The Mission of Community Teamwork, Inc. is to assist low-income people to become self-sufficient, to alleviate the effects of poverty, and to assist low-income people in participating in the decisions that affect their lives.

ABOUT THE COVER
This year’s cover is a tribute to the many partners Community Teamwork works with to address the causes and effects of poverty in the lives of people across Greater Lowell. It is a mosaic that contains historical references such as President Lyndon Johnson who spearheaded the War on Poverty in the early sixties, and current images of our faith, education, government, business and media partners. As you read about our programs in the following pages, you will learn more about these and many more partners that shaped our service delivery in 2006. We extend our gratitude to these organizational and individual friends who worked closely with us in setting priorities and strategies for achieving measurable improvements in people’s lives and in our community.
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Building Community ~ Changing Lives Through Partnerships

Throughout Community Teamwork’s 2006 Annual Report, you will read about the importance of partnerships in our work as the area’s anti-poverty agency and one of the Commonwealth’s nine regional housing agencies. CTI staff and Board members recognize the value of bringing agency and community resources together to best help an individual or family out of poverty. Our experience and results show that by working together we can do more, and that access to affordable housing, transportation, early education and care, fuel assistance and conservation and education must all come together for individuals and families to grow and prosper in the Commonwealth.

This year began and ended with major emergencies, one on a National Scale and one more local in the May floods. In the powerful destruction of Hurricane Katrina, the Nation saw close up the devastating effects of poverty. The images, still in our minds, revealed the distance we still need to go to lift all in our Nation and in our backyards out of poverty. The response of neighbors, near and far, working together to donate money, goods, and give a helping hand reminded us how we have to work together. CTI’s partnerships are evident in our work with victims of Hurricane Katrina who made their way (some temporarily and some permanently) to Northeastern Massachusetts.

And while the year began with a powerful look at poverty in one of our Country’s major cities, the year ended with a local natural disaster. Again, partnerships were essential. CTI, working with the City of Lowell, FEMA, MEMA, Salvation Army, Red Cross, Catholic Charities, Wish Project, and many others, came together to help victims of the local floods, and CTI staff are still helping to meet the needs of those who remain homeless and in need.
We value and thank our many partners from local businesses like Enterprise Bank and Cadence Design Systems who, along with the Mass. Department of Housing and Community Development and the Revolving Museum, helped us put our newest project—the “ArtShip Enterprise”—on the road to bring quality art programs and healthy food to children in the City of Lowell. Our new partner, One Family Scholars Program of Boston, is helping us assist seven formerly homeless women to get college degrees. And our partnership with the Town of Westford allowed us to build 15 new rental units in the Town of Westford. These are just a few of the exciting partnerships you will read more about in the following pages.

Our accomplishments, as we complete the second year of our strategic plan, are a result of a hardworking and committed workforce who understand and believe in our mission. We welcomed many new staff this year and celebrated the individuals in our workforce who completed 5, 10, 15, 20, 25, 30 and even 35 years (Congratulations Bill Lipchitz, CTI’s Deputy Executive Director) of service this year! Our list of individuals, businesses, partners, and funders continues to grow. Our Federal and State delegations, local boards, elected and appointed officials, our education partners, faith based organizations, many individuals, and local media have been there to support our work.

We extend a special thanks to the Community Teamwork Board of Directors and Head Start Policy Council members who continue to set our direction and who work hard and keep our mission and values as their driving force.

Karen N. Frederick

Thomas A. Joyce
The Central Administration Division supports and guides the agency’s divisions, subsidiaries and affiliates through program planning and development, human resource and fiscal management, information technology and community relations. One of its core operating principles is to expand the agency’s capacity to deliver services by building a strong network of partnerships with our local, state and federal governments, as well as faith, education, human services and business organizations.

Planning & Program Development
This year, the Office of Planning and Program Development undertook an extensive peer and self-assessment; monitored the progress of our Strategic Plan; redesigned our agency website; and continued helping the Divisions secure funding.

Peer Review and Self-Assessment
In early 2006, the Office led an agency Peer Review and Self Assessment in partnership with the Northeast Institute for Quality Community Action (NIQCA), program staff and Board members. The assessment team evaluated the agency’s governance; management and structure; planning, marketing, fundraising and community investment; information technology; human resources; and finance and budget. The peer reviewers—Connecticut Community Action Agencies and the NIQCA Director—analyzed CTI’s performance in each area. They concluded CTI is performing very well in most areas and made recommendations for enhancing our information technology, multi-year capital budget and agency-wide marketing plans, all of which are now underway.

Strategic Planning
As CTI completes the second year of its four year Strategic Plan, we are pleased to report CTI has made progress in all of its five core priority areas of Affordable Housing, Community Communications, Partnerships, Educational Programs, Staff Training & Development and Workplace Wins. We are now in the process of defining new goals for the third year which will expand on these successes.

In the area of Partnerships, which is the theme of this year’s Annual Report, CTI has been very successful in expanding our relationships with area businesses, sporting groups, health care providers, and community organizations.

Website Enhancement
The Assistant Planning Director redesigned the agency’s website (www.comteam.org). Its vibrant new look is matched by its ease of use and up-to-date program and community information, allowing visitors to find what they need within one to two clicks. A new counter reveals that an average of three thousand people visit the site each month.

Financial Services
Fiscal 2006 presented CTI with new opportunities and challenges in serving our area’s low income residents. While CTI’s overall funding totaled about $62.2 million, up $2.3 million from fiscal 2005, most of this increase reflected pass-through payments for home heating. The largest increase was for fuel assistance, up 44% over fiscal 2005, due to rising home heating costs. For all programs including child care assistance and housing, pass-through payments totaled $41.9 million, accounting for 67% of total CTI funding.

Cost Containment
Client services and program administration were generally level funded; however, some programs were reduced, such as Head Start, which incurred a 1% reduction. Expenses for transportation, utilities and employee health insurance continued to increase. In response, CTI did not grant employee cost of living increases; left some vacant positions unfilled; and
restructured some departments to increase efficiency and reduce costs. We anticipate our final 2006 audited financial statements, due by mid-November 2006, will show a small surplus.

**Capital Improvements** In fiscal 2006, we renovated CTI's Merrimack House family shelter and began renovations on our Milly's Place shelter. Also, we purchased six new buses to replace six aging buses that required frequent repairs. During 2007, CTI will establish a multi-year capital budget that closely links our strategic plan and our annual operating budget, identifying capital needs and financing options for infrastructure.

**Oversight** During the year, CTI's financial status was reviewed monthly by the Finance Committee and the full Board of Directors; an independent audit firm; the Northeast Institute for Quality Community Action (NIQCA); and federal and state funding sources. The NIQCA team noted that CTI has and continues to develop a strong financial management system with appropriate internal controls, timely reporting and operating transparency.

**Human Resources** People are CTI's greatest resource. We depend on them to teach our children, train our youth, support our seniors, equip families to be self sufficient and assist people in times of crisis. This year, our HR office worked closely with the Divisions to recruit and screen candidates, manage employee benefits, address employee crises and administer the Employee Assistance Program. It also added two important activities: overseeing employee training and development and employee satisfaction and morale.

**Accomplishments and Initiatives** In the first year of our two year Workforce Training Grant from the Mass. Office of Career Services, CTI with Middlesex Community College trained 120 employees in customer service, supervision skills, communication, Microsoft Excel, and workplace Spanish.

The Department also created a new exit interview protocol and conducted CTI's first annual Employee Satisfaction Survey.

**Saying Farewell and Welcome** In late June 2006, Tom Walther, Human Resources Director at CTI for the past eight years, retired. He led initiatives to upgrade our HR policies and procedures, implement an Employee Assistance Program and develop and institute a Tuition Assistance Plan, among many others. We wish Tom well in his retirement.

CTI's new HR Director, Maria Solarez, joined CTI in July. Maria has experience in all areas of HR work and Master's degrees in both Economics and Communications.

**Management Information Systems** CTI's Information Technology is essential to our day-to-day operations and mission, allowing us to do our banking, track client information and program usage, and inform our community partners about our services. To achieve this, the MIS department's staff administers a network of over 250 computer users, spanning 15 sites. The network uses state-of-the-art servers for applications, remote access and web hosting, and a full T1 connection at some strategic locations and DSL connections for others. These connections allow us to efficiently communicate across all areas of the agency.

The MIS Department is testing and anticipates it will soon implement wireless technology to allow e-mail and internet access to more employees. As recommended by NIQCA, MIS also is developing an agency-wide IT security plan in collaboration with consultant John Osterman.

Future plans include upgrades for our network and phone switches including a new domain server running OS 2003, a new e-mail server and the newest version of CITRIX, our remote access software.

**Community Relations** The Community Relations Office promotes awareness and appreciation of CTI's mission and the positive impact its programs have in our community. It also fosters strong, mutually supportive relationships with local organizations and groups. In 2006, its primary activities involved managing:

- Agency publications and press materials and events.
- Annual events that brought CTI, the community and its leaders together. These included the 7th Annual Leadership Breakfast and the 12th Annual Evening with Local Heroes.
- Fundraising including the Warm Hands, Warm Hearts campaign for fuel assistance; the 4th Annual Carnival Celebration Fundraiser to prevent homelessness; and the Employee Workplace Giving program.
Common Ground Development Corporation, Community Housing, Inc., the Merrimack Valley Housing Partnership and the Lowell Small Business Assistance Center share CTI's broad mission to help low income people achieve greater self-sufficiency: CGDC, CHI and MVHP by creating opportunities for affordable housing and the LSBAC through business ownership. Some of this year's partners included the City of Lowell, the Town of Acton, the Town of Westford and its Housing Authority, Middlesex Community College and the Concord-based Jericho Road Project.

Common Ground completed 15 units of newly built family rentals in Westford at Stony Brook.

Common Ground Development Corporation
CTI's Common Ground subsidiary, formed in 2002, creates new affordable housing for low and moderate income residents living in Greater Lowell and the Merrimack Valley.

Building Partnerships
Common Ground has formed many partnerships in the process of developing affordable housing including local and state governments; quasi-public funding sources such as the Massachusetts Housing Partnership (MHP), Massachusetts Housing Investment Corporation (MHIC), Mass Housing Finance Corp. (MassHousing), the Community Economic Development Assistance Corp. (CEDAC) and the Lowell Development and Financial Corporation (LDFC); as well as private lending institutions, lawyers, architects, engineers, and builders.

Expanding Affordable Housing in City and Suburban Settings
In 2006, Common Ground continued to seek new projects to increase the area's base of affordable housing by working closely with city and town governments and housing boards from Lowell, Westford, Methuen, Carlisle, Chelmsford, Dracut, Dunstable and Acton.

Common Ground's 2006 initiatives included both new construction and renovation of existing structures.

Newly Built Sites
Common Ground finalized plans to build two duplexes on Sagamore and Pawtucket Streets in Lowell. Each of the four condexes will be sold to a family earning 80% or less of median income. CTI's YouthBuild will serve as the general contractor and its students will assist in the construction.

CGDC completed 15 units of newly built family rentals in Westford at Stony Brook.

Renovated Sites
The CGDC has partnered with the town of Acton to convert a vacant school building to affordable rental housing.

This fall, CGDC and the City of Lowell will complete renovating a vacant Worthen Street building into three 3-bedroom condominiums it will sell to families earning 80% or less of the area median income.

Common Ground also helped CTI renovate its Lowell-based Merrimack House family shelter.

The completely renovated building is now home to 6 families who are in transition to permanent housing. Common Ground also is providing similar development services to CTI to renovate its second homeless family shelter, Milly's Place.

A Massachusetts Housing Partnership Production Capacity Grant helped fund several of these efforts to increase affordable housing.

Community Housing, Incorporated
Keeping Homes Affordable
Community Housing, Inc. (CHI) is a non-profit subsidiary that assists CTI in the acquisition and resale of houses in the DHCD-funded Homes for Good Program. These are houses originally sold to qualified buyers at affordable prices and contain a deed rider that maintains their affordability when resold. CHI also helps to market...
and sell condominium units that may be developed by Common Ground and conducts housing lotteries as necessary.

**Merrimack Valley Housing Services, Inc.**

**Managing Affordable Properties** MVHS is a separate corporation under CTI that owns and manages the Merrimack Valley Apartments in Methuen. CTI created this HUD 202 Project for elderly residents in 1983, providing 60 units on a seven-acre parcel with generous green space and trees. Annually, the Board elects two residents to serve on the five-person Board of Directors. The complex has a community room where many activities occur, including the Huggie-Bear Pillow project involving residents sewing and donating pillows to children in local hospitals.

**The Lowell Small Business Assistance Center**

**Forging Partnerships** The Lowell Small Business Assistance Center is a program of Community Teamwork, Inc. in partnership with the City of Lowell’s Division of Planning and Development and Middlesex Community College. In recent years, it also has worked closely with the highly skilled volunteers of the Concord-based Jericho Road Project who annually donate substantial hours of classroom instruction, making it possible to serve many more hopeful entrepreneurs.

**Improving Individual and Community Economies** In the last five years, the Center has helped local entrepreneurs start 221 businesses and create 365 full time equivalent jobs, with 43 per cent started by low income and minority groups.

This year, the Center served 286 new clients and provided 1,074 services. Of the clients served, 42% were minorities or immigrants, 59% were low to low-moderate income and 48% were women. The Center helped entrepreneurs start 43 businesses and create 68 new jobs. Of these, 34% were minority business starts, 30% were low income and 41% were started by women.

**Developing New Clients** Among the Center’s new “non profit” clients this year are CTI YouthBuild, Acre Family Daycare and CTI day care providers, the Non Profit Alliance, Massachusetts Community Banking Council, the Career Center, and The Charter School Young Parents Program.

**Advocating for Small Businesses** The Center also continued as an active member of the Massachusetts Small Business Advisory Council, advising the legislature and Governor on issues affecting small businesses. The Center also joined the Massachusetts Community Banking Council and the Boston New Alliance Taskforce to help encourage the involvement of banks in minority neighborhoods.

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*Above: A contractor takes a walk through the Worthen Street project undergoing conversion to affordable condominiums.*

*Center: YouthBuild students help Common Ground in the renovation of the Worthen Street site and, in the year ahead, will be helping with the construction of affordable duplexes on Sagamore and Pawtucket Streets in Lowell.*

*Left: A YouthBuild student constructs a storage shed. YouthBuild helps students who have dropped out of school complete their GEDs and learn construction trade skills needed to build housing.*
The Division of Child and Family Services (C&FS) helps low income families achieve self-sufficiency by offering nurturing, safe and supportive programs for their children from birth through middle school ages. To ensure the best possible delivery of services, the Division has cultivated a broad network of partners ranging from independent, home-based child care providers to public and private institutions such as local public schools and state health departments, the national park service, local arts and area businesses.

This year, 128 families living in Lowell and Wakefield were able to work, while knowing their children were well cared for in the comfort of a home setting by qualified providers like Mona Albertario (shown below).

New and Expanding Partnerships

Bringing Art and Food to Neighborhoods

The Division has combined its summer feeding program with an exceptional arts and crafts classroom on wheels—the ArtShip Enterprise—an antique bookmobile renovated by the Revolving Museum to deliver fun filled activities and nutritious meals to low income children in neighborhoods across Greater Lowell. The project was made possible through private donations from Cadence Design Systems and Enterprise Bank and state funding from the Department of Housing and Community Development. “Giving back to our community is a strong value at Cadence. Our employees were thrilled to help make this project possible,” says Cadence VP Charlie Giorgetti.

Inspiring Middle School Children

CTI has successfully implemented the nationally acclaimed Citizen Schools after school program for middle school age children at both the Wang and Robinson Middle Schools in Lowell, completing the year having served over 150 children. The program uniquely mobilizes adult volunteers to help improve student achievement by teaching skill-building apprenticeships. The program blends real-world learning projects with academic and leadership activities, preparing students in the middle grades for success in high school, college, the workforce, and community life. In Lowell, the program has been highly praised by students, teachers and parents for its unique hands-on learning apprenticeships in areas as diverse as firefighting and emergency services, law, real estate, environmental science, veterinary medicine, computer science and technology and the arts.

Giving Teens Opportunities to Serve

Twenty seven CTI Spindle City Corps adolescents received leadership training and made our community safer, cleaner and more beautiful through collaborative projects under the direction of the Lowell National Historical Park and CTI's Spindle City Corps. Park Superintendent Michael Creasey says, “These kids made a difference for residents and visitors to Lowell. They took abandoned lots and debris riddled public ways, cleaned them up and made them attractive again. I understand why Spindle City is known as Lowell’s Urban Peace Corps.”

Centralizing Access to Nutrition

CTI's Head Start and Women, Infants and Children (WIC) feeding program have collaborated with the Massachusetts Department of Public Health to allow WIC to serve as the central nutrition program for all the CTI Head Start programs. This has
created a true integration of services for our families and better nutrition for more of the children we serve.

Overall, the Lowell-based WIC program supported the health and nutrition of 4,800 pregnant, breastfeeding and postpartum women and their children up to the age of five by offering nutrition education, vouchers for healthy foods, and referrals to health and social service providers.

**Increasing Opportunities to Breast Feed** WIC also has teamed with Saints Medical Center and Lowell General Hospital to offer a breast feeding support program to working poor mothers. By loaning mothers electric pumps, the program has allowed dozens of women to continue breast feeding after returning to work. This means greater nutrition and stronger immune systems for the children and deeper bonds between the mother and child.

**Program Highlights and Accomplishments**

**Affordable Early Learning Programs** Over 700 children received care through our Head Start, Early Head Start and Supportive Care programs. These programs give families access to affordable child care that emphasizes the developmental, social, emotional and educational needs of children from the earliest stage of development through preschool. We view families as integral partners in these programs and value their participation.

**Child Care That Keeps Siblings Together** The Division’s network of 80 Family Child Care providers offered 128 families in the Lowell and Wakefield areas child care for multi-age children in a “home atmosphere.” This option allows siblings from one family to receive care in the same home provider setting. The Lowell Family Child Care System partners with CTI’s Head Start to offer extended-hours services to 39 children.

**School Age After School Programs** CTI’s School Age Programs provided safe, enjoyable and well-supervised activities to 300 children ages 6 to 13 at eight public school and non-profit settings throughout Lowell. During the year, these programs operate daily before and after school and full time during summer and school vacations. Their guiding philosophy is to nurture self-esteem, individuality and lifelong friendships.

Maria Centeno is a pleased beneficiary of the breast feeding program partnership between Lowell General Hospital and CTI’s WIC program. The program gave her access to the hospital’s electric pump and counseling and encouragement from the WIC staff.

“...new moms learn so many things including the choice to breast feed...” says Maria, who now is a WIC Peer Counselor supporting new mothers in breast feeding techniques.
The Division of Housing and Homeless Services offers 30 programs to help low and moderate income families establish safe and permanent affordable housing. These include homelessness prevention, family shelters, domestic violence emergency housing; rental subsidies, housing stabilization, and homeownership education and foreclosure prevention. In 2006, the Division worked closely with many partners from local, state and federal agencies; the City of Lowell and its Hunger and Homeless Commission; the SHIFT Coalition; faith groups; local businesses such as TD Banknorth, Washington Savings and Enterprise Bank; the Physicians of Saints Medical Center; and the Lowell Wish Project.

Below: The May floods of 2006 devastated homes and neighborhoods across the Merrimack Valley. CTI in partnership with FEMA, MEMA and local agencies helped families find shelter and aid.

Right: CTI Housing Inspector Bruce Lowell examines the safety of newly installed plumbing for a home undergoing modification to support a handicapped child.

New and Expanding Partnerships
SHIFT Network Targets Homelessness through Early Warning In 2004, CTI with support from the Paul and Phyllis Fireman Foundation founded the SHIFT (Stabilized Housing for Individuals and Families in Transition) Coalition. Its purpose is to unite and combine the resources of the faith, government, business, education and human service sectors to create solutions to prevent and end homelessness. In 2006, over 30 Coalition partners shared a variety of material and human resources to help over 40 local families avoid or overcome homelessness.

Flood Response Team Supports Displaced Families CTI partnered with dozens of local, state and federal groups to implement disaster recovery following the severe May floods that displaced thousands of Merrimack Valley residents. Team members included Lowell’s Senior Center, Red Cross, Salvation Army, Catholic Charities, Lowell Wish Project, Centralville United Methodist Church, as well as the Federal and Massachusetts Emergency Management Agencies (FEMA and MEMA). CTI’s Housing Assistance Program (HAP) staff found safe housing for dozens of displaced families and teamed up with CTI’s YouthBuild program to move furniture and personal belongings. Today, CTI continues to support the long-term recovery of families whose needs were not met by insurance and government assistance.

Shelter Partners Prepare Parents and Children CTI’s Merrimack House and Milly’s Place shelters worked with many organizations in 2006 to prepare 45 families for successful reentry to independent living. Among these partners were the YWCA Young Parents Support Program; Horizons for Homeless, providing fully equipped Children Play Spaces at our shelters; Mass. Behavioral Health Partnership, providing dental care, counseling and parenting training; and the Lowell Adult Literacy Program, offering life skills, employment search and computer training, GED preparation and English as a Second Language.

Program Accomplishments and Highlights Many people in Greater Lowell live just a few paychecks away from severe hardship and potential homelessness. In 2006, CTI’s Housing team witnessed a significant number of tenants in market-rate rentals face near homelessness after loss of income from illness, layoff or family split ups. We also saw many homeless families in our shelters face months of unrewarded effort in finding a living wage job and affordable housing. We even experienced the heartbreaking of homeowners confronting foreclosure, victims of rising interest rates and predatory lending.
Staff Expertise and Agency Resources
This year, our staff of 50 served nearly 3,400 individuals and families. They offered clients a wealth of housing expertise in multiple languages including English, Spanish, Khmer, Portuguese and Greek. Federal and state funders also cited CTI as a preferred housing administrator because we can offer families additional services such as child care, nutrition support, family counseling and access to other community resources.

Rental Assistance Programs
In 2006, the Division helped over 2,000 individuals and families secure and maintain safe, affordable housing through its rental subsidy programs that include the federally funded Housing Choice Voucher Program (Section 8), Shelter Plus Care, Project Based Assistance, Veterans Assisted Supportive Housing, and state funded programs.

The Housing Consumer Education Center (HCEC)
The HCEC is the hub of many programs that benefit people living in Greater Lowell and cities and towns in Northern Middlesex and Essex Counties. In 2006, HCEC staff offered hundreds of clients the following services:

- Housing search and emergency housing assistance.
- Steps to Homeownership classes and counseling for first time homebuyers.
- Rental, mortgage and utility assistance through FEMA and the Rental Assistance for Families in Transition (RAFT) programs.
- Residential Assistance to Families in Transition (RAFT) funds to 270 local families requiring one-time assistance of up to $3,000 to help them keep their current housing or secure new housing to avoid homelessness.
- Home Modification Loans for families with a disabled member.
- Foreclosure Prevention counseling; budget counseling; and information on Tenants’ and Landlords’ Rights and Responsibilities.
- Assistance to prevent homelessness through the SHIFT Coalition and Advocacy program. Often, low-income individuals, families and the elderly turn to us with needs that can’t be met by existing programs. That’s when our SHIFT and Advocacy programs step forward to advocate with flexible funds from CTI community fundraising, such as our annual Carnival Fundraiser to Prevent Homelessness, and matching resources from the community.

Last winter, Phil Widener was completing a program in cosmetology, when he lost his apartment at the time his building was sold. Having once been homeless, Widener feared the worst as he struggled to amass a deposit on a new apartment. Fortunately, he contacted the SHIFT Coalition through CTI and qualified for $1,000 in rental assistance. Within a month, Widener got a new apartment and by April graduated and began working full time cutting and styling hair. “I wouldn’t be here today without the help of CTI and the SHIFT program,” says Widener.

The Massachusetts Interagency Council on Housing and Homelessness met this summer at St. Joseph’s the Worker’s Shrine to review the state plan to end homelessness. Shown here are Father Bill McSweeney, CTI; Karen Fredericks, House of Hope Executive Director Deb Chausse, DTA Deputy Commissioner Ed Saunders-Bey, CTI Assoc. Executive Director Ed Cameron, One Family Executive Director Marjorie Laprodu, Inter-Agency Council Director Linda Fosberg and One Family Campaign Director Sue Beaton.
The Division of Community Resources offers families, seniors and immigrants easy access to a unique array of community-based resources that provide opportunities for self-sufficiency and productive involvement in our community. The Division is proud of the numerous partnerships it has formed with town and city governments, state and federal agencies, area non-profits and universities to bring these essential services to our diverse community.

Connie Martin
Associate Executive Director

New and Expanding Partnerships

Fresh Produce and Nutrition
For over a quarter century, CTI has sponsored the Lowell Farmers’ Market at the JFK Plaza in downtown Lowell, providing locally grown vegetables and fruits to city residents. Each year, the Market works with local farmers to create a vibrant and bustling selling environment. This season, the Market launched creative new partnerships with the Department of Preventative Medicine at UMass Lowell and local restaurants. The results were a fun-filled, informative series of live cooking demonstrations showcasing delicious dishes using the farmers’ fresh produce. The series featured chefs from the Mambo Grill, Aramark, Cobblestones and the Owl Diner paired with local luminaries in the role of “assistant chef,” such as Lowell Mayor Bill Martin, City Councilor Bud Caulfield, Lowell School Committee woman and WCAP radio host Regina Faticanti and Owl Diner owner Tom Shanahan.

Agricultural Businesses for Immigrants
The New Entry Sustainable Farming Project (NESFP) helps immigrants build their own agricultural businesses in Massachusetts. The Project is a unique partnership among the Tufts University Friedman School of Nutrition Science and Policy, CTI, the Mass. Dept. of Food and Agriculture, the USDA Farm Service Agency, community groups and local farmers. This year, NESFP provided dozens of immigrants from Africa and Southeast Asia technical training in “New England” farming and marketing.

It helped farmers expand sales through its World PEAS Community Supported Agriculture (CSA) project, which allows consumers to buy fresh, ready-for-pick-up conventional and ethnic produce. The NESFP also expanded farmland sites locally at the Richardson Farm in Dracut, increased available farm equipment and helped farmers obtain financial assistance.

Higher Education for Formerly Homeless Mothers
The One Family Scholars program helps formerly homeless and at-risk mothers end poverty in their lives by providing financial support for higher education interwoven in a system of support services to ensure success. The program is part of the One Family Campaign, a project of the Paul and Phyllis Fireman Foundation whose mission is to end family homelessness.

This spring, CTI introduced One Family Scholars to Greater Lowell and began recruiting its first “class” of seven mothers who started their college careers this fall. Each scholar receives case management, mentoring, leadership training and help with essential services so she can successfully manage the demands of higher education, work and raising a family.
Truancy Reduction  The One Lowell Coalition helps new immigrants successfully integrate into their new culture and gain access to its opportunities for employment, education and community leadership. Two years ago, it partnered with the Lowell Public Schools to address the problem of truancy among immigrant children. The program—the Newcomer Parents Initiative—reached new levels of success this year. Working with nearly 200 families, its bilingual and bi-cultural staff made over 1,900 home visits to help families improve the quality of home and school life and break the cycle of truancy. The results were a dramatic 60% improvement in school attendance.

Free Tax Preparation and Filing  Returning money to low income and working poor households is the inspiration behind the ongoing partnership among CTI’s Volunteer Center, Casey Family Services, the IRS and the City of Lowell. This year, we helped 112 individuals and families process their basic tax returns and electronic filings, resulting in $167,336 in federal refunds and $79,121 in Earned Income Tax Credits (EITC).

Seniors, Community Groups and CTI’s Volunteer Center  CTI’s Senior Corps provides meaningful volunteer opportunities to older citizens by tapping their experience, skills and talents to meet a variety of community needs. Its three programs—Foster Grandparents, Retired Seniors Volunteer Program (RSVP) and Senior Companions—have generated dynamic partnerships with the local school districts, nursing homes, senior centers and a vast array of cultural, arts and social service organizations. In 2006, 314 senior volunteers gave 167,836 hours of donated services to help people of all ages and backgrounds in Greater Lowell.

Program Accomplishments and Highlights  Restructuring Child Care Services  The Division’s Child Care Services include programs that match families with qualified child care providers, provide subsidies to those eligible and offer providers professional development training.

We have restructured our Child Care Search program, based in Concord, MA, to better serve the child care needs of families in Middlesex County and the Metrowest Region. We also have created the Community Network for Early Education and Care (CNEEC) to better serve the families of Greater Lowell. CNEEC brings together three existing programs—the Children’s Collaborative, the Family Foundation Network and the subsidy management subcontract for the Lowell Community Partnership for Children.

The results of restructuring have been a dramatic 35 percent increase in the number of children served through our child care voucher programs and significant service and administrative improvements across all programs.

Welcome SuitAbility and MARA (Mentoring for At Risk Athletes)  The Division is pleased to have become a partner with SuitAbility and MARA this past year. SuitAbility supports low income women in their back-to-work search with interview coaching and mentoring and free job search and work clothing.

MARA helps young, at-risk athletes who have the potential to obtain college athletic scholarships be successful. The program provides life skills training, emotional support and advocacy to gain entrance to preparatory schools, colleges and universities.

Shown above are Jaymie and Brent DeBraga’s three children, Kaylee, Devin, and Tre. Unable to afford child care, Jaymie became a stay-at-home mother, but desperately wanted to work to help ease the pressure on her husband. Today, thanks to CTI and the Voucher program, both Jaymie and Brent are gainfully employed at 40 hours a week, significantly reducing Brent’s overtime and allowing both parents to spend quality time with their children.

Opposite page, center: The One Family Scholars Program seeks to end homelessness by empowering formerly homeless women with higher education. Shown here are Greater Lowell’s first class of Scholars with their program coordinator Lorna Shapiro.

Above, left: Senior Corps’ Literacy Program volunteers teamed up with CTI’s Summer Feeding program at Saint Anne’s Church this year to offer kids food and lunchtime reading and storytelling.
The Division of Property and Energy Services improves the living and housing conditions of low-income families through its fuel assistance and energy conservation programs, legislative advocacy, youth training and affordable housing property management. Topping its list of vital partners in 2006 for funding, advocacy and consumer assistance are the City of Lowell, U.S. Congressman Marty Meehan, the Physicians of Saints Medical Center, KeySpan and a strong network of local fuel and appliance vendors.

New and Expanding Partnerships
High housing and energy costs force many low-income families to struggle both with cooling and heating their homes throughout the year. Whether it’s a summer heat wave or mid-winter deep freeze, these conditions are not just uncomfortable annoyances, they can be dangerous, sometimes life threatening situations. Our Energy Department works hard to help these families access the assistance they need, but it’s a job that requires the whole community be involved. We are grateful that in 2006 both the public and private sectors of Greater Lowell showed their support with donations, advocacy and acts of kindness.

Saints Medical Center Physicians Raise over $10,000
No one was prepared this winter for the abrupt and dramatic rise of home heating fuel (as high as $2.70 per gallon) that gave rise to pleas for help from desperate people across the community. Like real life “saints”, the physicians of Saints Medical Center responded by raising over $10,000. Organized by Saints’ Dr. Philip Tavano, 30 of the center’s doctors and staff contributed their own money to the effort, bringing warmth and safety to over 100 local households.

Warm Hands, Warm Hearts Delivers Heat
Because of the severity of this year’s oil and home heating crisis, we focused our annual appeal on fuel assistance by creating the Warm Hands, Warm Hearts Fund. This winter, tens of dozens of local groups and private citizens answered our appeal to help keep the flame of life-giving-warmth burning in every home in our community. Combined with funds raised by the Saints physicians, we raised over $15,000 and helped hundreds of households secure warmth.

Meehan Leads Congressional Energy Coalition
Congressman Marty Meehan is one of CTI’s most important legislative allies in keeping area residents safe and warm. As co-chair of the Northeast-Midwest Congressional Coalition, Meehan is leading the charge for full funding for fuel assistance and energy conservation programs. “These programs are a lifeline to thousands of people in Greater Lowell...the elderly and the disabled who live on fixed incomes and people who have lost their health or their job,” says Meehan.

Program Accomplishments and Highlights
Energy Programs
In 2006, CTI’s Energy Programs helped thousands of area residents stay warm and hundreds more improve their home’s energy retention.

Fuel Assistance
CTI’s Fuel Assistance Program helped approximately 8,000 households (nearly 50,000 individuals) keep warm this winter by providing over $7 million in fuel and energy-related assistance. Fuel Assistance recipients received up to $1,095 in fuel benefits paid directly to the fuel vendor to offset their heating costs.

Energy Conservation
We insulated over 150 homes through our Insulation Programs. These households reduced their utility costs by up 20%, providing more money
in their budgets for other basic needs.

**Heating Systems**  Homeowners on Fuel Assistance are enrolled in the Home Energy and Retrofit Task Weatherization Assistance Program (HEARTWAP), our heating system repair and replacement program. It provides the most energy inefficient dwellings with conservation improvements. This year, we repaired over 540 heating systems and installed 70 new systems.

**Appliance Management**  Through our Appliance Management Program (AMP), we audited the electricity usage of 350 local homes, helping identify many inefficient appliances and replacing over 150 refrigerators.

**YouthBuild—Building a Path Out of Poverty**  Nationally, there is an epidemic of young people from low income and impoverished backgrounds dropping out of school. Locally, CTI is responding to this challenge through its YouthBuild program. YouthBuild is a national program that provides educational and economic opportunities to low-income youth, ages 17-24, who have dropped out of school and need a second chance to complete their education and gain valuable job skills. YouthBuild helps participants attain a GED and gives them practical hands-on training in building affordable housing in their community.

**Using Partnerships for Education and Training**  CTI YouthBuild is continuing to build its capacity to provide young people from Lowell and surrounding towns with the academic and vocational skills needed to compete in today’s economy.

The following partnerships were central to YouthBuild’s many successes in 2006:

- Affordable housing construction with CTI’s Common Ground Development Corporation.
- Lead abatement training with the City of Lowell, Institute for Environmental Education and Carpenters Union.
- Computer aided training and college course auditing with Middlesex Community College.
- Financial literacy and small business training with MassBank and the Lowell Small Business Assistance Center.
- Cable TV program production with Lowell Telecommunications Corporation.
- Employment opportunities with CTI’s Early Education and Care Programs.

**Property Management Services**

The Division provides comprehensive property management services to CTI’s Merrimack Valley Housing Partnership subsidiary that owns and operates a number of affordable housing properties in the Merrimack Valley. These properties include a 60 unit complex for low income seniors in Methuen; a nine unit dwelling on Broadway Street in Lowell; and a 15 unit complex in Westford, and two homeless family shelters in Lowell.
### Dollars Spent 2006

<table>
<thead>
<tr>
<th>Cities &amp; Towns Served</th>
<th>Division of Child &amp; Family Services $</th>
<th>Division of Community Resources $</th>
<th>Division of Property &amp; Energy Services $</th>
<th>Division of Housing &amp; Homeless Services $</th>
<th>Totals for All Divisions $</th>
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### Numbers Served 2006

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<th>Cities &amp; Towns Served</th>
<th>Division of Child &amp; Family Services</th>
<th>Division of Community Resources</th>
<th>Division of Property &amp; Energy Services</th>
<th>Division of Housing &amp; Homeless Services</th>
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### Revenue by Source

- **Federal (through State)**: 67%
- **City**: 2%
- **All Other**: 6%
- **Federal (direct)**: 11%

### Expenses by Division

- **Housing & Homeless Services**: 42%
- **Property & Energy Services**: 13%
- **All Other**: 2%
- **Child & Family Services**: 29%
- **Community Resources**: 14%
Board of Directors

CTI's Board of Directors provides for 24 seats, divided equally among the low-income, public and private sectors of our community. We are grateful for the variety of talents, experiences and expertise this dedicated team of volunteers brings to the governance of Community Teamwork.

2006 Board of Directors

Thomas A. Joyce  
President  
Rita O'Brien Dee  
Vice President  
Donald R. Washburn  
Treasurer  
Germaine Vigeant-Truel  
Assistant Treasurer  
Marie P. Sweeney  
Clerk  

Marty Conway  
Thomas Conway, Jr.  
Kevin Donovan  
Rodney Elliott  
Beth Fox  
Andrea Gauntlett  
Thirth Hut  
Gloria Johnson  
Tyler Jones  
James Lyons, Jr.  

Catherine Maynard  
Madonna McKenzie  
Rita Mercier  
James Milinazzo  
Sheila Och  
Alma Reeves  
Diana Ryder  
Gerald Suprenant  
Thomas Thac  
Martin Walsh  
Hope Williams  
Attorney Daniel Wilkins

*This list includes members who served at any point during the period 7/1/05-6/30/06.

12th Annual Evening with Local Heroes

Each year CTI honors people and organizations, nominated by members of the community, who have amazed and inspired us by consistently reaching beyond ordinary levels of generosity, compassion and effort to make our community a better place to live.

At this year’s 12th Annual Evening with Local Heroes, nearly 400 people joined us in honoring the following “heroes”:

- William Vrettas and Wilfred ‘Mike’ Pearson receiving the Founders’ Award for establishing CTI and its anti-poverty programs.
- Lowell General Hospital and the Lowell Community Health Center receiving the President’s Award for their historic partnership in creating community health care for our poorest and most vulnerable community members.
- The Portuguese Senior Center receiving the Marjorie McDermott Award for meeting the needs of hundreds of Portuguese senior citizens.
- Sandi Wilson for her extensive volunteerism and advocacy on behalf of children and families.
- State Senator Steven C. Panagiotakos for his legislative leadership in housing, public education, child care and family self-sufficiency.

7th Annual Leadership Breakfast

This year’s 7th Annual Leadership Breakfast, held in June, 2006, honored five “leaders” for their outstanding efforts in helping the community through the energy crisis of 2006 and their ongoing community leadership.

- The Physicians of Saints Medical Center raised over $10,000 for fuel assistance to needy families.
- Maurice Cohen, President of WCAP Radio, helped CTI and other service agencies inform the public about important fuel and assistance programs.
- Leo Vezina, President of Lucky Oil & Burner, and Nicholas Macheras, President of Macheras Heating, extended extra care and support to families facing home heating emergencies.
- Congressman Marty Meehan advocated for and secured additional needed funds.

Through their combined efforts they helped hundreds of community members stay safe and warm this past winter.
How You Can Help

We extend our appreciation to all of CTT's funders and contributors for supporting our mission to alleviate the effects of poverty in the lives of low-income families and individuals. We have made every effort to include all of our funding and donation sources for fiscal year 2006 and apologize for any omissions.

General Donation Make a donation in your own name to support the programs of Community Teamwork, Inc.

Matching Gift Include your employer’s Matching Gift Program information, which can double the size of your gift.

Memorial and Honor Gifts Make a donation in memory of someone special or in honor of a holiday, birthday, wedding or other special occasion. We will send a personalized card to those you name acknowledging your gift.

Endowment Gift Contribute through CTT’s Endowment Fund established through the Greater Lowell Community Foundation. Contributions through this fund qualify for maximum deductibility for income, gift, or estate tax purposes, and donors receive a charitable tax deduction in the year the gift is given. You may establish a fund with a one-time gift or multiple gifts that carry the name of your family or loved one, or a charitable gift annuity which offers a source of tax deferred income, while offering Community Teamwork an annual gift income.

Sending Your Gift
- Send your donations to Community Teamwork, Inc. 167 Dutton St., Lowell, MA 01852
- Make credit card donations by logging on to our website www.comteam.org and clicking Donate Now through Network for Good at the top of our home page.
- All these methods of giving are 100% tax deductible.

Federal Grant Sources
Corp. for National & Community Service
Dept. of Agriculture
Dept. of Education
Dept. of Health & Human Services
Dept. of Housing & Urban Development
Federal Emergency Management Agency

Massachusetts Grant Sources
Dept. of Early Education and Care
Dept. of Education
Dept. of Public Health
Dept. of Housing & Community Development
Children’s Trust Fund
Dept. of Social Services
Dept. of Transitional Assistance
Division of Career Services
Mass. Housing Investment Corp.
Mass. Housing Partnership

City of Lowell Grant Sources
Division of Planning & Development
Lowell Community Partnership
Lowell Public Schools
Hunger Homeless Commission

Other cities and towns
Medfield Public Schools
Medway Public Schools
Sudbury Public Schools
Wayland Public Schools
Town of Chelmsford
Town of Dracut
Town of Methuen
Town of Tewksbury
Town of Westford

Funders and Contributors 19

AmSan
Anne Sullivan Center
Anstiss & Co., P.C.
Atlantic Weatherization
Bardzik Realty
BecShips PCs & Networks
Best Western Chelmsford
Billerica Senior Center
Billerica Police Union
Blue Cross Blue Shield
BP Realty
Brady Business Forms
Brum Yoga
Brown Rudnick, LLP
Cadena Design Systems
Cafe Paradiso
Cambodian Mutual Assistance Assoc.
Canitas Communities, Inc.
Cavalerio’s Restaurant
CBE Technologies
Chelmsford Senior Center
Chicupas Properties, Inc.
Citizens Energy Corp.
Citizens Bank
Coalition for a Better Acre
Coating Systems, Inc.
COMECC
Community Networks Corporation
Convergent Networks, Inc.
Conventer
Communications
Coone Development
Corporate EAP, Inc.
Cox Fuel
Day Associates, Inc.
Dean Northeast, LLC
Dino’s Auto & Truck Service
Dracut Police Assoc.
Eddy’s Bakery Products
Enterprise Bank & Trust
First Eastern Mortgage
Fleet Bank
Foxwoods Resort Casino
Frank McGinnis Company
Fred C. Church Insurance
Friend Lumber
Friends of Dracut Elderly
Friends of Dracut Town Hall
Friends of Fabric Art
Friends of LTC
Gallagher & Cavanaugh
Garelick Farms
Geoffroy’s Garage
Giovanni’s Trends
Girls, Inc.
Glenn Battistelli Co.
Glenhaven I, LLC
Gr. Lowell Chamber of Commerce
Gr. Lowell Landlord Assoc.
Gr. Merr. Valley Convention & Visitors Bureau
Gouveia Plumbing, Inc.
GRIP Project
Halfway’s Service Stations
Hall Smith Sycox
Harmon’s Paint & Hardware
Harry’s Appliance
Head Start Policy Council
Holland & Knight, LLP
Horizons for Homeless Children
HRH Insurance
Inizio Spa
JAZ Management
Jeanne D’Arc Credit Union
Jericho Road
J.N. Corporation
Justice Resource Center
Kazer Properties
Kenwood Hardware
KeySpan
Klamer Angor, Inc.
K-Su, Inc.
Kodi & Company, Inc.
Kompan
La Boniche Bistro and Café
LeClair Shades and Drapes
Lenzi’s Catering
Lepine Real Estate
Lite Alive Café
Lowell Catholic H.S.
Lowell Fruit Company
Lowell Five Cent Savings
Lowell General Hospital
Lowell Memorial Auditorium
Lowell National Historical Park
Lowell Police
Patrolman’s Union
Lowell Rotary Club
Lowell School
Admin. Assoc.
Lowell Spinners
Lucky Oil & Burner Service
Lush Beds
Mahaney Oil Company
Macheres Heating
Marx Running & Fitness
Marchand Oil Company
Market Basket
MassBank
Mass. Non Profit Housing Association
Mass Electric (NGRID)
Masse Fire Protection Services
McDonald Funeral Home
Merrimac Rug & Linoleum, Inc.
Merrimack Inn
Merrimack Valley Credit Union
Merrimack Valley Elder Services
Merrimack Valley Housing Partnership
Merrimack Valley YMCA
Mencis Realty Company
Middlesex Community College
Muldoon Brothers
National Park Service
New England Heritage Property
New England Medical Insurance Agency
New England Transit Sales
Mixon Peabody, LLP
Olive That ‘n More
One Family Campaign
Owl Stamp & Printing
Panera Bread
Panos Realty
Parkside Village
Patriot Printing
P.J. Keating
Polar Bear Insulation
Pro Pest Control
Quick Dry
Rape Crisis Gr. Lowell
R&R Inspections
R&R M. Haley Trust
RGK Partnership
Rocket & Giraudor, PC
Rod’s Auto Care
Richard’s Café Trattoria
Sager Real Estate – Century 21
Saints Medical Center
Salon City
Sarris Realty
Schruender Real Estate
Sovereign Bank
Stephan Zarembo
Real Estate
Stoneham Bank
Suburban Child, LLC
SuitAbility, Inc.
Sullivan Farms, Inc.
Sun MicroSystems
Talti Carpet & Flooring
Tapp Realty Trust
TD Banknorth
Technology Farm, Inc.
Ten Men, Inc.
Tewksbury Paint & Hardware
Tewksbury Senior Center
The Bread House
The Celib Group, Inc.
The Coffee Mill
The Club Fitness
The Shamrock Companies
Tidal Communications
Treble Cove Realty
Tidals of Hope
TNT Travel
Tracker Systems, Inc.
Trident Management
TriNet Systems
Trinity EMS, Inc.
Tyco Electronics M/A-Com
United Restaurant
Equipment
United Way of Mass. Bay
United Way of Merr. Valley
Universal Property Mgmt.
USB New England
Vision Communications
Wal-Mart
Washington Savings Bank
W.B. Mason Co., Inc.
WDC Contractors
Wells Fargo
Ms. Shanae Werner
Wincate Contracting
Wingate Skilled Care Ctr.
Winn Pondview, LLP
Winslow Architects, Inc.
WSI Real Estate
Wyman’s Exchange
Zoll Medical Corporation

**Community members**

- Mr. Mehmed Ali
- Luis Alberto Alzamora
- Mr. Jay Ancil
- Ms. Linda Ardis
- Ms. Jerry Armiling
- Ms. Jean Asselin
- Peter & Rosemary Ascella
- Dorothy & Donald Ayer
- Ms. Stella Babian
- Mr. Walter Bacigalupo
- Mike & Holly Bacigalupo
- Ms. Martha Balas
- Ms. Karen Balchunas
- Ms. Marina Balkas
- Ms. Donna Barbeau
- Ms. Debra Barboza
- Ms. Janice Barry
- Ms. Maureen Barry
- Ms. Jennifer Barrer
- Buleti & Gloria Barut
- Katherine Beal &
- CJI Mill’s Place Staff
- Ms. Susanne Beaton
- Mr. Jerry Beck
- Mr. Kevin Beck
- Mary & Russell Bedell
- Robert & Joan Bedford
- Deb & Brian Belanger
- Ms. Karen Bell
- Tom & Jane Benfey
- Ms. Beverly Bennett
- Ms. Paula Bentancur
- Ms. Judy Berube
- Ms. Kendra Berube
- Ms. Ginette Blackham
- Mr. & Mrs. William Blair
- Ms. Renee Binjou
- Ms. Debbie Bishop
- Ms. Ginette Blackburn
- Katie & Thure Bloomgren
- Ms. Linda Bloomgren
- Ms. Marissa Blount
- ArvettㅣKaren Bolton
- Ms. Cathy Bogush
- Mr. Michael BonBon
- Ms. Pinkham Bouasiri
- Tina & Joseph Boyle
- Ms. Linda Brabant
- Dave & Linda Bressler
- Ms. Michelle Breton
- Ms. Sandy Brewer
- Mr. Jim Broady
- Ms. Helen Brooks
- Karla Brooks Bacht
- Jeff & Pam Brown
- Robin C. Brown
- Ms. Linda Brown
- Mr. James Broady
- Mr. Rob Buckel
- Ms. Shirley Buckeye
- Dr. & Mrs. John Burke
- Mr. Michael Buxton
- Ms. Pauline Cailler
- Ms. Brenda Callagy
- Ms. Cheryl Callahan
- Ms. Kathleen Carlon
- Mr. Ed Cameron
- Ms. Sonia Caquias
- Ms. Nancy Careu
- Ms. JoEllen Carlin
- Mr. Allison Carrol
- Ms. Heather Carroll
- Ms. Carrie Carlon
- Ms. Lisa Carriere
- Ms. Judith K. Carven
- Mr. James Canavan
- Ms. Luz Cano
- Ms. Catherine Casey
- Mr. Brian Castanoguza
- Mr. Brian Cassin
- Ms. Leanne Catalanotti
- Ms. Mary Ellen Chaisson
- Mr. Mattin Charn
- Phillip & Estelle Chaput
- Mr. John Chamy
- Mr. Mattin Charn
- Mr. Rouen Chea
- Hau Kei Yu & Harry Chen
- Ms. Allison Chase
- Ms. Martha Childs
- Sothea & Vickie Cihung
- Mr. Peter Cicco
- Ms. Jenny Clark
- Ms. Jo-Ann Clark
- Dorothy & John Clinton
- Ms. Rene Cloutier
- Ray & Therese Cloutier
- Mary Ann & Ray Coffin
- Mr. Thomas Connors
- Mr. Patrick H. Connolly
- Mr. Thomas Conway
- James & Candace Cook
- Mr. Robert Cordero
- Ms. Mary Cornier
- Mr. Danny Correa
- Philip & Linda Coupl
- Ms. Carole Covian
- Carolyn & Theresa Cox
- Mr. & Mrs. John Cronin
- Ms. Charlotte Crocker
- Mr. Gregg Crouse
- Ms. Gladys Cruz
- CJI YouthBuild Staff
- Mr. Joseph Guilbert
- Ms. Kathleen Cummings
- Ms. Arlene Curtis
- Charles & Phyllis Curlet
- Paul & Shirley Cyr
- Mr. George Dabulis
- Ms. Joanne Dalloul
- Ms. Zoe Daniel
- Ms. Anita Dandel
- Ms. Martiza Davila
- Ms. Claire A. Davis
- Ms. Doreen Davis
- Mr. Jason Dean
- Mr. Jay Dearborn
- Ms. Kathleen Dearborn
- Ms. Chris DeFeo
- Ms. Elena DeJesus
- Mr. Lloyd DeJesus
- Miguel & Victor DeJesus
- Ms. Maria DeSalvatore
- Mr. Raymond DeLorme
- Ms. Auren Dely
- Ms. Amanda J. DeMarie
- Jeffrey & Brenda DeMarie
- Ms. Ray DeRosa
- Ms. Sheri Denk
- Ms. Claire Dennis
- Mr. Edward Dennis
- Ms. Joanne Dentler
- Mr. Boris Dezain
- Mr. John Dezian
- Ms. Lucie Diaz
- Ms. Maria Dicicco
- Mr. Alan Dickie
- Ms. Marilyn Dilberto
- Ms. Cynthia Diliberto
- Mr. Mark Dione
- Ms. Darlene Dixon
- Richard & Frances Dodge
- Ms. Jackie Dobert
- Mr. Michael Dolan
- Richard & Nancy Donahue
- Nancy Donahue
- Mr. Bill Donald
- Kevin Donovan
- Ms. Patricia Doucette
- Tom & Abby Duggan
- Colleen Dowd & Friends
- Meghan & Jason Downey
- Dr. Joseph Downes
- Kay & William Doyle
- Ms. Laureta Doyle
- Mr. Mark Dresser
- George & Tami Dristiharis
- Mr. Robert Drouin
- Mr. Andrew Duncan
- George & Carol Duncan
- Mr. Roger L. Dumont
- Ms. Joan Dunlevy
- Ms. Audrey Dunn
- Jacqueline & Bob Durand
- Ms. Catherine Dyl
- Mr. William Eddy
- Mr. Tony El Karem
- Atty. George Elades, Jr.
- Mr. Rodney Elliott
- Ms. Debra Enman
- Ms. Lynne Erikson
- Attorney Ronald Eskin
- Ms. Tracy Espinola
- Ms. James Espinola
- Ms. Mari Espinosa
- Ms. Fernanda Faria
- Mr. Jack Farrell
- Ms. Karen Farrell
- Sandy Farrell & Friends
- Peter and Sarah Farrow
- Ruth & Paul Faust
- Ms. Elizabeth Fraser
- Mr. Laurence Field
- Marshall L. Field, Esq.
- Cheryl & Ralph Finney
- Ms. Kimberly Frish
- Mr. Matthew S. Fitzpatrick
- Ms. Alta Fleming
- Mr. Michael Fleury
- Ms. Suzanne Flynn
- Mr. Robert Flynn
- Ms. Betsy Foran
- Ms. Gail Forges
- Ms. Donna Forstin
- Barry & Karen Foster

---

Left: Bowler’s in Cadence Design Systems’ Annual Stars & Stikes Bowlathon helped raise approximately $39,000 used to fund CTIs neighborhood food and art mobile—the ArtShip Enterprise.

Right: Some of the YouthBuild students who helped build the “tropical sets” of CTIs 4th Annual Carnival fundraiser to Prevent Homelessness.
The Employees of Cadence Design Systems of Chelmsford and Enterprise Bank ~ Bringing Art and Food to Neighborhood Children

The Physicians of Saints Medical Center and the Saints Memorial Hospital Foundation ~ Keeping Families Safe and Warm

Doree T. Barton, MD  Kevin Jansen, MD
Michael Berros, MD  Ray Matlez, MD
Chand K. Bhan, MD  Linda Margoloff, MD
Glen Bolliger, MD  Lawrence McCartin, MD
Peter Bradshaw, MD  Douglas Mesler, MD
Louis Bresnick, MD  Edward F. Parsons, MD
Stephen Brovender, MD  David Perkins, MD
Irwin A. Buchwald, MD  Dr. Lincoln Pinsky
Gilbert M. Cogan, MD  Dr. Mark Romanowsky
Victor A. Conforti, MD  David Sidebottom, MD
Joel H. Epstein, MD  Dr. Philip J. Tavano
Alden G. Gagnon, MD  David Tracy, MD
William J. Galvin, MD  Thomas Trowbridge, MD
Peter Godlia, MD

Ms. Patricia Fowler
Ms. Mary France
Dr. Murray Frank
Ms. Beth Frasier
Ms. Karen N. Frederick
Mr. & Mrs. Steve Friedman
Ms. Lauren Fuller
Ms. Linda Gaetano
Ms. Megan Gaffney
Ms. Debra Gagne
Ms. Lisa Gagne
Ms. James Gagne
Mr. Charles G. Gagnon
Mr. Tom Galligan
The Gallagher Family
Sandi & Richard Garofano
Kiki Gavin & CTI
HAP Staff
Bruce & Mary Alice Gary
Ms. Tanya Gary
Ms. Suzanne Gaskin
Ms. Ann Gath & Family
Andrea Gauntlett & Family

Michelle & Michael Gazarak
Mr. Paul Gettan
Ms. Leanne George
Ms. Marion Gerardi
Ms. Karen A. Gibson
Ms. Alicia Gilligan
Ms. Joyce Gilligan
Ms. Margaret Gilson
Mr. Mark Ginsburg
Mr. Frank Gioia
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Left: Enterprise Bank President George Duncan, shown with Catholic Charities Executive Director Patti Kinyon-Keilty, generously donated the Bank’s Carnival $10,000 Grand Prize winnings back to CTC to help fund the ArtShip Enterprise food and art mobile.

Right: One of six Caribbean dancers who performed at CTI’s 4th Annual Carnival Fundraiser.
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Ms. Ana Meta
Mr. Armand Mercier
Ms. Brenda Mercier
Mr. Dennis Mercier
Ms. Sue Mercier
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Employee Awards and Milestones

Central Administration’s Charlene Urbanek (photo below) received this year’s MASSCAP Self-Sufficiency Employee Excellence Award for her personal and professional dedication to the goal of self-sufficiency and the critical role she plays in helping CTI and MASSCAP achieve their mission.

The staff of Child Care Search (photo on next page) were this year’s recipients of the first annual Team Excellence award. Team members include Kristal Cafarella, Wanda Siemon, Holly Bacigalupo, Catherine Tenneson and Lisa Taylor.

Margaret Perez of Child and Family Services (photo on next page), was this year’s recipient of the Jackie Pintal Spirit of Teamwork award.

Deputy Executive Director Bill Lipchitz (photo on page 4) celebrated 35 years of service at CTI where he has served in many senior level capacities.

Karen Frederick (photo on page 2) was honored as the Woman of the Year by Girls, Inc. for her professional and personal commitment to families and community.

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Left: The staff of Child Care Search were this year's recipients of the first annual award for Team Excellence. These include (l to r) Krystal Cafarella, Vandi Siemon, Holly Basciagalo, Catherine Tenneson and Lisa Taylor.
Right: Margaret Perez, this year's recipient of the Jackie Pintal Spirit of Teamwork award, is joined by her daughters Jessica and Doris and her husband Junior.
Contacting CTI

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(Central Administration—
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Planning and Program
Development, Fiscal, and
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Executive Director

William Lipchitz
Deputy Executive Director

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