COMMUNITY TEAMWORK
People Improving Their Futures and Their Communities
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 to participate in the decisions that affect their lives.

About the Cover
People are often amazed to learn the geographic range of CTI’s services and programs. Our cover offers a visual reference for CTI’s services to 41 cities and towns that span across Middlesex and Essex Counties. Our “inset” image of children and adults working together to plant a garden is one of many special stories inside this year’s Annual Report. These stories speak to the hard work of people in partnership with CTI who are improving their lives as well as the very fabric of the communities in which they live.

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Message from the Executive Director and Board President

The clock is ticking...

Last year, as part of the Commonwealth's new approach to working with homeless families, CTI and its partner Emmaus, Inc. helped 1,000 families find housing with time-limited rent subsidies (up to 2 years). Across the state, over 7,000 families were housed with these short-term subsidies as part of the new HomeBASE program administered through the Massachusetts Department of Housing and Community Development.

During this next year, some families' housing subsidies will expire. The following year, many more will expire. It is essential that we move quickly to help people secure and retain jobs or enroll in training and education that will lead quickly to jobs paying enough to afford their housing and living expenses.

Essential supports like financial education, early education and child care, transportation, WIC, fuel assistance, health and mental health services must be in place. These services will help families to stabilize so they can maximize their income and will serve as a safety net and early warning system so these families avoid returning to homelessness. And, case management across programs and agencies must be coordinated to provide clear goals and avoid duplication. Outcomes must be clear, measurable, and our progress must be swift. There is much at stake for families and our communities.

We are in uncertain funding times with a growing federal deficit and shrinking resources. No one knows what the outcome for our federally funded programs will be if automatic reductions to discretionary programs occur as a result of sequestration. But we do know that most programs have been reduced or level funded over the past several years (and level funding is a cut due to rising costs). We must continue to expand collaborations and partnerships, develop clear measurable goals, and monitor our progress closely.

CTI's Board, management, and staff will be working to this end. Our goals are ambitious and they should be. Our customers, funders, and taxpayers serve no less than our very best.

Karen N. Frederick
Executive Director

Germaine Vigeant-Trudel
President
Board of Directors
Meet Education Secretary Reville

Massachusetts Education Secretary Paul Reville is right at home reading to a dozen 5-year-olds inside CTI’s Children’s Corner preschool classroom. “My youngest is ten — I read to her every night,” says Reville to the children. CTI hosted Reville who toured CTI’s summer child-literacy program (part of a state-funded grant to the United Way). Both Reville and CTI believe child literacy is a partnership with early learning classrooms and parents. Knowing government can only do so much, CTI helps working families by giving the children at its early learning programs books to bring home. “This encourages parents to read to their children,” says Early Learning Director Chris Hunt.

Meet Rachel, Rob and Jayden

Rachel and Rob are stepping up to their full responsibility as teen parents of their son Jayden. Both believe their family is thriving because of the strong foundations they are building with support from Community Teamwork. Their son Jayden is enrolled in Early Head Start at CTI’s new Toddler Corner. In a positive twist of fate, Rob, a participant in CTI’s YouthBuild, put his carpentry skills to work to help construct the new childcare facility. Rachel has been active on the Parent Policy Council and Teen Support group. “I have learned a lot from the Early Head Start program. I feel honored and privileged to be a part of it and pleased that many families and children are benefiting from CTI’s services.”

Investing in People and Communities:

- **Northern Middlesex County**
  - People Served = 10,931
  - Revenues Invested = $17,055,260

- **Southeastern Middlesex County**
  - People Served = 718
  - Revenues Invested = $666,053

- **Other Middlesex Counties**
  - People Served = 49
  - Revenues Invested = $530,670

- **Grand Totals**
  - People Served = 11,698
  - Revenues Invested = $18,251,983
Child and Family Services

Educating Children, Securing Strong Families

The Early Learning Program (Early Head Start, Head Start & Child Care) delivered infant/toddler and preschool services to 890 children at 4 locations. The program focused on enhancing language, literacy and social skills for children under five years old and supported strong transitions to Kindergarten by aligning assessments and curriculum with those of the school districts.

The Family Child Care Program offers in-home education and care, helping support cultural diversity while families work. The program’s network extended early education to 415 children in over 80 independent Family Child Care homes in the Greater Lowell and Malden areas and offered a Universal Pre-Kindergarten program to 195 children in 16 homes.

The School Age Program served 380 children with high quality after school programming at 5 separate Lowell schools and 1 in Dracut. The program received the Massachusetts Dept. of Elementary & Secondary Education (ESE) After-School and Out-of-School Time Quality Grant (ASOST) supporting enhanced student curriculum at Lowell’s Murkland School.

The Women, Infants & Children (WIC) Program served over 4,200 families with children less than five years old with prenatal and child nutrition counseling at CTI sites in downtown Lowell and in Tewksbury. Through a new partnership with the Lowell Community Health Center, families can now access WIC services at the LCHC sites.

The YouthBuild Program, through the U. S. Labor Department’s Start Making a Real Transformation (SMART) grant, focused services on court-involved youth, emphasizing youth leadership, education and career internships such as those with the Lowell Community Health Center. YouthBuild students also performed local community service through AmeriCorps.

Meet NanEtte

NanEtte Fox, single mother of twins and three other children, has moved from economic insecurity to stability and gainful employment. Through CTI, she was able to access fuel assistance, enroll her twins in affordable child care, join the Head Start Parent Policy Council, become a trained parent teacher volunteer and finally find employment at CTI’s Women Infants and Children (WIC) Nutrition program. “I can’t thank CTI enough for all they have done for me and my family.”

Meet the ARAMARK Team

This summer more than 100 volunteers from ARAMARK established an ARAMARK Building Community (ABC) Opportunity Zone focused on nutrition and wellness at Community Teamwork Inc.’s (CTI) James Houlares Early Learning Center. They transformed indoor and outdoor spaces into inviting, interactive educational spaces and created a “garden” space for nutritional and wellness programs.
Meet Roland

Navy veteran Roland Cartier works with CTI through a partnership with National Senior Network, providing veterans and their families with life-changing assistance. His own personal story is the wellspring for his empathy and effectiveness in helping struggling veterans, as he was once homeless living in a shelter and sometimes sleeping along the Merrimack River.

He’s grateful to CTI, the Lowell Transitional Living Center, the National Senior Network, and Bridgewell Pathfinder for their combined help that “turned my life from despair and embarrassment to one that has been very rewarding.”

Today, Roland assists veterans and family members, as well as veteran widows and widowers. His experience taught him the value of pulling in multiple partners to get veterans the help they need - the Career Center of Lowell for employment opportunities, the Veteran Service Agents for financial aid and the U.S. Department of Veterans Affairs for medical needs.

“Roland’s service to veterans is an integral part of the service we deliver,” says Kristin Ross-Sitcawich, CTI’s Director of Homelessness Prevention. “He inspires us with each success in transforming the life of a veteran who has served our country and fallen on hard times.”
Housing and Homeless Services

Accessing Affordable Housing, Improving Families and Communities

CTI’s Section 8 Housing Program provided tenant- and project-based rental assistance to over 2,500 households including 785 in Lowell, 532 in Lawrence, 349 in Salem, 223 in Haverhill, 99 in Methuen, 90 in Beverly and 72 in Peabody.

Working in partnership with the Bedford VA, our Veterans Affairs Supportive Housing (VASH) Program delivered housing assistance to 77 veteran families across Northeastern Massachusetts.

Residential Programs for homeless families placed 120 homeless families from shelters or hotels into permanent, sustainable housing.

Through the new HomeBASE Program, CTI and its Lawrence-based partner, Emmaus Inc., helped 502 families from becoming homeless and provided financial and case management assistance to 1,117 families from Middlesex and Essex Counties.

The Housing Consumer Education Center provided services to 5,993 tenant households, 494 homeowner households, and 299 home buyer households. Services helped tenants, landlords, prospective buyers, and homeowners maximize housing stability, strengthen investments, and minimize disputes.

Through the FEMA Emergency Food and Shelter Program, the Housing Consumer Education Center provided back rent or back mortgage assistance to 51 tenants and homeowners.

The Home Modification Loan Program completed 42 loans in the Merrimack Valley and North Shore to disabled households to help them stay in their current living situation.

Meet Melissa

Following years of domestic violence and homelessness, Melissa (left) finally found hope and opportunity. “It was at a CTI family shelter in Lowell where I began to feel like I had a chance to turn my life and my daughter’s life around.” Inspired by the kindness of another homeless parent at the shelter and the support of staff, Melissa undertook job training through CTI’s Job Readiness Program, obtained her nursing assistant’s re-certification through the Career Center of Lowell, enrolled at Middlesex Community College (graduated in May, 2012 with an Associate’s Degree) and accessed affordable rental housing. She shares her story to remind herself of all she has overcome and to let others know that “being in a shelter or going through domestic violence doesn’t define you: you are not doomed. There is always hope.” Case manager Janice Williams (right) is pleased to report that, “Melissa is now studying Community Health at UMass Lowell and began a new job as a Certified Nursing Assistant. It’s wonderful to witness her growth and renewed hope. It’s a gift of encouragement to all of us.”

Northern Middlesex County: Lowell, Billerica, Chelmsford, Dracut, Dunstable, Tewksbury, Tyngsboro, Westford
Programs Delivered: Section 8 Housing Assistance, HomeBASE, Homelessness Prevention and Rapid Rehousing Program, Family Shelter, Domestic Violence Program, Housing Consumer Education Center (Foreclosure Prevention, Veterans Services, Rep Payee, Home Modification, First Time Homebuyers)

Programs Delivered: Section 8, Housing Consumer Education Center (Foreclosure Prevention, Veterans Services, Rep Payee, Home Modification, First Time Homebuyers), Homelessness Prevention and Rapid Rehousing
Meet Jack
A grateful Jack Archer of Billerica shakes the hands of Lucky Oil owner Leo Vezina and employee Paul Guimond. "My wife is very disabled and I care for her here at home. We are very grateful to CTI and the Town of Billerica for sharing this excess heating oil with us. We thank Lucky Oil, too, for making sure we got this delivery. This extra 100 gallons plus our regular fuel assistance benefit will help my wife and I get through the year ahead. I can't tell you how remarkable it is to have such support."

Meet Lucky’s Leo Vezina
This summer, CTI’s Fuel Assistance Program worked in partnership with Billerica’s Fire and School Departments as well as Leo Vezina, owner of Lucky Oil Company, to secure and deliver about 7,000 thousands of gallons of fuel oil to some of our neediest residents in Billerica, Dracut, and Lowell. The oil was no longer needed at the Billerica Marshall Middle School, as the school had transitioned to gas heat. Through the hard work and long hours devoted by Leo, we were able to deliver 60–100 gallon increments to over 80 households that had a member who was either elderly, disabled, or had children under the age of 5 years old.

Investing in People and Communities:
Northern Middlesex County
People Served = 10,567
Revenues Invested = $8,841,506

Other Middlesex Counties
People Served = 3,186
Revenues Invested = $2,731,579

Essex County
People Served = 1
Revenues Invested = $540

Grand Totals
People Served = 13,754
Revenues Invested = $11,573,625
Saving Dollars, Building Assets, Planning for the Future

CTI’s Fuel Assistance Program (Low Income Home Energy Assistance Program – LIHEAP) processed over 13,700 applications, determining over 11,400 applicants eligible for heat subsidies.

Weatherization and Conservation Programs conducted 1,332 home energy audits, completed 217 weatherization projects, and provided 6,826 heating system and appliance replacement services.

The Family Resource Network drew in over 425 new participants to its Family Finance Solutions’ Financial Literacy Workshops and Asset Development programs; expanded web and local cable TV programming; as well as completed 514 free tax returns for clients netting over $997,575 of Earned Income Tax Credit, Federal and State tax refunds. Of our 33 Individual Development Account participants, 9 low-income individuals purchased homes and 3 returned to college.

Over 375 local people aged 55 and up served in CTI’s Senior Corps Volunteer Programs where they delivered 155,000 hours of service valued at $398,148.

Through Big Brothers Big Sisters over 100 youth were matched with carefully screened and trained mentors. BBBS also conducted School-Based Mentoring in two public schools, where mentors helped youth improve academics and worked with 75 additional families, providing intakes, support and referrals.

SuitAbility helped over 130 women return to work with free interview coaching and work clothing. The SuitAble Impressions ReSale Program also gave women reduced-cost, professional clothing.

Other Programs — Toys for Tots served 3200 children; Coats for Kids provide coats and other warm items to more than 600 individuals this year; Spindle City Corps hired almost 40 young people; the Lowell Farmers’ Market expanded opportunities to 24 small businesses, and quadrupled customer flow.

Meet Miriam
Photographed with her proud mother (left), Miriam Nyan (right) has survived the trauma of Liberia’s civil-war, the death of siblings, the loss of her homeland, and, at moments, nearly all hope. It was luck, resourcefulness and changing politics that helped Miriam and her family re-establish themselves in Lowell, MA. Two summers ago, Miriam joined CTI’s Spindle City Corps so she could give back to Lowell through community volunteerism and beautification projects. Her assignments included cleaning parks and walk areas, hosting the Folk Festival and much more. Her mentor and program director Rachel Chandler prompted Miriam to apply for the United Way Mirian Heard Scholarship. This year she learned she was one of fourteen recipients to receive a $10,000 college scholarship. “I started screaming in my house,” she says. “My mother was jumping all over the place. We were ecstatic.” With this scholarship, Miriam entered Worcester State University, becoming the first in her family to attend college. She is majoring in biology with an eye toward medical school so one day she can return to Africa and help drive down the severe death rates that result from curable diseases like malaria and cholera.

Northern Middlesex County: Billerica, Chelmsford, Dracut, Lowell, Tewksbury, Tyngsboro, Westford
Programs Delivered: LIHEAP, Weatherization Programs (Including HEARTWAP and Appliance Management & Replacement), Senior Corps Volunteers, Family Finance Solutions programs including IDA and Financial Literacy, Spindle City, SuitAbility, Big Brothers Big Sisters

Other Middlesex Counties: Acton, Arlington, Ayer, Bedford, Belmont, Burlington, Carlisle, Groton, Lexington, Littleton, Pepperell, Shirley, Waltham, Watertown, Wilmington
Programs Delivered: LIHEAP, Weatherization Programs (Including HEARTWAP and Appliance Management & Replacement), Family Finance Solutions, SuitAbility, Big Brothers Big Sisters

Essex County: North Andover
Programs Delivered: LIHEAP
Meet Kimberly
Kimberly Glenn stands before a portrait of Ruth Ann Sharpe, former CTI Board member and community activist, during her CTI pre-employment program graduation. In just five weeks, Kimberly expanded her computer literacy, created and delivered a professional Power Point presentation, practiced public speaking, refined her resume, and increased her financial literacy and money management skills. She didn’t stop there. She obtained a Human Resource Internship at CTI and within a month obtained a 30-hour-a-week job as administrative assistant at a local Boys and Girls Club. “Kimberly came to us in doubt but she left us employed and confident in her future,” says Program Coordinator Yolande Pere. “Her success is a perfect example of leveraging teamwork within CTI and with our various partners in the community to help an individual reach his or her goals.”

Meet Calvin
Calvin Duong has over 10 years of experience in the automotive industry and his shop, Auto Collision & Service Center, contains the most recent in car repair equipment and diagnostic tools, reflecting his dedication to providing the very best quality to his customers. Calvin was referred to the Merrimack Valley Small Business Center by his bank for business plan assistance. After working with Center counselor Terry Williams to complete his business plan and financials, he successfully received a loan and celebrated the opening of his business in October 2011.

Investing in People and Communities:
Northern Middlesex County
People Served = 559
Revenues Invested = $863,832

Southeastern Middlesex County
People Served = 76
Revenues Invested = $116,097

Other Middlesex Counties
People Served = 85
Revenues Invested = $132,111

Essex County
People Served = 98
Revenues Invested = $152,128

Grand Totals
People Served = 818
Revenues Invested = $1,264,168
Educating, Training, Building New Businesses

Our Merrimack Valley Small Business Center served 271 individuals, provided 78 clients with intensive technical assistance, delivered 44 workshops to 380 participants, assisted 17 business starts helping to create 18 jobs, and graduated 29 entrepreneurs from the Right Start Training, 3 of whom have already started new businesses.

We reached 234 clients this year with our Education and Training services including job training, computer literacy, job search, and employment placement. Of those, 66 individuals successfully completed our Job Readiness Program and came away with a set of individual goals, a new set of skills and the confidence to apply what they had learned to make change in their lives. Local employers from a variety of industries hired nearly 60% of our graduates. In addition, our partnership with Lowell Adult Education Center opened access to GED and ESOL classes for CTI clients at our downtown Lowell Merrimack Street offices. Nearly 50 students took advantage of this new service.

New Entry Sustainable Farming Project provided 450 farmers with business, field and livestock training; placed 6 farmers on 6 acres of property with short and long-term leases, and provided locally-grown produce to over 500 families and over $22,000 worth of produce to low-income individuals in 20 communities in Greater Boston and the Merrimack Valley.

Meet Gissel

Gissel Santiago established TRESconnect, a minority and female owned new business in Methuen, with one-on-one support of the Merrimack Valley Small Business Center. With the Center’s help, her experience in collection and litigation, and her understanding of the social and economic issues of local families, Gissel serves as an intermediary between Lawrence area landlords and tenants to facilitate housing placement, payment services and consumer education. Her expansion plans include La Nueva Manera de Rentar (the new way of renting) to help tenants increase savings and an internet platform to communicate with landlords.

< Meet Beth and Takashi

Beth Suedmeyer and Takashi Tada met as farming caretakers, got married, and pursued their dream to launch a farm business. After completing New Entry Sustainable Farming Project’s Farm Business Planning Course, the two started their enterprise, Gourd and Plenty Farm, growing vegetables on New Entry’s incubator training farms in Dracut. This year, with the help of New Entry’s farmland matching service, Beth and Takashi leased a larger piece of land closer to their home in Ayer, MA. Beth and Takashi sell much of their produce through New Entry’s World PEAS Food Hub, that connects over 500 families in northeast Massachusetts—including, through a special initiative, low-income families in Lowell—with healthy fruits and vegetables grown by beginning farmers.
Meet Jane
Old Acton High School holds wonderful memories for many of Acton’s residents. The successful completion of this project makes an important statement about Acton’s values by honoring the goals of historical preservation, town character and affordable housing. Jane Kelley (above), former Acton High School graduate and forceful advocate for the school’s conversion to affordable housing, displays homemade art for her new unit, part of which was once her homeroom class.
**Creating Housing, Honoring History and Town Character**

Common Ground Development Corporation (CGDC), a subsidiary of CTI formed in 2002, has a mission to create and preserve affordable housing in the Greater Lowell and Merrimack Valley areas. Common Ground actively reaches out to area cities and towns, communicating with their Planning Departments, Affordable Housing Committees and local Housing Authorities to increase affordable housing production, while reducing reliance on Chapter 40B as a development tool.

This year, we proudly achieved the grand opening of the former Acton High School – now called the *Old High School Commons*. Old classrooms, library, gymnasium and cafeteria have given way to 15 units of beautiful, affordable housing, yet still retain some of the old woodwork and sentimental features. Low-income families now inhabit nine of these units with four of them qualifying for Section 8 housing assistance.

According to Nancy Tavernier, Chair of Acton’s Affordable Housing Commission, “Adding 15 units of housing to the town’s commercial area allows residents to walk to most of the needed services like restaurants, grocery stores, department stores, the train and the schools. It is a premier example of a Smart Growth project. I commend the townspeople, the town boards and staff, Common Ground and Community Teamwork, Inc.”

Other notable partners include the Town of Acton (selectman, boards, commissions and staff), Massachusetts Housing Investment Corporation, Enterprise Bank, Cambridge Savings Bank, Middlesex Savings Bank, the Massachusetts Historic Commission and J.M. Coull Architects.

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**Common Ground in Cities and Suburbs**: Built 15 units of family rental housing, is developing another 36 units in the Stony Brook area of Westford, adjacent to the Stony Brook School; preserved the 26 units of housing at 420, 423 and 430 Broadway Street in Lowell; transformed the vacant 205 Worthen Street site into vibrant, three 3-bedroom affordable apartment units; renovated 2 tenements at 767 Merrimack Street and 360 Pawtucket Street into family shelters housing seven families each; produced two condexes (4 units) on Lowell’s Pawtucket and Sagamore Streets and sold them to families earning 80% of area median income.

**Merrimack Valley Housing Services, Inc (MVHS)**: This subsidiary owns and operates the Merrimack Valley Apartments in Methuen, a 60 unit HUD 202 Project for elderly and handicapped residents.
## Revenues, Expenses and Numbers Served

### Dollars Spent 2012

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<th>DIVISION OF ENERGY &amp; COMMUNITY SERVICES $</th>
<th>DIVISION OF HOUSING &amp; HOMELESS SERVICES $</th>
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### Numbers Served 2012

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*Total numbers served contain some duplicate clients.
You may request a copy of CTI’s audited financial statements and IRS Form 990 by contacting Chief Financial Officer Penny Judd at 978 459-0551 or pjudd@comteam.org.

ARAMACK volunteer inscribes an inspirational message at the James Houlares Early Learning Center (see story page 3 and 19).
CTI’s 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 this diverse and talented team’s dedication to the governance and leadership of Community Teamwork, Inc.

Very special thanks to Board member Tom Joyce who has resigned from CTI’s Board of Directors after 16 years of service. He has served as CTI’s vice president, president and long time executive board member. He has also helped guide several of CTI’s subsidiary corporations. Tom’s knowledge, commitment and humor will be greatly missed. Our communities have been improved by Tom’s years of commitment to improving opportunities for low income families and individuals.

This year, we sadly lost Board member and Assistant Treasurer Stephen O’Connor who died after a long illness. Steve brought his financial expertise to CTI’s Board and also his heart and passion for our work. Steve’s expertise made lasting changes to our work. He is greatly missed.

Community Action Awards

Four hundred and fifty guests joined us on Wednesday, October 26, 2011, at the UMass Lowell Inn & Conference Center to celebrate the contributions of banks and credit unions who work with CTI and other non profits to help community members through financial literacy, asset development, foreclosure prevention and much more. President Award honorees included Boston Private Bank & Trust Co., Digital Federal Credit Union, Eastern Bank, Enterprise Bank, Jeanne D’Arc Credit Union, Lowell Bank, Lowell Five Cent Savings Bank, M/A COM Federal Credit Union, NMTW Community Credit Union, People’s United Bank, TD Bank and Washington Savings Bank. Steve Jones, Jeanne D’Arc Vice President received the Community Service Award and Lowell Branch of the Northeastern Massachusetts SCORE Chapter received the Marjorie McDermott Award.
Employee Awards, Anniversaries and Head Start Policy Council

**Special Awards**

**Jackie Pintal Award**  Debra Enman received the Jackie Pintal Spirit of Teamwork Award for her exceptional work as our Resource Center and main phone receptionist, often being the “first face and voice” of the agency.

**Team Excellence Award**  The energetic and educational “WIC Chicks” received this year’s Team Excellence Award for their uncanny ability to make learning the basics of good nutrition fun and entertaining, while reaching many audiences in diverse locations from workshop kitchens, to farmers’ markets to one-on-one counseling sessions.

**Anniversaries**

**30 YEARS**
- Child & Family Services
  - Marina Balkas
  - Eileen Ganczarski
- Community Resources
  - Eileen M. Marchildon

**25 YEARS**
- Administration
  - Linda Ardis
  - Christine Defeo
- Housing & Homeless Services
  - Mary “Pat” Fowler

**20 YEARS**
- Child & Family Services
  - Jennifer Bodin
  - Elaine Melanson
  - Janet Morrissette
  - Kerry Nangle
  - Susan Rodrigues
  - Jennifer Rosa
  - Desiree Shay

**15 YEARS**
- Administration
  - Saturnino “Nino” Alicea
- Child & Family Services
  - Maureen Barry
  - Doreen Davis
  - Mayra Figueroa
  - Hope Ma
  - Tanya Mead
  - Debra O’Leary
  - Marisol Orona
  - Dennis Rosa
- Community Resources
  - Susan Brittain
- Housing & Homeless Services
  - Mary “Pat” Fowler

**10 YEARS**
- Administration
  - Marissa O’Leary
- Community Resources
  - Frederick Girard
- Child & Family Services
  - Jennifer Bodin
  - Elaine Melanson
  - Janet Morrissette
  - Kerry Nangle
  - Susan Rodrigues
  - Jennifer Rosa
  - Desiree Shay

**5 YEARS**
- Administration
  - Susan Brittain
- Child & Family Services
  - Gloria Burnham
  - Yardis Cruz
  - Pedro Figueroa
  - Estafany Galindo-Pinto
  - Debra Harding
  - Brian Hrinchuk
  - Jenna Kemp

**Head Start Policy Council**

CTI’s Head Start Policy Council is composed of the parents of children currently or formerly enrolled in the Head Start Program and representatives of partner agencies. The Council has a unique relationship with the agency, being responsible for approving all major hiring and policy changes in Head Start.
How You Can Help

Thank you CTI funders and contributors for supporting our mission to alleviate the effects of poverty in peoples’ lives. We have made every effort to include all funding and donation sources for fiscal year 2012 and apologize for any omissions.

- General Donation. Make a donation in your own name to support the programs of CTI.
- Matching Gift. Include your employer’s Matching Gift Program information, which can double the size of your gift.
- Memory 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 acknowledgement to those you name.
- Endowment Gift. Contribute through the CTI Endowment Fund established through the Greater Lowell Community Foundation. These contributions 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 you may establish a charitable gift annuity that offers you a source of tax deferred income, while giving CTI an annual gift income.

Sending Your Gift

Send your donations to:
Community Teamwork, Inc.
155 Merrimack Street
Lowell, MA 01852
Make credit card donations at www.comteam.org
(click Donate on our Homepage).

All these methods of giving are 100% tax deductible. For more information, please call 978 439-0551. For a list of in-kind donors and our Donor Bill of Rights, visit www.comteam.org.
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Dept. of Transitional Assistance
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Lowell National Historical Park
National Network to End Domestic Violence
Small Business Administration

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Dept. of Children & Families
Dept. of Early Education & Care
Dept. of Elementary & Secondary Education
Dept. of Housing & Community Development
Dept. of Industrial Accidents
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Dept. of Transitional Assistance
Division of Banks
Mass. Clean Energy Center
Mass. Housing Investment Corp.
Mass. Housing Partnership
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Office of Community Development

City of Lowell Funding
Division of Planning & Development
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Concord
Trinity Episcopal Church
Dracut
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Advantage Plus Cleaning
Alliance Consulting, HRD
Aramark
Athenian Corner
Beschip
Bob's Discount Furniture
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Cavaleiros
Chungos Properties, Inc.
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Community Networks Corp.
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Rotary Club of Lowell
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Ron Caruso & Friends
Hundreds flocked to the Eliot Presbyterian Church in Lowell for our annual fundraiser “Lura Smith in a Thanksgiving Gospel Concert” that occurs the Saturday before Thanksgiving. Over 40 gospel singers and musicians performed rousing traditional and contemporary gospel.

ARAMARK volunteers transformed the James Houlares Early Learning Center into a hub of ongoing nutrition and wellness. “Obesity and chronic disease are barriers to health and prosperity,” said CTI’s Karen Frederick. “ARAMARK’s expertise will help our families overcome these barriers.”

Shelter families enjoyed a night at Bruin’s Milan Lucic’s Celebrity Softball event at LeLachuer Park thanks to the generosity of Adriana Cohen (left) of Concord, MA.
Over 450 people joined us April 19th, 2012, for a Night Aboard the Mighty Merrimack Riverboat Queen to enjoy the thrill of Casino-type gambling, a dazzling floor show by Mirage and the opportunity to dress up in Roaring 20s fashion. Sponsors, ticket sales and auctions netted nearly $80,000 for Homelessness Prevention in the Merrimack Valley.

Shown top are our Red Carpet greeters “Joan and Melissa Rivers” portrayed by CTI Board Member and Lowell Councilor Rita Mercier and her granddaughter Jacqueline; center are members of Mirage performing a spectacular floor show (note Premier Sponsor Enterprise Bank); and below are Lowell Bank’s Dean Kenney, his wife and Riverboat volunteer Carole Kenney mugging with their family before a “saloon” green screen.

Special thanks to Kay Ritter of Light Magic Photography for donating the “green screen” riverboat, saloon and walk of the stars photography.

Photo credits: ARAMARK for cover map inset, and pages 2, 3, 13 and 19; United Way Mass Bay for page 7.
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