FY 2028 suggested column, corresponding to the next SPIL period, was hidden for the purpose of this discussion but referenced later. He committed to emailing the Excel file to all members as a working document.

Projected Income

- **I&E funding from the DSE —** $101,615.
- **Investment income —** Approximately $6,500 per year if roughly $150,000 is moved into RAMP Treasury. The rate is variable, ranging from about 3.5% to 5% depending on conditions, but is preferable to leaving funds in the bank account. The service is already connected to the Council's existing account.
- **Credit card cash back —** Approximately $500 per year.
- **Borealis Foundation grant —** A potential $25,000 in FY 2027, not included in the model as the award has not been made.
- **State of Hawaii Grants in Aid —** A line has been added; SILC should apply this year, though funds would not arrive until FY 2028.
- **State collaborations —** Added as a new income line at Chair Tashiro's suggestion. She raised comparable benefits and potential funding through collaborators and stakeholders, specifically the Department of Health and the Department of Education. Vice Chair Ana noted that engaging the Department of Education presents a real opportunity to make an impact for independent living in education, with possible funding attached.

Total projected income without reserves or grants: $108,615.

3. Expense Review and Pressure Points

- **Personnel —** Moving the Executive Director position to full time approximately doubles labor cost and adds healthcare, taking the Council from roughly $52,000 to roughly $108,000 per year — equal to the entire projected income. No support staff is included in that figure. Chair Gartside noted that a full-time Executive Director creates capacity to pursue more grant opportunities, including in collaboration with the Centers for Independent Living, and that investment in staffing should compound.

- **Professional and outsourced services —** FY 2025 actual $10,000; FY 2026 to date $5,741; estimated $11,000 going forward, comprising bookkeeping through Supporting Strategies at $649 per month (increased approximately $25 from $624) and approximately $3,000 for the CPA to prepare the 990. Held consistent into FY 2027.
- **Strategic planning —** An additional $5,000 has been added within professional services for strategic planning support, with the caveat that the actual cost is unknown and could be higher. Executive Director Lowe will obtain further detail at a meeting in late July.
- **Legal —** FY 2025 actual $8,500; FY 2026 approximately $5,578. Chair Gartside proposed a nominal $250 placeholder rather than zeroing the category. Vice Chair Ana and Chair Tashiro agreed the line should be retained as a safeguard.
- **Out-of-state travel —** The Council previously approved $36,000 to send four members to three conferences. Chair Gartside stated plainly that the funds are not available and the commitment needs reassessment.
- **Inter-island airfare —** FY 2025 actual $5,600; FY 2026 to date $4,700; projected approximately $6,200. Members agreed this category should increase given quarterly meetings on different islands and the possibility of convening all members for training.
- **Occupancy —** Approximately $8,000 to $8,600 per year for meeting rooms, office space and storage.
- **Other general and administrative —** Approximately $9,000 per year covering office and marketing supplies, postage, computer hardware, dues and memberships including NCIL.
- **Insurance —** $4,000 per year.
- **Interpreters —** FY 2025 actual $4,800; FY 2026 to date $2,200. Members agreed the allocation should be closer to $5,000 to support greater involvement from the Deaf community.
- **Software subscriptions and services —** Approximately $4,000 per year for web development and social media; Chair Gartside suggested this may be better classified under professional fees.
- **Miscellaneous —** $100.

As initially modeled — including $49,000 drawn from reserves, bringing total income to $157,615 — total expenses came to approximately $174,000, leaving a shortfall of approximately $17,000.

4. Conference Spending — Discussion and Revised Approach

Ms. Guajardo stated she is not in favor of drawing further on the reserve beyond FY 2027, describing it as a cushion for hard times, and said FY 2027 is the right moment to examine out-of-state travel and conference spending and assess the return on that investment. She noted she is supportive of conferences in principle, and acknowledged the networking value the Executive Director brought back and applied, but said the benefit to the Council must be demonstrated rather than assumed.

Chair Gartside agreed, noting the Council had adopted the SRC model of sending four people to each conference, which is a substantial commitment. Vice Chair Ana proposed sending two people rather than four and spreading attendance across conferences, and emphasized that members should attend with clear objectives about what they intend to bring back. Executive Director Lowe questioned whether SILC needs to attend all three approved conferences every year.

Ms. Guajardo added that the benefit of in-state travel has so far far outweighed out-of-state travel, citing the gaps bridged in communication and networking across the islands.

Revised model: two people to two conferences, at $1,200 per airfare and approximately $1,200 for three to four nights' lodging — $4,800 for airfare and $4,800 for lodging. No per diem is included, as it is less expensive to pay for meals directly. Total travel, inter-island and mainland combined, of approximately $16,000.

With these reductions, total income of $157,615 (including the $49,000 reserve draw) against expenses of approximately $165,000 leaves a shortfall of approximately $7,000.

5. Proposed SPIL Amendment and Approach to the DSE

Members discussed whether to trim further or to request additional funding. Chair Gartside proposed requesting an increase in I&E funding from the DSE via a SPIL amendment to the SILC Resource Plan — raising the FY 2027 figure from $101,615 to approximately $151,615, an additional $50,000. He suggested opening the request at $100,000 with a view to settling at $50,000, noting the DSE operates an approximately $18 million budget and that $50,000 is a small proportion of it.

For FY 2028, the first year of the new SPIL, the model anticipates the allocated 30% of Title VII Part B plus state match — approximately $116,000 — together with a further $50,000 in I&E support, producing a break-even position or a small surplus of approximately $3,000 to $3,500, with only $10,000 drawn from reserves and investment income of approximately $7,500. Ms. Guajardo supported this, reiterating that reserve draws should not be planned for FY 2028 onward.

Vice Chair Ana recommended presenting a case to the DSE based on the Council's performance over the past two years, citing the ability to convene meetings in compliance with the Sunshine Law, growing attendance, and new community members bringing forward concerns. Ms. Guajardo advised framing the request on merit — demonstrated outcomes, growth and achievement of SPIL goals, with additional funding required to strengthen that work. Chair Tashiro noted the Council now has data and reports to support the case, and Chair Gartside added that the request also rests on the data-driven direction the Council intends to take.

Amendment mechanics: Executive Director Lowe reported that, based on her research, amending the Resource Plan would be a substantive amendment, because the Resource Plan names specific figures. That requires agreement from the CIL directors and public forums with a 30-day lead time. Chair Gartside noted the timing challenge — October 1 is approaching and an amendment would likely not conclude until November or December — but observed that public forums on the amendment would double as an opportunity to gather information for the next SPIL. Executive Director Lowe separately flagged that the CIL directors must also sign off on the FY 2028 approach.

Members agreed the DSE should be approached first, to show what the Council is working with and the direction it is taking toward fiscal responsibility. Chair Tashiro urged Chair Gartside to make an appointment and speak with Lea directly.

Historical Context

- Executive Director Lowe found that the SILC budget in FY 2023 was approximately $362,000. Chair Gartside recalled FY 2024 funding at roughly $200,000 or more.
- Members noted that the prior funding largely covered wages, an assistant, rent and benefits rather than programming, and that the current Council is doing substantially more with less.

- Chair Gartside explained that the reduction to $101,615 followed extensive questioning of SILC's need for the funds during the last SPIL development, at which point the Council stepped back to regroup and rebuild — and has now built to the point where more is needed.
- Members asked how much I&E funding DVR receives overall. Executive Director Lowe agreed to research this; Chair Gartside noted he could also ask through the SRC, which is itself I&E funded, and Chair Tashiro raised it as a transparency matter.

Note of Caution

Chair Tashiro raised community feedback regarding vocational rehabilitation counselors on the neighbor islands, and the difficulty consumers report in obtaining help. Chair Gartside acknowledged the concern and said he has begun to broach it, but urged care in how it is raised alongside a request for additional funding. Chair Tashiro offered to speak with him separately, as she has direct knowledge of the situation.

6. Part B Allocation — Strategic Direction

Chair Gartside noted that SILC is responsible for determining how $270,713 — 70% of Title VII Part B plus state match, from a combined total of approximately $386,030 — is allocated to best serve the community.

He observed that most states distribute these funds by formula among the Centers with reporting back afterward. An alternative model, used by a small number of states including Nevada, is to identify priorities from stakeholder conversations, comprehensive statewide needs assessments and surveys, and then issue RFPs against those priorities — for example, $60,000 for youth transition, $40,000 for another identified need, or $10,000 for outreach to unserved and underserved communities — with defined reporting tools for each. He noted that if the DSE were more comfortable with an RFP process and contributed a further $100,000 in I&E, the pool available for RFPs could reach approximately $370,000.

7. Data Gathering to Support the Amendment and Next SPIL

Members discussed the data needed to support both the amendment request and the next SPIL:

- The community needs assessment, which the Council hopes to vote on in August.
- The survey currently under development. Vice Chair Ana emphasized its importance, noting DVR would be interested in what the community, and particularly people with disabilities, want.
- Reports from partner agencies including DCAB, HDRC and the Department of Education. Chair Tashiro noted she and the Executive Director attended DOE special education sessions from last year, and that both DOE and DVR are operating under corrective action plans.
- Stakeholder input. Ms. Guajardo proposed a roundtable to gather direct feedback from stakeholders and new members. Chair Tashiro suggested that rather than duplicating stakeholder surveys, SILC convene a stakeholders meeting and ask participants to share the results they have already gathered, since they serve the same population.

Executive Director Lowe reported that Nancy Particka, who may assist with SPIL development, recommended a facilitator for talk story or stakeholder input sessions, and advised strongly that SILC not facilitate these itself in order to avoid bias. Vice Chair Ana will reach out to the recommended facilitator. Executive Director Lowe and Chair Gartside plan to raise this approach, among other matters, with the ACL liaison while at NCIL.

Chair Gartside noted this work will occupy much of the next six months and will require council member volunteerism to reach into their own networks.

8. Investment of Reserves

Chair Gartside recommended moving funds from the American Savings Bank account into an interest-bearing account, with RAMP Treasury as the most practical option given the existing relationship and its flexibility relative to a fixed-term bond. The Council holds approximately $204,000; figures of $150,000, $175,000 and $180,000 were discussed, with the higher amounts contingent on confirming how readily funds can be withdrawn.

He proposed that the Finance Committee recommend to the Council at its next meeting a motion approving the movement of $150,000 into an interest-bearing account, with the specific vehicle to be determined administratively. Members also agreed to re-engage RAMP regarding the treasury product, the pro plan for the credit card, and bill pay.

Ms. Guajardo raised two cautions: first, that due diligence is needed on early withdrawal penalties and transfer fees; and second, whether it is the right moment to move $150,000 into a money market account while simultaneously asking the DSE for an additional $50,000. Chair Gartside responded that the Council is balancing a budget, and that holding reserves does not mean the reserves should be spent down to avoid asking. He also noted that the reserve arose in part from a year of funds that the State did not distribute to SILC and which the Council did not pursue.

9. Closing

Chair Gartside will circulate the budget planning spreadsheet by email as an Excel working document. Members noted the value of now having a clear picture of the budget ahead of SPIL development.