

# COMMUNITY TEAMWORK

ANNUAL  
REPORT  
2012

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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**Karen N. Frederick**  
*Executive Director*

## 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

Germaine Vigean-Trudel



**Germaine  
Vigean-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.

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**Northern Middlesex County:** Billerica, Chelmsford, Dracut, Lowell, Tewksbury, Tyngsboro, Dunstable, Westford  
**Programs Delivered:** Head Start, WIC, Family Child Care, School Age Program, YouthBuild, Summer Feeding

**Southeastern Middlesex County:** Everett, Malden, Medford, Melrose, Reading, Stoneham, Wakefield  
**Programs Delivered:** Family Child Care

**Other Middlesex Counties:** Acton, Ashland, Bedford, Belmont, Boxboro, Burlington, Carlisle, Concord, Dover, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Marlboro, Maynard, Natick, Northboro, Pepperell, Sherborn, Southboro, Stow, Sudbury, Waltham, Watertown, Wayland, Westboro, Wilmington, Winchester, Woburn  
**Programs Delivered:** Head Start, WIC



### 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 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."



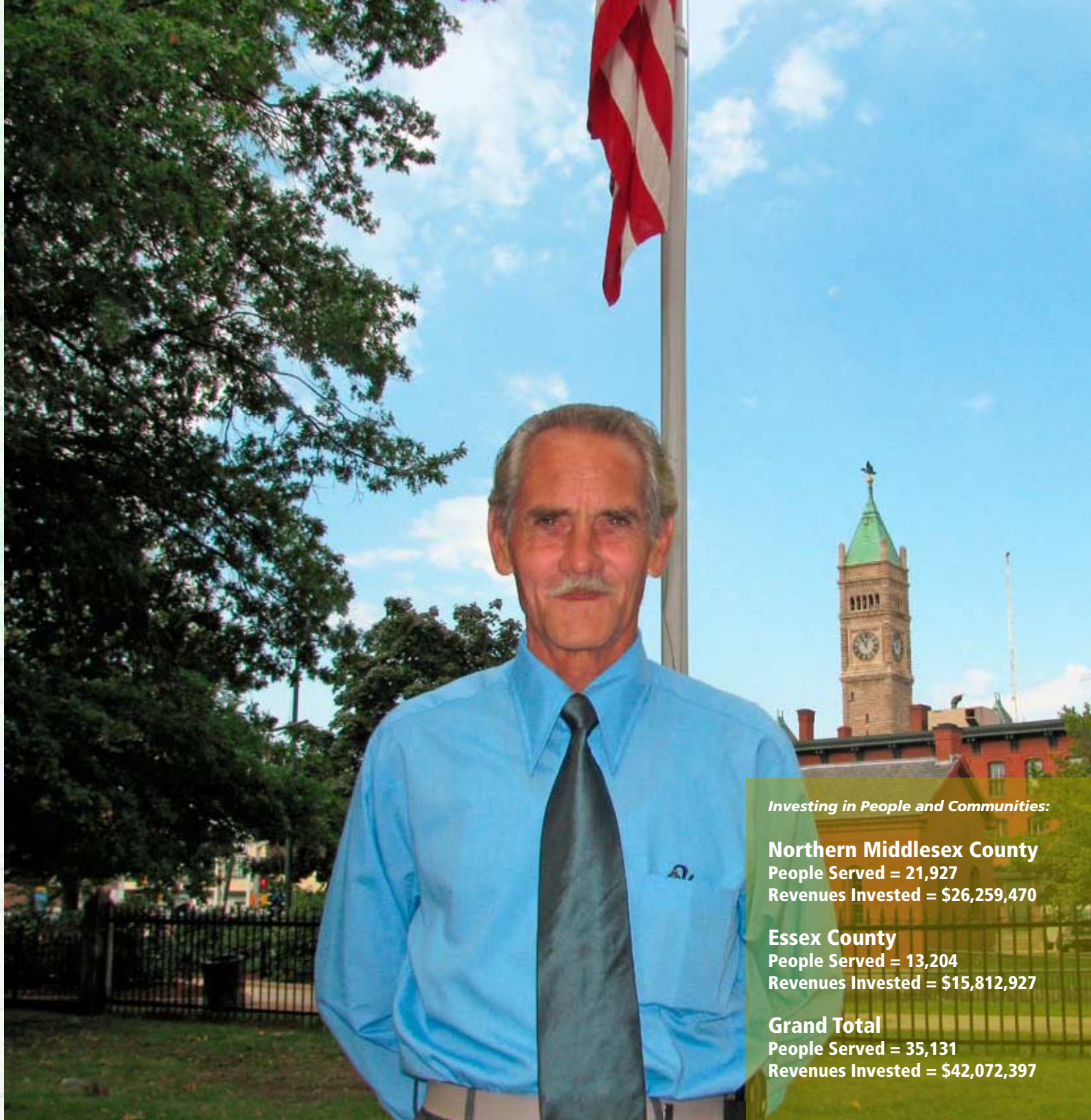


## Meet Roland

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."



### *Investing in People and Communities:*

#### **Northern Middlesex County**

**People Served = 21,927**

**Revenues Invested = \$26,259,470**

#### **Essex County**

**People Served = 13,204**

**Revenues Invested = \$15,812,927**

#### **Grand Total**

**People Served = 35,131**

**Revenues Invested = \$42,072,397**



## 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.

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**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)

**Essex County:** Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynn, Lynnfield, Manchester-by-the-Sea, Marblehead, Merrimack, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury

**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 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."



### 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**



## Energy and Community Resources

### 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.

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**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, Wilimington

**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 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 Miriam 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.





### 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.

# CENTURY AUTO COLLISION & SERVICE



#### *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



## Workforce Development

### 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.



**Northern Middlesex County:** Billerica, Chelmsford, Dracut, Lowell, Tewksbury, Tyngsboro, Westford; **Southeastern Middlesex County:** Malden, Medford, Melrose, Reading, Stoneham & Wakefield; **Other Middlesex Counties:** Bedford, Belmont, Burlington, Carlisle, Concord, Framingham, Hopkinton, Lexington, Littleton, Maynard, Natick, Waltham, Wilmington, Winchester & Woburn; **Essex County:** Andover, Danvers, Gloucester, Haverhill, Lawrence, Marblehead, Methuen, Newbury, Newburyport, North Andover, Salem, Saugus, West Newbury

**Programs Delivered:** Merrimack Valley Small Business Center (Merrimack Valley Microloan Fund Assistance & Business Stabilization, Business Plan Assistance & Business Start, Right Start Graduate & Business Start, and Business Start); Education and Training (Job Readiness Pre-employment Services, Computer Literacy, GED Training), and Project Renew Weatherization; New Entry Sustainable Farming Program (Farm Business Planning, Land Matching, Livestock Training, Production Technical Assistance, Marketing Assistance, Community Supported Agriculture, Massachusetts Beginning Farmer Agricultural Alliance, and National Technical Assistance)



### 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.





## Affordable Housing

### 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.



### A Grand Opening

Over 200 former Acton students, residents and officials attended the Acton High School Ribbon Cutting this spring. Left to right are Nancy Tavernier, Chair of Acton's Affordable Housing Commission; Steve Joncas, Common Ground's Real Estate Development Director; Pam Harting-Barrat, Acton Selectman; Joe Flatley, Executive Director Massachusetts Housing Investment Corporation; State Senator Jamie Eldridge; U.S. Congresswoman Niki Tsongas; CTI Executive Director Karen Frederick; and CTI Deputy Executive Director and Common Ground President Bill Lipchitz.



Each room of these affordable units is generous in space and ambient light.



## Revenues, Expenses and Numbers Served

### Dollars Spent 2012

CITIES & TOWNS SERVED	DIVISION OF CHILD & FAMILY SERVICES \$	DIVISION OF ENERGY & COMMUNITY RESOURCES \$	DIVISION OF HOUSING & HOMELESS SERVICES \$	DIVISION OF WORKFORCE DEVELOPMENT \$	TOTALS FOR ALL DIVISIONS \$
Lowell	\$14,145,365	\$ 5,175,941	\$ 22,088,278	\$ 721,414	\$42,130,998
Billerica	645,950	810,380	837,113	29,368	2,322,811
Chelmsford	383,825	585,983	801,185	37,831	1,808,824
Dracut	1,021,974	926,599	1,322,135	41,290	3,311,998
Dunstable	12,482	183,377	10,778	0	206,637
Tewksbury	491,484	588,263	689,810	18,472	1,788,029
Tyngsboro	254,323	252,332	323,348	10,820	840,823
Westford	99,857	318,631	186,823	4,637	609,948
Other Towns	1,196,723	2,732,119	15,812,927	400,336	20,142,105
GRAND TOTALS	\$18,251,983	\$11,573,625	\$42,072,397	\$1,264,168	\$73,162,173

### Numbers Served 2012

CITIES & TOWNS SERVED	DIVISION OF CHILD & FAMILY SERVICES	DIVISION OF ENERGY & COMMUNITY RESOURCES	DIVISION OF HOUSING & HOMELESS SERVICES	DIVISION OF WORKFORCE DEVELOPMENT	TOTALS FOR ALL DIVISIONS
Lowell	9,066	7,073	18,444	467	35,050
Billerica	414	746	699	19	1,878
Chelmsford	246	715	669	24	1,654
Dracut	655	953	1,104	27	2,739
Dunstable	8	19	9	0	36
Tewksbury	315	583	576	12	1,486
Tyngsboro	163	289	270	7	729
Westford	64	189	156	3	412
Other Towns	767	3,187	13,204	259	17,417
GRAND TOTALS	11,698	13,754	35,131	818	61,401*

\*Total numbers served contain some duplicate clients.

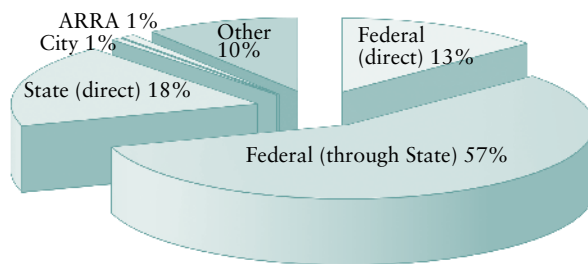




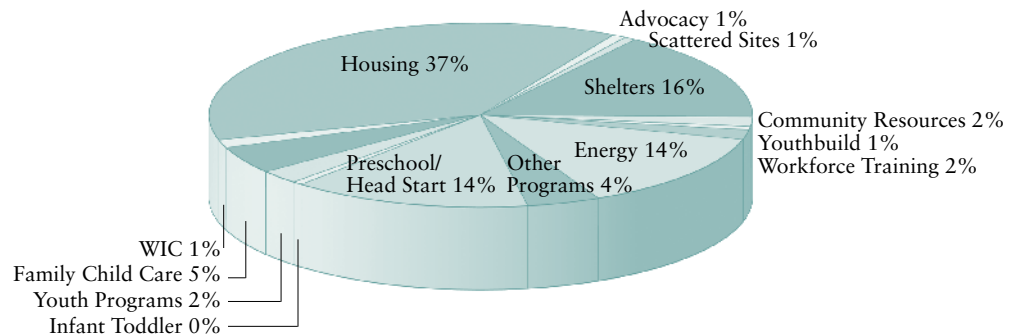
ARAMACK volunteer inscribes an inspirational message at the James Houlares Early Learning Center (see story page 3 and 19).

You may request a copy of CTT's audited financial statements and IRS Form 990 by contacting Chief Financial Officer Penny Judd at 978 459-0551 or [pjudd@comteam.org](mailto:pjudd@comteam.org).

### Revenue by Source FY12



### Expenses by Major Programs FY12





## Board of Directors and Community Action Awards

### 2012 Board Members\*

Germaine Vigeant-Trudel  
*President*

Sheila Och, *Vice President*

Glenn Goldman, *Treasurer*

Stephen O'Connor  
*Assistant Treasurer*

Elizabeth Fox, *Clerk*

Rasy An  
David A. Brown  
Marty Conway  
Robert M. Correnti  
Gabrielle Crueger  
Debra Hovanasian  
Gloria Johnson  
Thomas A. Joyce  
Richard Lemoine  
Marty Lorrey  
Rita Mercier  
Patrick Murphy  
Rita O'Brien Dee  
Dennis Piendak  
Paulette Renault-Caragianes  
Raymond Riddick  
Diana Ryder  
Cathleen Scalli  
Marie P. Sweeney

Catherine Maynard  
*Director Emeritus*

\*This list includes members who served at any point during 7/1/11-6/30/12

### 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.



Shown seated, l-r are Rasy An, Rita O'Brien Dee, Germaine Vigeant-Trudel, Glenn Goldman, Marie Sweeney, Debra Hovanasian and David Brown; and standing, l-r are Richard Lemoine, Beth Fox, James Hogan, Rita Mercier, Gabrielle Crueger, Gloria Johnson, Marty Lorrey, Marty Conway, Robert Correnti, Paulette Renault-Caragianes and Dennis Piendak.

### 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

### 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*  
Sonia Caquias  
Kelly Poindexter

### 10 YEARS

*Administration*  
Sharon Shelton

*Community Resources*  
Frederick Girard

*Child & Family Services*  
Jennifer Bodin  
Elaine Melanson  
Janet Morrisette  
Kerry Nangle  
Susan Rodrigues  
Jennifer Rosa  
Desiree Shay

### 5 YEARS

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

Kanokporn Lamothe  
Mayra Lopez  
Stephen Mullen  
Nilsa Nunez  
Taru Patel  
Emily Proctor  
Adriana Sierra  
Mary Soto  
Jacqueline Torres  
Kari Walters  
Nancy Walton  
Chantan Yon

*Housing & Homeless Services*  
Taylor Charbonnier  
Peter Clenott  
Deborah Crispo  
Patricia Fuller  
Bonnie Gage-Anderson  
Andrea Gauntlett  
Jeannette Gonzalez  
Brent Rourke

*Workforce Development*  
Cheryl Amey

## 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.



## Funders and Contributors

### 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](http://www.comteam.org)  
(click Donate on our Homepage).

*All these methods of giving are 100% tax deductible.  
For more information, please call 978 459-0551.  
For a list of in-kind donors and our Donor Bill of Rights,  
visit [www.comteam.org](http://www.comteam.org).*



*This spring, CTI's executive and senior management team spent a "Day on the Hill" educating our elected State House officials on the value of CTI programs in improving peoples' futures and their communities.*



### **Direct Consumer Sales**

World PEAS Collaborative

### **Federal Funding**

Corp. for National & Community Service  
Dept. of Agriculture  
Dept. of Education  
Dept. of Energy  
Dept. of Health & Human Services Administration for Children & Families  
Dept. of Housing & Urban Development  
Dept. of Justice  
Dept. of Labor  
Dept. of Transitional Assistance  
Federal Emergency Management Agency  
Lowell National Historical Park  
National Network to End Domestic Violence  
Small Business Administration

### **Massachusetts State Funding**

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

### **City of Lowell Funding**

Division of Planning & Development  
Greater Lowell Workforce Investment Board

### **Foundations & Funds**

Aubert J. Fay Charitable Fund  
Audette Family Trust  
Cedar Tree Foundation  
Claneil Fund  
Donahue Charitable Fund  
Fallon Community Health Plan Foundation  
Farm Aid Fund  
Gerald J. Laba Memorial Fund  
Greater Lowell Community Foundation  
Justice Resource Institute  
Lorna Shapiro Scholarship Fund  
Lowell Sun Charities  
Mencis Trust  
Morgante Family Trust  
Paul & Phyllis Fireman Foundation  
Smith Family Foundation  
Stacy Stott Memorial Foundation  
Stronge Family Foundation  
Theodore Edson Parker Foundation  
Thibault Foundation  
Third Sector New England  
Tufts Health Plan Foundation  
United Way of Mass. Bay & Merrimack Valley

### **Banks & Credit Unions**

Digital Federal Credit Union  
Eastern Bank  
Enterprise Bank  
Jeanne D'Arc Credit Union  
Lowell Bank  
Lowell Firefighters Credit Union  
Lowell Five Cent Savings Bank  
M/A COM Federal Credit Union

Merrimack Valley Federal Credit Union  
People's Bank Community Foundation  
RTN Credit Union  
Sovereign Bank Foundation  
TD Bank  
Workers' Credit Union

### **Faith Based Organizations**

Chelmsford  
Aldersgate Church  
Central Baptist  
Central Congregational  
Grace Community  
Concord  
Trinity Episcopal Church  
Dracut  
Christ Church United  
Lowell  
Catholic Charities  
Christ Church United  
Eliot Presbyterian  
Greater Lowell Interfaith Partnership to End Homelessness (GLIPH)  
Tewksbury  
St. William's Parish  
Westford  
United Methodist

### **Businesses & Organizations**

AAA Merrimack Valley  
Accutronics Inc.  
Advantage Plus Cleaning  
Alliance Consulting, HRD  
Aramark  
Athenian Corner  
Beschip  
Bob's Discount Furniture  
Broadway Street Real Estate  
Byam School Association  
Cartridge World  
Cavaleiros  
Chiungos Properties, Inc.  
Cobblestones Restaurant

Community Networks Corp.  
CRS Commercial Refrigeration  
CTI's Parent Policy Council  
Danetti Insulation  
Deb Daley Designs  
Dick Lepine Real Estate, Inc.  
Dracut Council on Aging  
D'Youville Life & Wellness  
Eagle Tribune  
Eddy's Bakery  
Executive Tan  
Fay McCabe Funeral Home  
Frank P. McCartin Co.  
Gallant & Ervin  
Gleason Insurance Company  
Gregoire & Associates, LLC  
Greater Lowell Chamber of Commerce  
Haffner's  
Humanity  
Impact Promotion  
Indigo Spa  
J.M. Coull, Inc.  
Joncas Associates  
James L. Cooney, Ins.  
Kurland & Grossman, PC  
LaBoniche  
LJ DiPalma Estates  
Long John Santoro's Inc.  
Lowell Community Health Center  
Lowell Fruit Company  
Lowell Spinners  
Mahoney Funeral Home  
Mass Printing  
Mill City Environmental  
Muldoon Brothers, Inc.  
NGRID  
Northeast Association of Realtors  
Nobis Engineering  
One Family, Inc.  
Pajama Program  
Professional Fire Fighters of Lowell  
Princeton Properties  
Pro Pest Control  
Red Mill Graphics  
Rotary Club of Dracut

Rotary Club of Lowell  
Technology Farm, Inc.  
Ten Men, Inc.  
The Klin Company  
The Edge Group  
The Andover Companies  
Thom Anne Sullivan Center  
United Restaurant Equip. Co.  
United Way of Mass. Bay  
Westscott Site Services

### **Community Members**

Fred Abisi  
Lee Ackley  
Arthur and Despina Anton  
Peter & Rosemary Aucella  
Don & Dot Ayer  
Walter Bacigalupo  
Barbara & Michael Bailey  
Barbara Barbin  
Jason Bardzik  
Jane & Don Barren  
Carole Barrett  
David, Alex & Troy Beati  
Susanne Beaton  
Joan Bedford  
Doris Bellerose  
Steve Belsanti  
Jane & Tom Benfey  
Beverly Bennett  
Lorraine Bergeron  
Judith Berube  
Lindsay Bojanowski  
Pinkham Bouasri & Friends  
Barbara Bradley  
Maureen Broomall  
David Brown  
The Brown Family  
Ken Buffum  
John & Deb Bukala  
Catherine & Dale Burdt  
Judith Burke  
Robert Burke  
Crystal Burnett  
Cheryl Callahan  
Ron Caruso & Friends



James Cassin	Mary Ellen Fitzpatrick	Friends of Lowell City Hall	Marc & Dee Nyberg	Paul Saucier
Blake Cerullo	Matthew Fitzpatrick	Friends of Lowell Public Schools	Phil Nyman	Tess Schatzer
Deborah Chausse	Elizabeth Fox	Marty Lorrey	William & Karen O'Brien	Marina & Peter Schell
John & Mary Chiesa	Maureen Gallagher & Friends	Vince Mabus	Rita O'Brien Dee	Bryan Shanley
David Clapp	Normand Gauthier & Friends	Judy Machado	Mary-Ann O'Brien Nichols	Rom & Marybeth Shanahan
Joseph & Michelle Clermont	Shirley Garvey & Friends	Leo & Dee Maguire	Danielle & Brian O'Connor	Will & Sara Shepard
Carol Cleven	John Geary	Steve Maguire & Irena Sienko	Jamie O'Hearn	Alan & Judith Sherman
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James Coleman	Amy Glowacki	Donald Main	Donna O'Neill	Joanne & Kevin Souza
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Sheri Denk	Donna Irwin & Friends	Pat McCoy	John Perry	Marie & Bill Sweeney
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Stacey Dimino	Steve Jones	Beatrice McLuin	Ellen & Jim Power	Ed Trudel
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Rebecca Duda & Friends	Alison Kalman	Rita Mercier	Lisa Quadros	Germain Vigeant-Trudel
Dracut Public Schools	Monica Kanellas	Theary Meyer	Joan & William Quinn	Rita & Ted Vlandry
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Fred Faust	Richard Lemoine	Lois Nangle	Nicholas Sarris	
Robert Fera	Michael Lenzi & Family	Elaine & George Nugent	Henry Saucier	



### Employee Giving – 300 Club and Other

Meghan Adie  
Cheryl Amey  
Samuel Anderson  
Linda Ardis  
Joan G. Aseltine  
Stella A. Babaian  
David Balch  
Marina Balkas  
Linda Bloomgren  
Ed Cameron  
Marilyn Campbell  
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Karen A. Connolly  
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William F. Lipchitz  
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Brent Rourke  
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Luis A. Vazquez  
Janet M. Veillette  
Nancy Y. Walton  
Vanessa White-Duquette  
Atilio J. Winfrey  
Nancy M. Zerbinopoulos

*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.*



## 2012 Riverboat Casino Night Fundraiser

*Preventing Homelessness in the Merrimack Valley*

### High Roller Sponsor

**\$10,000+**

Enterprise Bank

### Royal Flush Gold Sponsors

**\$2,500+**

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Fox Run Concerts  
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Merrimack Valley Housing Partnership  
Metropolitan Telephone Co., Inc.  
Middlesex Community College  
Mill City Environmental  
Mill City Management Presents, Inc.  
NMTW Community Credit Union  
PrideStar EMS  
Riverside Medical Group  
South Bay Mental Health  
The Lowell Plan, Inc. and Lowell Development Financial Corp.  
Tri State Fire Protection  
Triumverate Environmental  
UMass Lowell  
Washington Savings Bank  
WB Mason

*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.









## Central Administration

155 Merrimack Street  
Lowell, MA 01852  
978-459-0551  
FAX: 978-453-9128

**Karen N. Frederick**  
Executive Director

**William Lipchitz**  
Deputy Executive Director

**Penny Judd**  
Chief Financial Officer

**Marilyn Campbell**  
Human Resources Director

**Charlene Urbanek**  
Executive Assistant

---

## Child and Family Services

**Julie Salois**  
Associate Executive Director

**Administrative Office, Intake and Enrollment**  
155 Merrimack Street  
Lowell, MA 01852  
978-459-0551

**James Houlares Early Learning Center**  
126 Phoenix Ave.  
Lowell, MA 01852  
978-454-5100

**Children's Corner**  
554 Pawtucket Street  
Lowell, MA 01852  
978-454-3350

**Children's Village at the Mill**  
246 Market Street  
Lowell, MA 01852  
978-453-1490

**Lowell Family Child Care**  
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Lowell, MA 01852  
978-454-5100

**Wakefield Family Child Care**  
607 North Ave., 2nd Floor  
Wakefield, MA 01880  
781-245-4195

**WIC Nutrition Program**  
45 Kirk Street  
Lowell, MA 01852  
978-454-6397

**School Age Program**  
126 Phoenix Ave.  
Lowell, MA 01852  
978-454-5100

**Toddler Corner**  
21 Walker Street  
Lowell, MA 01852  
978-454-3793

**YouthBuild**  
167 Dutton Street  
Lowell, MA 01852  
978-446-9803

## Housing and Homeless Services

**Ed Cameron**  
Associate Executive Director

**Section 8 Housing and Residential/ HomeBASE Programs**  
155 Merrimack Street  
Lowell, MA 01852  
978-459-0551

**Housing Consumer Education Center/Resource Center and Merrimack Valley Regional Network to End Homelessness**  
17 Kirk Street  
Lowell, MA 01852  
978-459-0551

**Foreclosure Prevention-Home Preservation Center**  
450 Merrimack Street  
Lowell, MA 01852  
978-970-0600

## Energy and Community Resources

**Connie Martin**  
Associate Executive Director

**Administrative Office, Financial Literacy Academy, Individual Asset Development, Family Resource Network, Lowell Farmers' Market, Big Brothers Big Sisters, Lorna Shapiro Scholars, Spindle City, Senior Volunteer Corps**  
155 Merrimack Street  
Lowell, MA 01852  
978-459-0551

**Fuel Assistance (LIHEAP)**  
45 Kirk Street  
Lowell, MA 01852  
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**Weatherization and Conservation & Appliance Management**  
978-459-6161, ext. 101

**Heating Systems Repair and Replacement**  
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**SuitAbility**  
101 Paige Street  
Lowell, MA 01852  
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## Workforce Development

**Cheryl Amey, Ph.D.**  
Associate Executive Director

**Administrative Office, Education and Training Center, New Entry Sustainable Farming Project**  
155 Merrimack Street  
Lowell, MA 01852  
978-459-0551

**Merrimack Valley Small Business Center**  
88 Middle Street, 2nd Floor  
Lowell, MA 01852  
978-322-8400

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## Affordable Housing Development

**Steve Joncas**  
Director of Real Estate Development

**Common Ground Development Corporation (CGDC)**  
155 Merrimack Street  
Lowell, MA 01852  
978-459-0551

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