



Annual Report **2014**

50 Years of Community Action



Community Teamwork is a catalyst for social change. We strengthen communities and reduce poverty by delivering vital services and collaborating with key stakeholders to create housing, education and economic opportunities.



The War on Poverty: Then and Now

Fifty years ago, Lyndon Johnson said the following in his State of the Union message:

"This administration today, here and now, declares unconditional war on poverty in America...It will not be a short or easy struggle, no single weapon or strategy will suffice, but we shall not rest until that war is won. The richest nation on earth can afford to win it. We cannot afford to lose it."

Our economy and social structures have changed significantly in the past 50 years. The escalating costs of basic needs, the reduced earning power of a high school diploma, the changes in family structure, and the widening divide between the rich and the poor have combined to make this fight even more challenging. To respond to these societal changes, our strategies and programs have changed, but our values remain the same.

In this report, you will see the theme and substance of our work... creating bridges to success for our clients, our communities, and our staff members. This year we have built bridges to economic security, strong families, permanent homes, engaged communities, and good health. We quickly link people with the resources they need: stable housing, support services, education and training, and jobs. We know that providing compassionate, accountable, respectful, and empathetic services sets the stage for our program participants' success. For every success story you see in this report, there are thousands more like them. And, for every dollar spent, many more are saved as every stable, working family becomes part of our engaged, tax-paying community.



Karen N. Frederick



Germaine Vigeant-Trudel

The Board of Directors continues to provide leadership and direction as we release our 2014-2017 Strategic Plan in October and launch a major fund development initiative that will provide Community Teamwork the financial capacity to operate efficient, effective programs that streamline access to services for clients in spite of ever more complex regulations. Thank you to our funders, donors, volunteers, partners, staff, friends, and supporters. The 63 Communities we serve are stronger because of you.

A very special thank you to outgoing President Germaine Vigeant-Trudel. Over the past four (4) years Germaine has served as President and has led the organization during a time of expansion and change. I am very grateful to Germaine for her leadership, guidance, support, and knowledge.

Karen N. Frederick
Executive Director

Germaine Vigeant-Trudel
President

The number of single parent households has exploded since the 1960's.

THEN: **2.2**
MILLION
AMERICAN
HOUSEHOLDS
WERE HEADED BY A
SINGLE PARENT.

NOW: **OVER 11**
MILLION
AMERICAN
HOUSEHOLDS
ARE HEADED BY A
SINGLE PARENT,
AN INCREASE OF
OVER 5 TIMES!

A Bridge to Engaged Communities

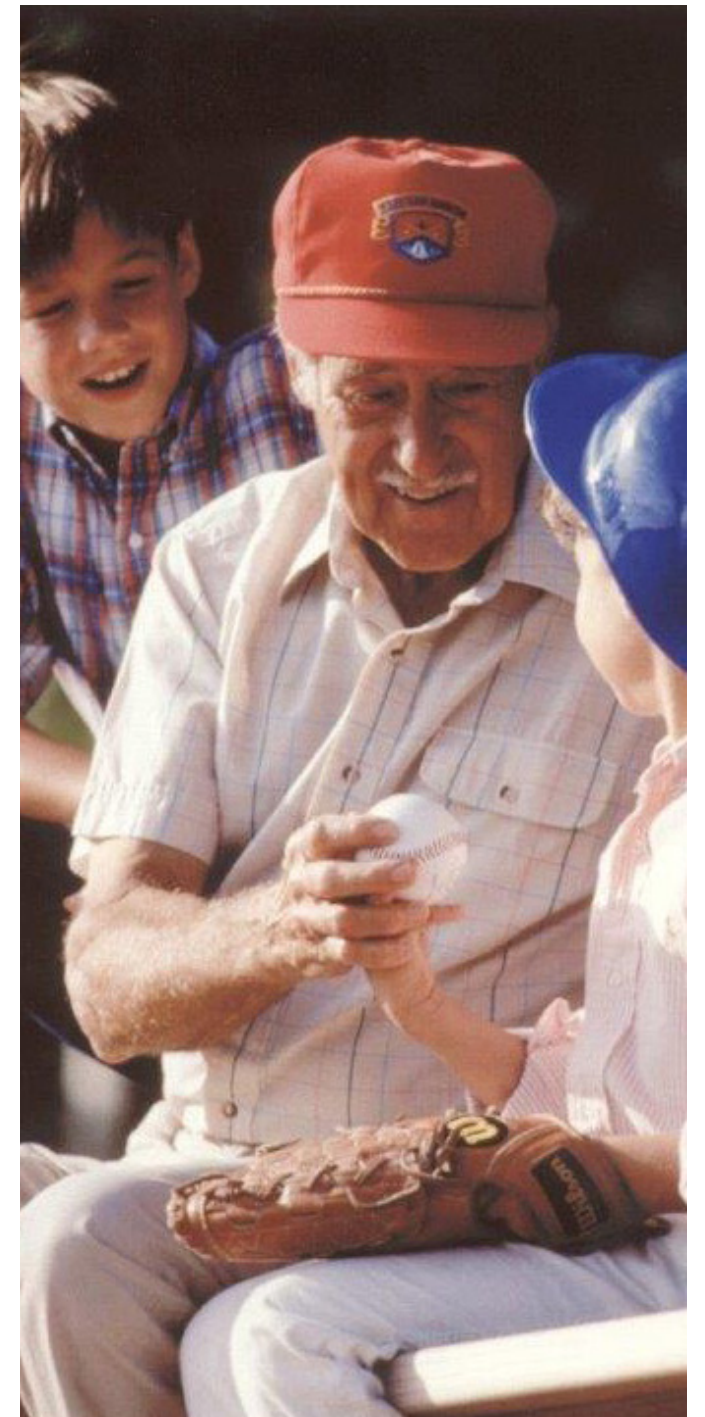


COMMUNITY
& Volunteering

Community Teamwork is a catalyst for social change.

We offer opportunities for community members to contribute their time and talents to help those less fortunate. Last year alone, Community Teamwork volunteers invested more than 150,000 hours improving the quality of life in nursing homes, extending the capacity of our schools, beautifying our parks, being a role model to our youth, and making our community stronger in many other ways.

Our Senior Companions helped the frail, elderly and disabled remain independent. Our Foster Grandparents provided teaching and friendship to children across Greater Lowell. Our Retired Senior Volunteers helped local non-profits optimize their capacity to deliver services. Our Big Brother Big Sister mentors provided consistent, caring attention to ensure that young people reach their potential. And, our Spindle City Corps youth helped beautify our parks, clean city lots, and bring to life our city's history, while those in our YouthBuild program increased the stock of affordable housing through renovation and rehabilitation of abandoned properties. 📍



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I was assigned my Big Sister Laurie at 11 years old, almost 9 years ago. Since then she has made, and continues to make, a significant difference in my life. I've not had the easiest family life and through the years Laurie has been there, supporting me through it all, telling me to be strong, work hard and it will all turn out fine. She's shown me another way to live and that it is possible to get there. I know I wouldn't be the same person today without her. She inspires me to be better in every way, every day. My Long term goals are earning a business management degree, as well as a minor in sociology, finding a job I love, never living paycheck to paycheck again, give back to the community and most importantly be successful in my own eyes. I want to thank Big Brothers Big Sisters for putting this amazing person in my life.

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Community
Teamwork
volunteers say
they gain as
much as they
give knowing
they've made
a difference in
someone's life.

Won't you join them?

The prevalence of diabetes in the U.S. has more than quadrupled in the last 50 years.

THEN: **1.8**
PEOPLE OUT OF
EVERY 1,000
HAD DIABETES.

NOW: **8.1**
PEOPLE OUT OF
EVERY 1,000
HAS DIABETES.

A Bridge to Health

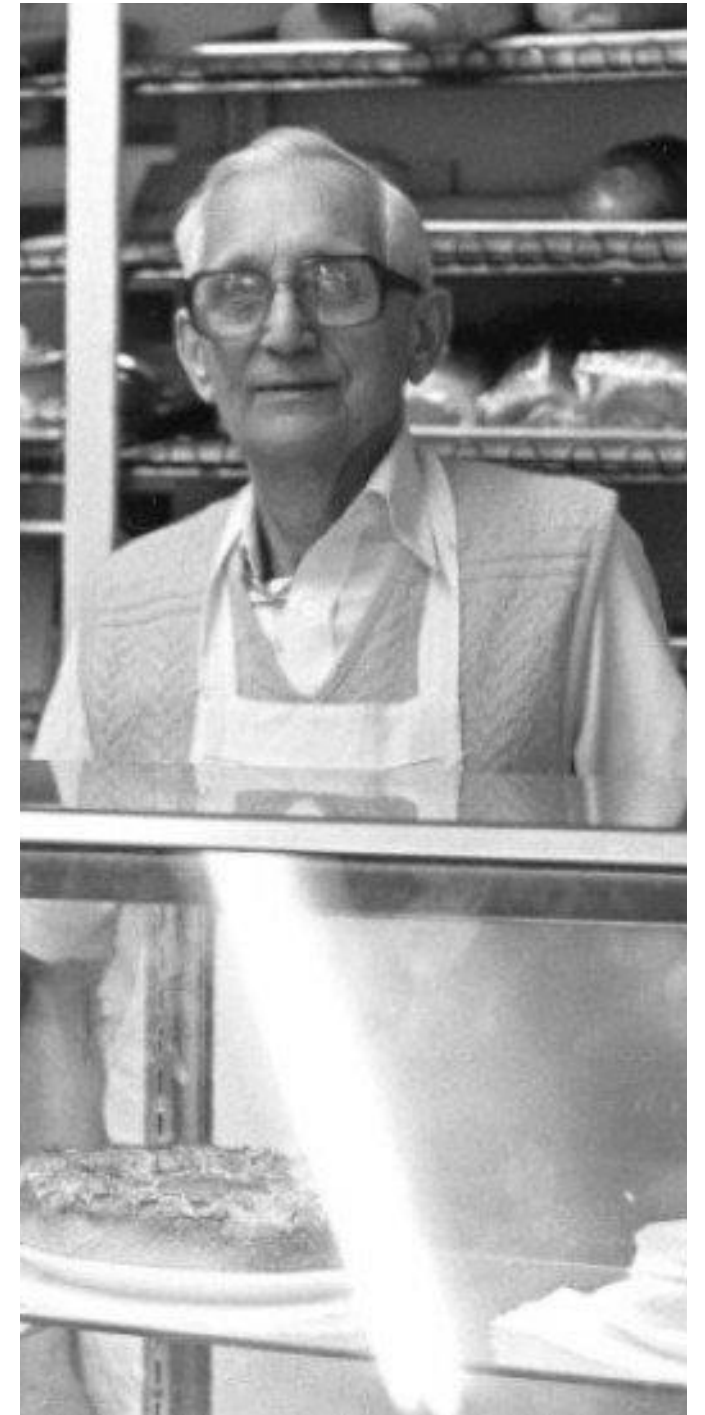


FOOD
& Nutrition

Community Teamwork is focused on enhancing opportunity.

Good health is critical to academic and economic success regardless of age. Nutrition plays a fundamental role in fostering good health. Often low income families do not have easy access to healthy and nutritious foods. This contributes to poorer health outcomes that in turn impact economic prosperity.

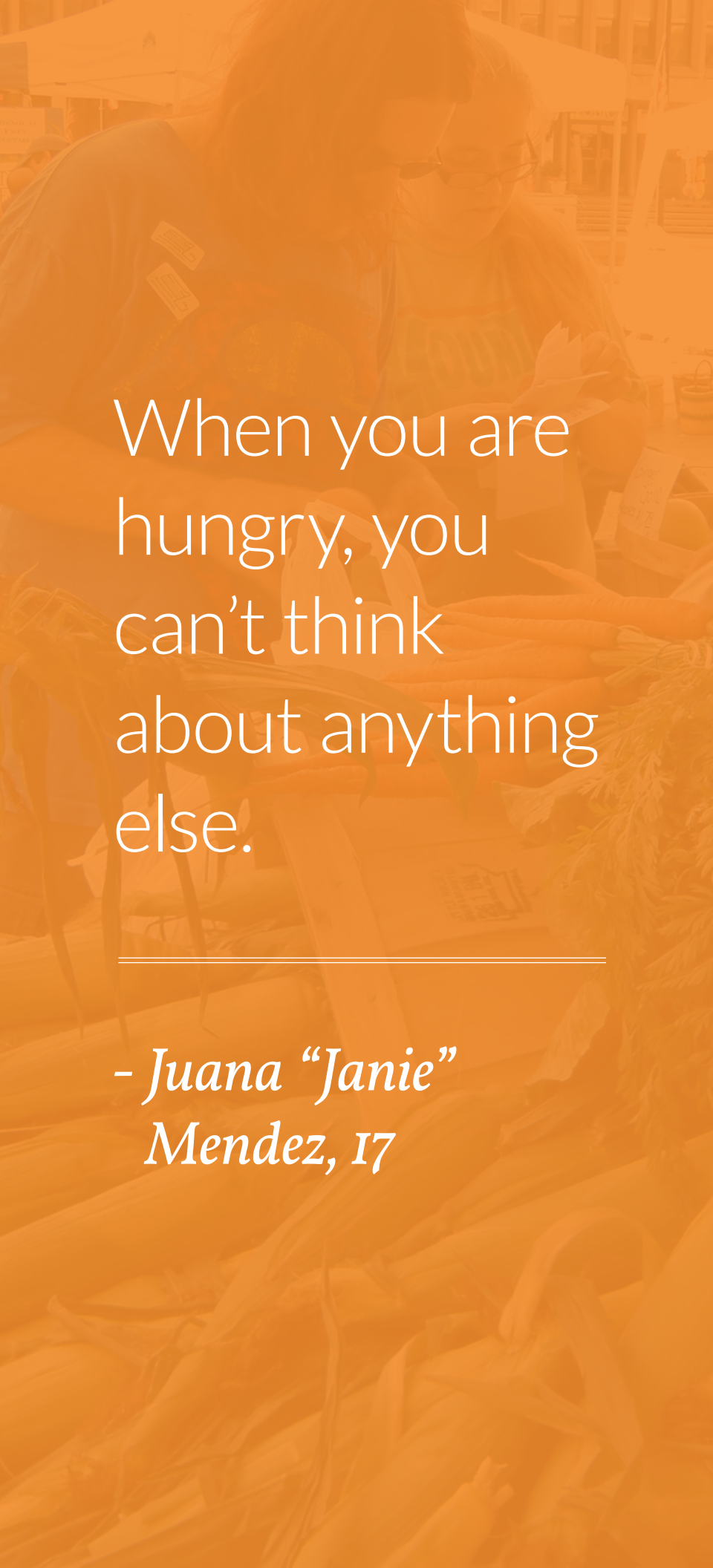
Community Teamwork endeavors to level that playing field. Through the food we prepare for the more than 1200 children in our care each day from Head Start to School Age, the fresh fruits and vegetables delivered to hundreds of homes in the region by our New Entry Sustainable Farming program, and the nutrition education and assistance our Women, Infants, and Children (WIC) staff provide to thousands of mothers each year, Community Teamwork is focused on enhancing opportunity by ensuring that low-income families have access to the resources they need to make healthy decisions for themselves and their families. 🍎



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I was exhausted. It had been more than 20 years since my kids were babies and I'd forgotten how much work they are... and mine were healthy. My first foster was a preemie with all kinds of health problems. All she did was cry. All day and all night. I wasn't sure what I'd gotten myself into. She needed a special food that I'd never heard of and I couldn't find anywhere. The WIC staff got us right in, knew just what she needed, and even called around to find a pharmacy that had some in stock. What a godsend! I didn't know anything about this program before Tiffany came into my life; how much they do to make sure that babies get a good start. Not just the food, but the education and support. Even I learned a few things. Best of all, Tiffany is doing great. She's sleeping and gaining weight and even starting to laugh. I think she's going to be ok. Thanks WIC for being there for us!


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When you are hungry, you can't think about anything else.

- Juana “Janie”
Mendez, 17

Wages for working people
have not kept pace with rising
costs.

THEN: 
A MINIMUM WAGE
WORKER HAD TO WORK
60 HOURS TO EARN
ENOUGH TO PAY
THE AVERAGE RENT.

NOW:  THAT SAME
MINIMUM
WAGE
WORKER
NEEDS TO WORK
160 HOURS TO EARN
ENOUGH FOR RENT.

A Bridge to Home




HOUSING
& Utilities

Community Teamwork provides economic security.

As the cost of housing escalates, it has become more and more difficult for many in our community to sustain safe, warm housing for themselves and their children.

Community Teamwork strives to expand access to stable housing by building and renovating affordable housing through our Common Ground Development Corporation and our YouthBuild program, helping people save to buy their first home and providing them with loans to stay in their home when they become disabled through our Financial Literacy and Home Modification programs, providing counseling and eviction prevention services through our HCEC Center, and administering rental subsidies that fill the gap between income and rent through our housing programs, particularly Section 8.

We also provide a temporary home for those struggling to get back on their feet in our homeless and domestic violence shelters. More than 35,000 families and individuals have the stable foundation they need to move toward economic security because of Community Teamwork.

Once housed, we also help people stay safe and warm. This year alone, 11,000 individuals, the vast majority of whom were elders, young children, or people with disabilities, faced a particularly frigid winter with a little less anxiety because of the help they received from our fuel assistance and weatherization programs. 



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I dropped out of high school because I didn't think I needed to listen to anyone. I used to get into fights all the time and wasn't going anywhere. A friend told me about this YouthBuild program where I could work on my GED and get some training that could help me get a decent job. The staff were great. They pushed me to keep trying and they never gave up on me. We all learned to do things we never thought we could—I mean we built a house! Because of all of our hard work someone like me will finally be able to afford a home. YouthBuild truly changes people who might have otherwise been looked over. It has changed me.

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There is a lot that happens around the world we cannot control, but when we know where the hungry, the homeless and the sick exist, then we can help.

Won't you help?

Secondary education no longer guarantees jobs for the working class.

THEN: FEWER THAN
 **5%** OF
WORKING AGE ADULTS
WITH ONLY A HIGH SCHOOL
DEGREE WERE POOR.

NOW: MORE THAN
 **15%** OF
WORKING AGE ADULTS
WITH ONLY A HIGH SCHOOL
DEGREE ARE POOR.

A Bridge to Economic Security



FAMILY
& Children

Community Teamwork supports hardworking families.

In recent decades, it has been difficult for many workers, especially those with no more than a high school degree, to earn enough to keep their families out of poverty. Even with both parents working full-time, minimum wages do not provide enough to adequately support a family. In Lowell, a family with two children, one in pre-school and one in elementary school would need to earn more than \$60,000 each year to cover the costs of housing, utilities, food, transportation, insurance, and child care—that's the equivalent of nearly 3 full time jobs at \$10 per hour, well above the minimum wage.

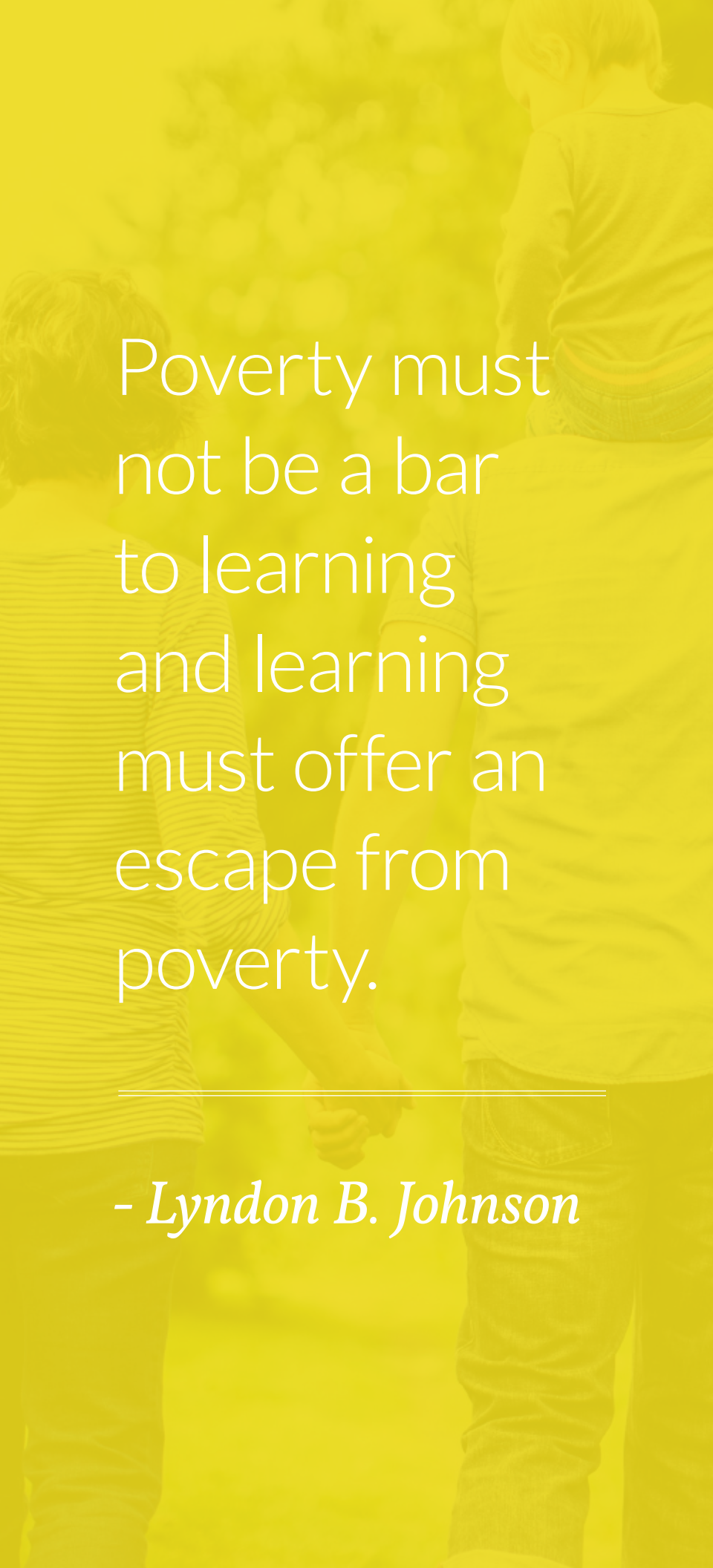
Community Teamwork supports these hardworking families in a number of ways. We provide child care on a sliding scale basis to hundreds of children through our Head Start, Family Child Care, and After-School programs to ensure that low-income parents can work knowing their children are safe and well-cared for, we provide access to job training and support so that parents can advance along a career pathway through our Secure Jobs program, and we ensure that our early education and care programming provides a solid foundation for their children that will contribute to the long-term economic success of the next generation. 🍌



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In February of 2011 I was bouncing from house to house. I had no job and no place to live. I hadn't had a job other than a laundromat attendant in ten years. I couldn't provide for my kids and I didn't know what to do. Someone suggested I talk to CTI. I met with a social worker who told me she could get me some help with housing if I stuck with my goals to get a job. She helped me enroll in a medical administrative assistant course at Greater Lawrence Vocational School and resume workshops at the Career Center. With much help and support along the way, I'm proud to say I have a full time job, my kids are altogether, and I can help other people every day. All of the people at CTI are so dedicated and compassionate--it feels like family. They believed in us and helped us believe in ourselves. I couldn't have done it without them!

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Poverty must not be a bar to learning and learning must offer an escape from poverty.

- Lyndon B. Johnson

Workers are sharing a smaller piece of the pie than ever before.

THEN: **7%**
OF
THE INCOME IN THE U.S.
WAS HELD BY THOSE IN THE TOP
ONE-HALF OF 1%

NOW: THE SHARE
OF THAT
TOP HALF OF 1%
HAS NEARLY
TRIPLED TO 18%

A Bridge to the Future



FINANCES
& Business

Community Teamwork strives to help those in the community.

Over the past 50 years, the gap between the rich and the poor has expanded tremendously. Not only do those at the top have a disproportionate share of the nation's income, they have so much of our nation's wealth that experts believe it is limiting the upward mobility that has been the hallmark of the American dream. Today, 80 percent of US wealth is in the hands of only 20 percent of Americans.

Community Teamwork is helping people in our community get and keep a piece of the economic pie. Not only do we assist people to obtain and maintain employment, our financial literacy staff teach people how to make the

most of every penny they earn through careful budgeting and savings plans that lead to further education, home ownership, or even their own business.

Small businesses are the engine of job growth and, for generations have been the route to the middle class. Each year, our Merrimack Valley Small Business Center trains more than 400 local residents to start or expand their business. Our New Entry Sustainable Farming program reaches over 1,100 potential farmers with comprehensive training to start and grow their farm businesses and connects them to available land, markets, jobs, and other key resources. And our Family Child Care network supports over 65 female-owned and operated child care businesses. 



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Community Teamwork's Merrimack Valley Small Business Center has been pivotal to the success of our business. They have made themselves available to us for questions, concerns and support. We opened in July, 2014 after receiving a MVSBC microloan. During this short time, the MVSBC staff have reached out to us when things were rough, not only to help us with the business, but to ensure that our family's welfare was taken care of. With seven children, a new business, and very little income, it has been a struggle. There are no words to explain how meaningful it has been to have the support of the MVSBC and CTI. Every part of CTI has worked together to help ensure that we not only have a successful business, but that we are successful at home as well. This has helped us remain positive in moving forward. We are so grateful to the CTI team and want you to know how meaningful it is to have you in our community.

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I have a dream.

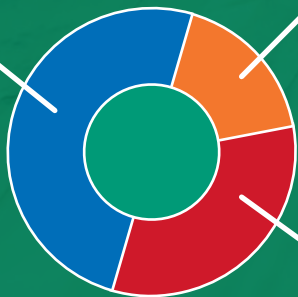
*- Dr. Martin Luther
King, Jr.*

This year, investing in Lowell will pay you real dividends!

Your purchase of Community Investment Tax Credits is a gift that will pay you back. When you make a donation of \$1000 or more to purchase these tax credits, you will receive a 50% refund, **PLUS** your federal charitable gift deduction.

FOR EXAMPLE, WHEN YOU DONATE \$5,000

RECEIVE A \$2,500 rebate when you file your state tax return



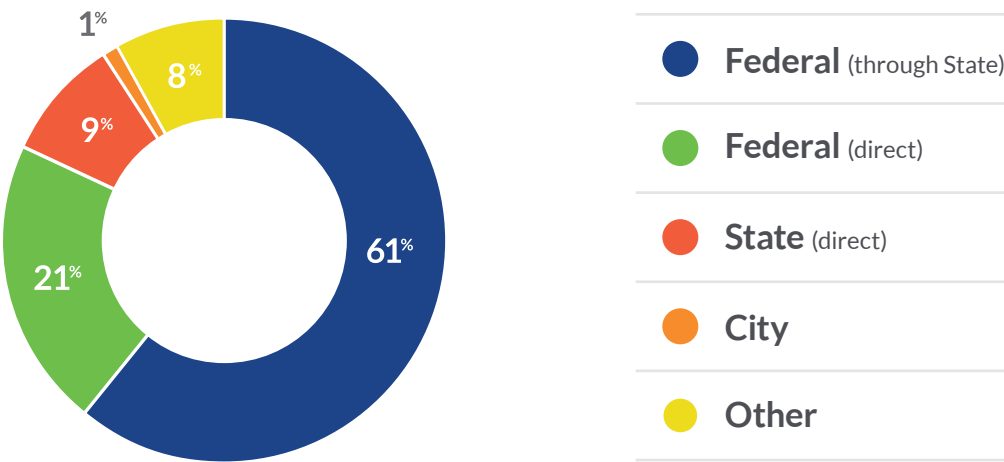
PLUS \$875 in charitable deductions from the IRS (35% tax bracket)

YOU PAY \$1,625* out-of-pocket after deductions

Community Teamwork, Inc. is a recipient of 2014 Community Investment Tax Credits from the Commonwealth of Massachusetts.

* Individual tax situations vary, please consult a tax professional.

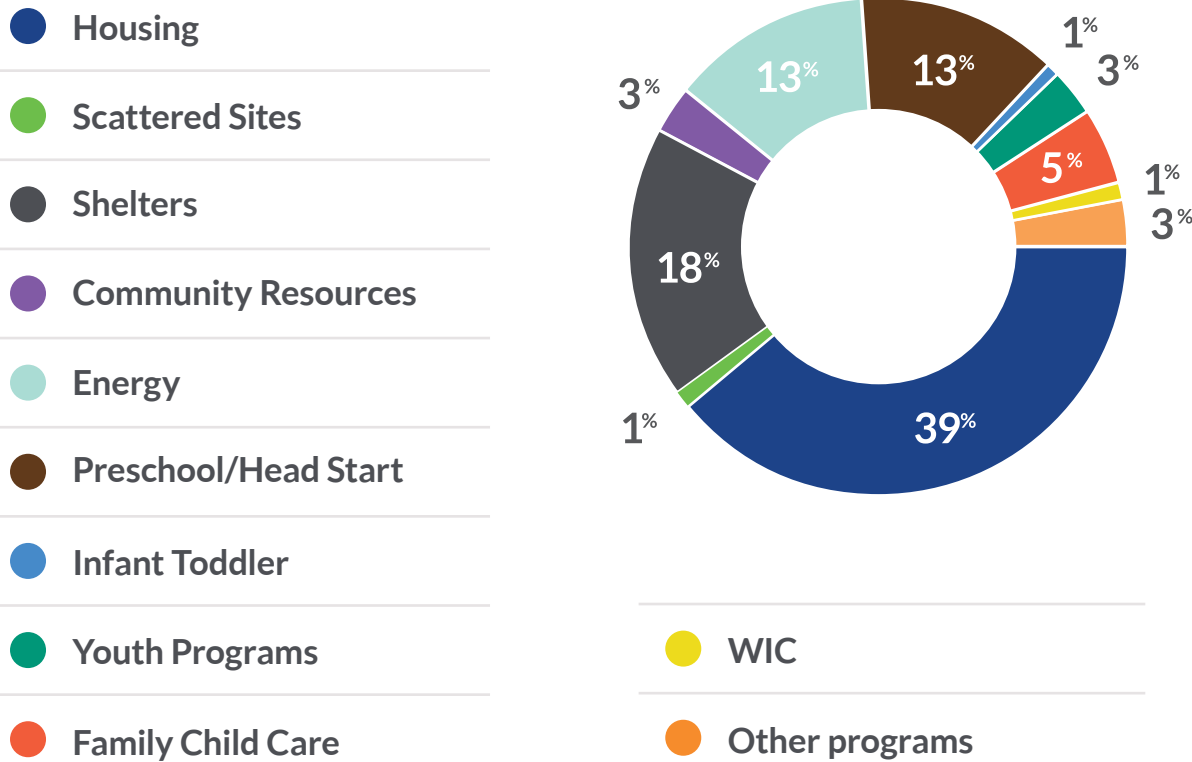
Revenue by Source Fiscal Year 2014




Clients and Dollars by Division

	Energy & Community Resources	Housing & Homeless Services	Child & Family Services	Totals for all Divisions
No. of People Served:	20,706	32,941	6,394	60,041
Dollars Spent:	\$12,786,580	\$45,296,798	\$24,241,179	\$82,324,557

Expenses by Major Programs Fiscal Year 2014





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