

eliminating racism
empowering women

ywca

Central Massachusetts



EQUAL.
POWERFUL.
UNSTOPPABLE.

2021 Community Report

LETTER FROM BOARD PRESIDENT



Dear Fearless Leaders,

It is hard to believe that it has been 10 years since I began my work on the YW board. I freely admit that the investment of my time has yielded a disproportionate benefit to me, outweighing my contributions to the YW.

The YW has advanced my knowledge of what it means to be a good board member, enlightened me on often unseen issues in our community, and opened my eyes to a most dedicated and caring staff of people who give of themselves every day.

I have had the opportunity to see close up the hard work of the executive team and board over the past years as a strategic plan was developed and implemented, a capital campaign was launched and is within 5% of being completed, and our building was renovated with an all-women construction team and an agreement that supported the community.

While I am concluding my time as Chair, the mission of the YW will stay with me. I will remember each day that this is a world which does not give equitably, nor is sympathetic to inequity. Every “win” for women, children, and families is a hard fought battle that is fought by those who show up. I ask all of you reading this letter, please show up. Our rights are being challenged in ways we have not seen in 50 years. Our democracy is in crisis, and we as women, as minorities, as minors, will be the first to feel the consequences.

I have treasured my time at the YW, working side by side with women. It is a unique board, and it is an important board. It is important because it is all women, and it is all women because of the important work done there. We have so much work to do. Let’s get on with it.

With gratitude,

A handwritten signature in black ink that reads "Roberta Brien".

Roberta Brien

Board President

LETTER FROM CHIEF EXECUTIVE OFFICER

Dear Friends,

What a year! Along with the excitement of a successful capital campaign and transition in leadership, we simultaneously experienced the exhaustion that came with an unyielding pandemic. Our initial response to the pandemic was to do what we do best, jump in, roll up our sleeves and help those in need. Two years into the pandemic, we faced a new world of remote work, calls for pay equity, and pure fatigue from the emotional toll COVID-19 has taken on all of us.

We saw a call for increased wages for our childcare providers, who give so much of themselves, yet continue to earn minimum wage. The pandemic made more apparent what was already evident to parents, childcare providers, and allies: our early childhood system is feeble. Childcare is fundamental to our economy. It is an issue that disproportionately impacts women and, more specifically, women of color.



In the face of these challenges, we remained steadfast in advocating for our community's most vulnerable members. Our team continued to offer high-quality services and care to our community while dealing with their challenges.

While we navigate through the changes the pandemic has presented us, we will continue to dedicate our efforts to race equity and women's empowerment. During this last year, we have seen an unprecedented attack on the reproductive rights of women and gender-nonconforming people. The ability to decide if or when to have a child is a fundamental right for women and gender-nonconforming people.

We continue to see attempts to strip communities of color of their voting rights and members of the LGBTQIA+ communities of fundamental human rights. So, as we embark on this new chapter, we are ready to move forward with our mission of eliminating racism, empowering women, and promoting peace, justice, freedom, and dignity for all.

A special thank you to our outgoing Board President, Roberta Brien. Her leadership and support have been instrumental in ensuring a successful transition in leadership. She is a true inspiration. Welcome to our new president Christienne Bik and I look forward to moving our mission forward together.

Finally, thanks to all of you. We are grateful for the ongoing support of our community. We could not do this work without you.

A handwritten signature in black ink that reads "Debbie Hall". The signature is fluid and cursive.

Debbie Hall
Chief Executive Officer



EARLY EDUCATION & AFTER SCHOOL



458

children served daily in
all programming

186

youth attended summer
day camp

42

preschoolers graduated
to kindergarten

\$24,972

in scholarship funds distributed to
youth attending summer camp

YOUTH DEVELOPMENT



111

middle and high school girls participated in Girls CHOICE

17

youth on average participated daily in Summer YouthConnect

99

girls participated in Girls Promoting Safety

"My high of the week is coming to program and seeing my friends and having good conversations!"

– Girls CHOICE participant Amiyah

24

pregnant and parenting teens worked towards achieving their HiSET

DOMESTIC VIOLENCE SERVICES



1,804

individuals received DV advocacy, counseling or crisis intervention services

917

individuals received assistance in obtaining protective orders from the court

Success Story: When her husband threatened her and her child with violence, Marcy ended the relationship and found herself without an income or safe place to live. With help from the YWCA, Marcy got the emotional support she needed and obtained HomeBASE funds for a new apartment. She told advocates, “I wouldn’t have been able to do this without you.”

1,161

DV victims, who reported to police, received assistance from DV advocates

HOUSING & SHELTER



Success Story: Claudia had escaped from her violent boyfriend and had nowhere to turn when she called the YWCA DV helpline. She found a safe place to stay and the support she needed to get her life back on track. Today, she has a job, her own apartment, an improved self-image, and a new outlook on life, and thanks the YWCA for taking a chance on her.

67

Adults and children provided with confidential emergency shelter

72

women lived in transitional housing

2,491

Domestic violence helpline calls to shelter answered

19

individuals successfully transitioned from shelter into permanent housing

WELLNESS & HEALTH EQUITY



582

individuals received breast cancer outreach and education services

"I am grateful this venue exists for me and for all the rest of us, now and in the future... Why? Laughter, listening, swimming together, being a support to others and yes, even being supported."

– YW EncorePlus Member

64%

increase in EncorePLUS and WoC-C support group participation

27

outreach events held throughout the community

RACIAL & GENDER EQUITY



419

individuals participated in racial equity workshops at the YWCA and in the community

155

individuals attended city council and school committee candidate forums

150

individuals attended the Virtual Stand Against Racism Forum

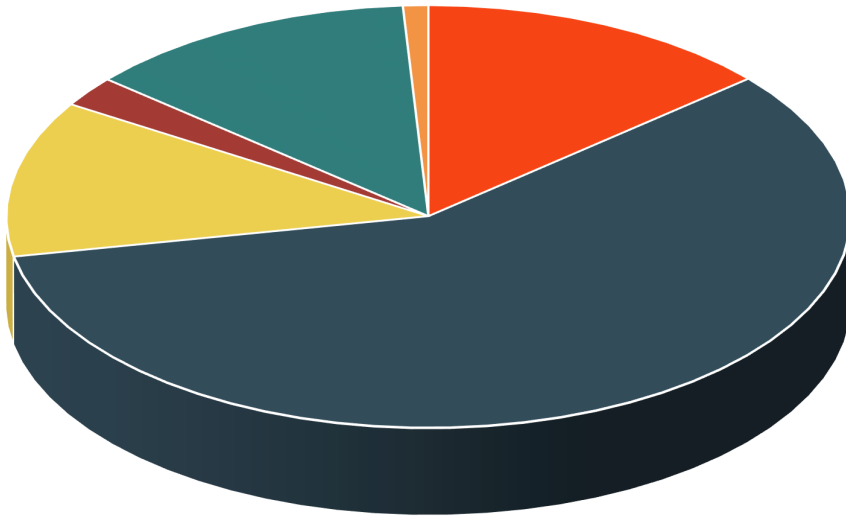
\$45,000

raised for racial and gender equity programming



FINANCIAL OVERVIEW

Income Sources for the Year Ended September 30, 2021



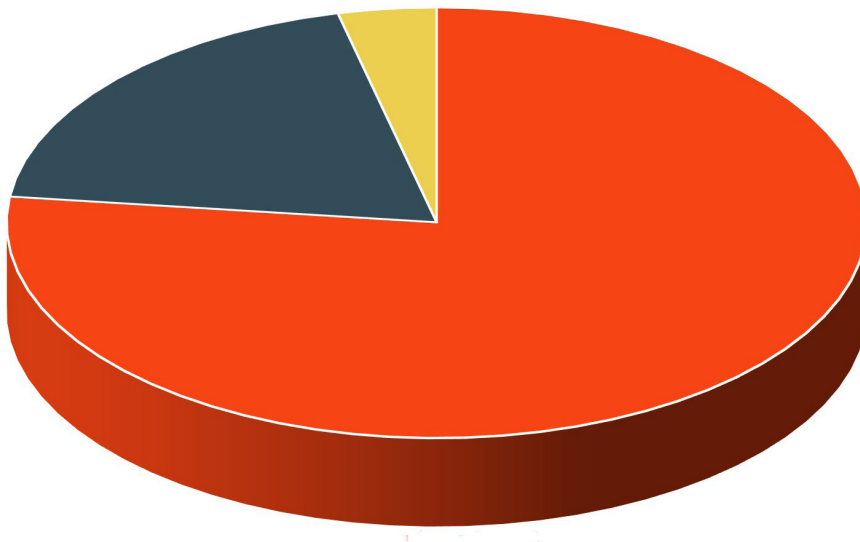
Total operating revenues
= \$9,015,553

- 58% Government Fees/Grants
- 14% Program Service Fees
- 13% Capital Campaign Contributions
- 12% Contributions & Grants*
- 2% United Way
- 1% Other**

*Includes: Special events net

**Includes: Investment income, in-kind, membership dues

Expenses for the Year Ended September 30, 2021



Total expenses
= \$8,297,598

- 71% Program Services/Support
- 26% M & G and Fundraising
- 3% Facilities

STATEMENTS OF FINANCIAL POSITION

SEPTEMBER 30, 2021 & 2020

ASSETS

	2021	2020
CURRENT ASSETS:		
Cash, cash equivalents and restricted cash	\$ 1,006,424	\$ 668,639
Investments	35,013	123,221
Program service fees receivable	572,390	494,717
Other accounts receivable	219,360	352,547
Pledges receivable, current	342,886	589,796
Prepaid expenses and other	5,074	5,029
Receivable from Affiliates	32,258	39,178
Total current assets	2,213,405	2,273,127
PLEDGES RECEIVABLE, non-current	227,700	542,611
PROPERTY AND EQUIPMENT, net	1,886,712	2,158,785
INVESTMENTS, net of current portion	2,019,342	1,793,777
NOTE RECEIVABLE	16,620,400	16,620,400
INVESTMENT IN AFFILIATES	12,598	12,598
TOTAL ASSETS	\$ 22,980,157	\$ 23,401,298

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES:

Accounts payable	\$ 70,583	\$ 31,060
Accrued expenses	268,022	274,187
Current portion of long-term debt	28,841	31,948
Current portion of renovation project loans	891,045	3,820,369
Current portion of capital lease obligations	4,017	3,779
Deferred revenue	10,888	15,257
Payable to Affiliates	241,746	94,918
Total current liabilities	1,515,142	4,271,518

LONG-TERM DEBT, net of current portion	353,135	382,067
LONG-TERM RENOVATION PROJECT LOANS, net of current portion and debt issuance costs of \$30,603 and \$57,926 in 2021 and 2020 respectively	4,739,704	8,031,915
LONG-TERM PORTION OF CAPITAL LEASE	8,422	12,441
PAYCHECK PROTECTION PROGRAM (PPP) LOAN	-	1,039,466
CONTINGENT LOANS	3,290,000	401,729
Total liabilities	9,906,403	14,139,136

NET ASSETS:

Without donor restrictions	11,291,550	6,943,607
With donor restrictions	1,782,204	2,318,555
Total net assests	13,073,754	9,262,162

TOTAL LIABILITIES AND NET ASSETS	\$ 22,980,157	\$ 23,401,298
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Audited financial statements are available at www.ywcacm.org

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STATEMENTS OF ACTIVITIES

FOR THE YEARS ENDED SEPTEMBER 30, 2021 & 2020

OPERATING ACTIVITIES:

	2021	2020
REVENUES AND OTHER SUPPORT:		
Program Service Fees		
Government contracts	\$ 5,249,426	\$ 4,932,889
Individuals and other	1,235,803	1,172,570
Grants and contributions	1,060,987	1,054,966
United Way	209,640	266,662
Special events, net of expenses of \$14,105 and \$10,554 in 2021 and 2020, respectively	17,852	20,415
Investment income, net of fees of \$18,098 and \$17,930 in 2021 and 2020 respectively	32,589	48,234
Miscellaneous income	48,426	33,769
Membership dues	6,259	5,596
Capital campaign contributions	<u>1,154,571</u>	<u>1,118,944</u>
Total revenues & other support	\$ <u>9,015,553</u>	\$ <u>8,654,045</u>

EXPENSES:

Program Services	5,699,054	5,435,479
Supporting Services	<u>2,598,544</u>	<u>2,394,719</u>
Total expenses	<u>8,297,598</u>	<u>7,830,198</u>
Changes in net assets from operations	<u>717,955</u>	<u>823,847</u>

NON-OPERATING ACTIVITIES

Realized and unrealized gain on sale of investments, net	220,645	119,434
(Loss) gain on disposal of property and equipment	(127,230)	2,595
Reimbursement of developer's expenses	155,504	1,263,750
State historic tax credits	1,944,000	-
Interest income on note receivable	166,204	97,414
Service fees from Master Tenant	20,000	13,334
Rent paid to Master Tenant	(221,902)	(211,233)
Related expenses paid to Master Tenant	(103,050)	(68,514)
Government grant - forgiveness of PPP loan	<u>1,039,466</u>	<u>-</u>
	<u>3,093,637</u>	<u>1,216,780</u>
Changes in net assets	3,811,592	2,040,627

NET ASSETS, BEGINNING OF YEAR	<u>9,262,162</u>	<u>7,221,535</u>
NET ASSETS , END OF YEAR	\$ <u>13,073,754</u>	\$ <u>9,262,162</u>



DONORS

The YWCA Central Massachusetts is grateful to the many individuals, businesses, foundations, family funds, and civic organizations that made cash gifts or pledge payments between October 1, 2020 and September 30, 2021. The following list recognizes those that have provided unrestricted operational and program support as well as restricted and capital gifts. The list also includes designations through workplace campaigns.

▲ 5 years or more consecutive giving

\$100,000 +

George I. Alden Trust
United Way of Central
Massachusetts ▲

\$50,000+

Women's Initiative,
United Way of Central
Massachusetts ▲

\$25,000+

The Center for Hope &
Healing
George F. and Sybil H. Fuller
Foundation
Greater Worcester
Community Foundation ▲
Health Resources in Action
Hermann Foundation
Massachusetts Bar
Foundation ▲
PEACE Fund of the Greater
Worcester Community
Foundation ▲
Corinne C. Turner
Foundation ▲

\$10,000+

Anonymous (2)
Blue Cross Blue Shield of
Massachusetts Foundation
C. Richard & Olive J. Brose
Hie Hill Foundation
Community Foundation of
North Central
Massachusetts ▲
Girls Inc. of Worcester
Hoche-Scofield Foundation ▲
Metzger Family Fund
of Greater Worcester
Community Foundation ▲
National Grid Foundation
Reliant Foundation
Rockland Trust Charitable
Foundation
United Way of North Central
Massachusetts ▲

\$5,000+

Douglas and Isabelle
Crocker Foundation
The Fletcher Foundation ▲

Franklin Square House
Foundation
JNB & Associates
Susan Mailman ▲
C. Jean and Myles
McDonough Charitable
Foundation
Moments That Matter
TD Charitable Foundation
The George R. Wallace
Foundation

\$2,500+

Berkshire Bank ▲
Linda Cavaoli ▲
Eliot Community Human
Services, Inc.
Mary Fletcher ▲
Hanover Insurance Group
Foundation
Marsh & McLennan New
England
Nypro Foundation
Shelley and Todd Rodman ▲
Schwartz Charitable
Foundation
Trinitarian Congregational
Church
Worcester County Food
Bank ▲

\$1,000+

Angels' Net Foundation Inc.
Atlas Distributing Corp.
Joyce Augustus ▲
Roberta Brien ▲
Gail Carberry ▲
Clinton Savings Bank
Janet Cutman
Kristin DeSousa ▲
Diocese of Worcester –
St. Vincent Community
HealthCare Fund
Linda Doherty ▲
Gayle Falvey
Fidelity Bank
First Baptist Church of
Worcester
Allen Fletcher ▲
Liisa Holm
Hudson Chiropractic Center,
Inc.

Jane Doe, Inc.
Penelope Johnson
Elaine Lucas
Joe and Ellen MacDonough▲
Massachusetts Medical
Society
Ruthann Melancon ▲
Orion Emergency Services,
Inc. ▲
Melinda L. Persons DV
Educational Endowment
Fund, Community
Foundation of North
Central Massachusetts
Cynthia Pitcher ▲
Price Chopper's Golub
Foundation
George C. Rand ▲
Kristin Sawash ▲
Schwartz Charitable
Foundation
Seven Hills Bookkeeping,
Inc. ▲
Helen Shuster
Ann Tripp ▲
Elizabeth Tripp
UniBank for Savings ▲
Meridith Wesby ▲
Susan Woodbury ▲
Leigh Woodruff
Wyman-Gordon Foundation

UP TO \$999

Anonymous (1)
Amane AbdelJaber
Jean Allen ▲
Bay State Savings Bank
Janice Bouchard ▲
Delta Sigma Theta Sorority,
Inc. South Middlesex
Alumnae
Mary Feeney ▲
First Baptist Church of
Worcester
First Congregational Church
of West Boylston
Fontaine Bros., Inc
Eve Gilmore
Amanda Gregoire
Kimberly Haddad
Deb Hall ▲
Robert Kersting

Ashley and Eric L'Esperance
Alexizendria Link
Lisi-Greene Fund,
Greater Worcester
Community Foundation
Janet Moore
Sharon and Terrence Moore
Jessica Morris ▲
Charlene Nemeth
One Love Ma Bae Belle Café,
LLC
Pilgrim Church of
Southborough
Pilgrim Congregational
Church of Leominster
Renaud HVAC & Controls,
Inc.
Jennifer Robare
Milagros Rosal ▲
Phil Samponaro ▲
Setaro Construction Corp.
Stiles Lake Water District
Monica Thomas-Bonnick
Unum Insurance Company
Colleen Zingg

UP TO \$499

Hazel Berry ▲
Nancy Buckingham ▲
Sally Buffum ▲
Margaret Cadden
Jeffrey and Ginni Cardoso
Elayna Chamberlin
Loretta Chekani
Leonard Ciuffredo
Devlyn Coelho
Jeanie Connolly
Ellen Delpapa
Marianne Felice ▲
Melissa Fischer
Kathryn Frazier
Joanne Gravell and
Christopher Ebacher ▲
Charlotte Haller
Etel Haxhij ▲
Herrman Family Charitable
Foundation
Darlene Heywosz ▲
Patricia Kennedy
Judi Kirk ▲
Linda Looft ▲
Coretta McCarter

Timothy McGourthy
Tom Medlin
Renee Mikitarian-Bradley ▲
Wendy O'Leary
Cindy Purcell ▲
Pilgrim Congregational
Church – United Church
of Christ
Michelle Rehill ▲
Janet Rivard
Kimberly Salmon
Richard Schmitt ▲
Sunshine Club
Maria Tembenis ▲
Kristin Waters ▲

UP TO \$249

Anonymous (7)
Abbvie, Inc.
Therese Adams ▲
Advanced Benefit Strategies,
Inc. ▲
Daniel Anderson and
Denise O'Donovan
Wendy Andrews
Fran Anthes ▲
Arpi Aprahamian
Ursula Arello
Margarete Arndt ▲
Martina Arndt ▲
Christian Baehrecke
Kenneth Bates
Barbara Bell
Christienne Bik ▲
Big Y Foods
Bob's Discount Furniture
John Bodin
Cynthia Bonsu
Joann Borinski
Rick Breault
Michael Brown
Britnie Campaniello
Lucy Candib, MD
Harriette Chandler ▲
Lisa Coenen
Lisa Connelly Cook
Ginger Conti
Joanne Cox
Michael and Marsha Cramer
Melvin S. Cutler Charitable
Foundation
Cutler Management Corp.
Jill Dagilis
Stephanie DaRosa-
Goldsmith
Kim Dawkins
Lori Dawson
Mary Dean ▲
Jennifer Del Cegno
Ariana Dello Stritto
Melanie Demarais
Carole Demchak
Justine DeNorscia
Katie DiLoreto

Sheilah Dooley
Bradford Douty
Christopher Doyle
Sandra Doyle
Dream Big Wealth Strategies
Cynthia Drelinger
Danielle Drew
Cindy Dube
Pamela Dumas
Anne Early
Regina Edmonds
T. Ashley Edwards
Carolyn Erskine ▲
Linwood Erskine, Jr. ▲
Louise M. Erskine Real
Estate, Inc. ▲
Patty Ewick and Lee Cuba
Rosalie Fallavollita
Juliet Feibel
Saul Feingold ▲
Fillion Associates, Inc.
Judy Finkel
Sophia Fisher
Melissa Fischer
Patricia Flanagan
Ann Flynn ▲
Ford's Hometown Services
Christine Foscett
Judy Freedman ▲
Lisa Frey
Good as Gold Coffee
Systems, Inc.
Gregory Gorski ▲
Patti Gould
Jennifer Griffith
Victoria Gruzynski
Rachel Hall
Patricia Hallberg
Kathleen Hancock
Harness Technology, Inc.
Shana Harris
Jay Himmelstein
and Ellen Ruell
▲ Abby Holmes
Katherine Houston
Thomas Hughes
Marianna Islam
Allan Johannesen
Ali Kane
Mary Kennedy
Robyn Kennedy ▲
Mary Ellen Kilcoyne
Bianca Kinuthia
Tracy Kraus
Leah Lamson
Jean Largess
Lauraine Laurence ▲
Colleen Laviolette ▲
Barbara Lee
Celia Lees-Low
Beth Lewis ▲
Lynn Lenhart
Leominster Rotary Club
Carmen Leon

Liberty Mutual
Hannah Lozano
Julia MacDougall
James Madson
Jennifer Madson
Barry Maloney
Angel Martinez
Linda Maykel ▲
Antonia McAdam
Theresa McBride
Emily McCann
Kate McGrath
Carmela McMahon
Joyce McNickles
Mary Ellen Meegan ▲
Michael Morrisson
Nancy Moscato
Michelle Muller
Laura Myers
Alexis Navaro
Ginger Navickas
Bernadette Nelson
Kevin O'Brien
Margaret O'Connor
Heather O'Halloran
One4All Charitable Fund
Chelsey Patriss
Deborah Perreault
Michel Perritt
Francesca Person
Meghan Person
Michele Piselli
Hilda Ramirez ▲
Bob and Kathleen Rentsch ▲
Christopher Rhodes
David Riley ▲
Gareth Roberts
Dana Rognlie
Ruth Rubin ▲
Joan Safford
Rhonda Sargent
Celia Schiffer
Richard Schmitt
Gretchen Schultz-Ellison
Carol Seager ▲
Mallory Sequeira
Dan Serna
Alice Sibley
Ruth Smith
David Spanagel
Marcella Stallworth
Carolyn Stempler
Carol Stolicny
Hope Haslam Straughan
Kelly Sullivan
William Sweet
Dodi Swope
Sheila Tetler
Henry Theriault
Debra Touw
Margaret Traina
Judith Uthoff ▲
Angela Waterman
West Boylston Water District
Everline Wheeler

Pauline White ▲
Nancy Whitney
Erin I. Williams
Lois Wims
Virginia Woodbury
Worcester Community
Action Council
Donna Wright ▲
Rubby Wuabu
Helen Zazulak
Karen Zenteno
Valerie Zolezzi-Wyndham

IN MEMORY OF CONCEPCION CRUZ

Linda Cavaoli

IN MEMORY OF JOHN DIPIETRO, SR.

Rose Fallavollita
Mary Ellen Kilcoyne
Simes Family Giving Fund

IN MEMORY OF TOM FELLICIA

Linda Cavaoli

IN MEMORY OF LORI ANN (FALLAVOLLITA) KILLORAN

Anne Early

IN MEMORY OF GARY KILEEN

John Bodin
Christopher Doyle

IN MEMORY OF URBANA PIAZA

Linda Cavaoli

IN MEMORY OF IRWIN POLLACK

Shelley Rodman

IN MEMORY OF JANET SIMONDS

Linda Cavaoli

EMPLOYEE GIVING AND MATCHING GIFT COMPANIES

Abbvie, Inc.
Bay State Savings Bank
Big Y Foods
Comcast Corporation
Hanover Insurance Group
Liberty Mutual Insurance
Marsh & McLennan
MassDevelopment
Merck & Co
Microsoft Corporation
National Grid
Pfizer
Robert Half
Stop & Shop Supermarkets

UMass Cares Campaign
 UniBank for Savings
 United Way of Central
 Massachusetts
 United Way of North Central
 Massachusetts
 Unum Insurance Company

OTHER

Amazon Smile Foundation
 Big Y Community Bag
 Program
 Facebook
 PayPal Giving Fund

UNITED WAY PARTNERS

United Way of Central
 Massachusetts
 United Way Greater
 Chattanooga
 United Way of North Central
 Massachusetts

GOVERNMENT

Child Care Resources
 City of Worcester
 Mass Attorney General's
 Office
 Mass Department of
 Conservation and
 Recreation
 Mass Department of Early
 Education and Care

Mass Department of
 Elementary and Secondary
 Education
 Mass Department of
 Housing and Community
 Development
 Mass Department of Public
 Health
 Mass Department of
 Transitional Assistance
 Mass Executive Office of
 Health and Human Services
 Mass Office of Victim
 Assistance
 U.S Department of Justice,
 Office for Victims of Crime

FISCAL SPONSORSHIP

Healthy Greater Worcester
 Greater Worcester
 Community Foundation
 Health Foundation of
 Central Massachusetts
 Health Resources in Action
 Open Sky Community
 Services
 Reliant Foundation
 UMass Memorial Health Care

Massachusetts Women of Color Coalition

Margot Barnet and
 David Coyne

Linda Cavaoli
 Central Mass Agency on
 Aging
 Hanna Desjardins
 EOS Foundation
 Episcopal City Mission
 Jonathan Hardy-Lavoie
 Morgan Hill
 Kataly Foundation
 Learn to Cope, inc.
 Sayra Pinto
 Kelly Pough
 Rosemary Shields
 Worcester State Foundation

Our Story Edutainment

Episcopal City Mission
 Etel Haxhiaj
 Music Worcester, Inc.
 Stephanie Page

*Thank you to all those
 individuals who participated
 and supported our virtual
 fundraising events as well as
 the dozens of local businesses
 that donated their services and/
 or gift items to – Bike to Break
 the Cycle, Daybreak Breakfast,
 Stand Against Racism, and
 Tribute to Women-Katharine F.
 Erskine Awards*

SPECIAL EVENT SPONSORS

**Bike to Break the Cycle
 Spin-a-thon**
 Clinton Savings Bank

Daybreak Breakfast

Reliant Medical Group - Part
 of Optum Care
 Webster Five

Stand Against Racism

Unum Insurance Company

Tribute to Women- Katharine F. Erskine Awards Luncheon

Fontaine Bros, Inc.
 Hanover Insurance Group
 Foundation
 Harvard Pilgrim Health Care
 – Point32 Health
 National Grid
 PENTA Communications,
 Inc.
 UMass Chan Medical School
 UMass Memorial Health Care
 Webster Five
 Women's Initiative,
 United Way of Central
 Massachusetts
 Worcester County Food
 Bank

The YWCA wishes to acknowledge all the individuals and companies whose in-kind donations have a much greater impact on YWCA programs and their participants than people may realize. Whether they are books or games for the children in our child care centers or emergency shelter, small household items for women in our transitional housing program, gifts for families during the holidays, clothing, or computer equipment, **THANK YOU!**

WE GRATEFULLY ACKNOWLEDGE OUR DONORS



LIVE CAMPAIGN DONORS



CORNERSTONE GIFTS \$1,000,000

George I. Alden Trust
The Stoddard Charitable
Trust

LEADERSHIP GIFTS above \$100,000

Anonymous
Kim Ciborowski
Fred Harris Daniels
Foundation
The Ruth H. and Warren
A. Ellsworth Foundation
Gail Ferreira
The Fletcher Foundation
The George F. and Sybil
H. Fuller Foundation
The Health Foundation
of Central
Massachusetts
Valerie and Stephen
Loring
C. Jean and Myles
McDonough Charitable

Foundation
The Mildred H. McEvoy
Foundation
Michael J. Millette
The Remillard Family
Foundation

SPECIAL GIFTS ABOVE \$10,000

Marie and Michael
Angelini
Margarete L. Arndt, DBA
Avidia Bank
Bank of America
Charitable Foundation
Bay State Savings Bank
Linda Cavaoli and John
Medbury
Children's Investment
Fund
Coghlin Electrical
Contractors, Inc.
Consigli Construction
Company
Cornerstone Bank

Country Bank
David Kurlan Associates,
Inc.
Mary Defeudis
Digital Federal Credit
Union Charitable
Foundation
Esler Family Foundation
Fallon Health
Fidelity Bank
Mary and Warner
Fletcher
Franklin Square House
Foundation
The Albert J. Gifford
Charitable Trust
The Hanover Insurance
Group Foundation, Inc.
The Hillis Family
Foundation, Inc.
Hoche-Scofield
Foundation
Hometown Bank
Community Foundation
Housing Ministries of

New England
IC Federal Credit Union
JNB & Associates
Leominster Credit Union
Susan M. Mailman and
James R. Chapdelaine
Dr. Linda A. Maykel
Mercantile Center
Katherine and John
Metzger
Middlesex Savings Bank
National Grid Foundation
Amelia Peabody
Charitable Fund
Deborah Penta
People's United
Community Foundation
Jennifer B. Pinck
Phyllis Pollack
Candy and Richard Race
Reliant Foundation, Inc.
Albert W. Rice Charitable
Foundation, Bank of
America, N.A.,

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Janet and Paul Rivard
Rockland Trust
Charitable Foundation
Shelley and Todd
Rodman
Rollstone Bank & Trust
Saint Gobain Corporation
Edna Parlee Spencer*
Ann W. Stamm
Corinne C. Turner
Foundation
Ann Tripp and Dale
Perkins
Unibank For Savings
Unum Insurance
Company
Webster Five Foundation
Nathaniel Wheeler Trust,
Bank of America, N.A.,
Trustee
Susan and David
Woodbury
Worcester Business
Development
Corporation
Worcester Red Sox
Worker's Credit Union
Wyman-Gordon
Foundation

COMMUNITY GIFTS above \$1,000

A&A Window Products,
Inc.
Joyce Augustus and
Kenneth Konicki
Sarah Garfield Berry
Bohler Engineering MA,
Inc.
Elisabeth Borg
Rick Breault
Roberta L. Brien
Michael D. Brockelman
Dawn and John Budd
Sally and David Buffum
Maureen Burdulis
John J. and Elaine C.
Cahill Family Fund,
Greater Worcester
Community Foundation
Donald and Gail Carberry
Ginni and Jeff Cardoso
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