About the Cover
The theme of this annual report is Breaking the Cycle of Poverty — a Multi-Generational Approach. The children pictured on the cover represent the youngest generation, building upon our aspirations to break the cycle of poverty by working with children and their families from the very beginning. Throughout the report, you will read how Community Teamwork is using this inclusive approach to reach all generations of individuals and families from the very young to our senior citizens.

Building Communities, Changing Lives

Our Mission
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.

Programs & Services

Family & Children
- Head Start
- Early Head Start
- School Age Programming
- Big Brothers Big Sisters of Greater Lowell
- YouthBuild of Greater Lowell
- Community Teamwork Resource Center

Finance & Business
- Financial Education
- Financial Literacy Academy
- Individual Development Account (IDA)
- Volunteer Income Tax Assistance (VITA)
- Representative Payee Program
- SuitAbility
- Secure Jobs
- Merrimack Valley Small Business Center

Housing & Utilities
- Rental Assistance (Section 8 & MRVP)
- Fuel Assistance (LIHEAP)
- Housing Consumer Education Center
- Weatherization & Conservation Programs
- Heating System Repair & Replacement
- Appliance Management Program
- Home Modification Loans
- First Time Home Buyers Classes
- Emergency Housing Assistance
- Scattered Sites Transitional Assistance Program (SSTAP)
- Family Homeless Shelters
- Common Ground Development Corporation

Food & Nutrition
- Lowell Farmers’ Market
- WIC (Women Infants & Children)

Community & Volunteering
- Foster Grandparent Program
- Retired Senior Volunteer Program (RSVP)
- Senior Companion Program
- Spindle City
- Big Brothers Big Sisters of Greater Lowell
- VITA
- SuitAbility
- Pajama Program
- Toys for Tots (with the US Marine Corps)
- Coats for Kids (with Anton’s Dry Cleaners)

Connect with Us

978.459.0551  www.commteam.org
In this annual report, “Breaking the Cycle of Poverty…a Multi-Generational Approach,” you will see a combination of new and time-tested approaches helping families and individuals move from poverty to security. From our beginning over 50 years ago, Community Teamwork has put into practice a multi-generational approach to working with families. It is a standard of our Early Education Programs and in our work with those who are homeless and at risk of homelessness. What is today being called a “two-generation approach” involves an overall holistic way to work with families. This means working with children and their families from the very beginning. Children receive access to high quality early education and care programs like Head Start, Early Head Start and State funded Early Education and Care Programs, while their parents receive access to education, training, work readiness skills, and jobs. In addition, families receive access to all of the supports they need quickly and efficiently. These supports can include SNAP benefits, housing assistance, fuel assistance, WIC, transportation, financial education, and access to mental health and substance abuse programs.

We are seeing these efforts working in our “Secure Jobs” and Resource Center approaches to working with homeless families (supported by funding from the Department of Housing and Community Development, the Fireman Foundation and the United Way.) The approach requires a critical coordination of services and systems which provide easy access to eligibility and enrollment into desired programs. This is often difficult in environments of limited funding, long wait lists, and complex and disjointed delivery systems. In addition, the multitude of required databases makes tracking family progress through programs challenging and sometimes impossible. Community Teamwork staff are working with University of Massachusetts Lowell and WEAVE to develop software capacity to remedy some of these issues.

This approach also requires consistency and follow-up as families move up the economic ladder and begin to lose eligibility for subsidy programs. Our policy work has focused, and will continue to focus, on creating policies and regulations which support families as they move forward. The cliff effect means that, at certain higher income levels, families are worse off than at lower income levels due to abrupt loss of subsidies for programs like child care and housing (which are two of the major family expenses.) In spite of the challenges, our experience and research shows the benefits of this approach. The success stories and outcomes you will read about in this report are only a few of our shining examples.

Our talented staff are, of course, the key to our success along with the strong leadership and vision of the Board of Directors. We could not do our work without our many funders, donors, business, municipal and government partners and collaborators. We are so very grateful for your continued support. This year, we have added many new friends and donors through our involvement with the Community Investment Tax Credit Program. We are grateful to the Massachusetts Association of Community Development Corporations (MACDC) for the inspiration and guidance, the Department of Housing and Community Development, our legislators, and the Commonwealth for funding this capacity building initiative.

Our commitment to our vision of communities of opportunity where fewer people live in poverty remains strong as we enter our 51st year!
A Visit from T Berry Brazelton, MD

Community Teamwork was honored to receive a visit from the renowned pediatrician T. Berry Brazelton, MD early this year. Dr. Brazelton visited with children and staff at the James Houlares Early Learning Center, a partner of the Brazelton Touchpoint Center. The Touchpoint Center’s goal is to engage entire communities and systems of care in being champions for strong families. They work with change agents in health, mental health and public health, early care and education, cultural institutions, and other social services to build capacity across disciplines and throughout communities to meet the needs of families wherever they may look for support.

Many of Community Teamwork’s Early Learning staff have participated in professional development programs and trainings associated with the Brazelton Touchpoint Center’s work with young children and their families.

“When we strengthen families, we ultimately strengthen the community. Our goal is that parents everywhere work with supportive providers, feel confident in their parenting role, and form strong, resilient attachments with their children. To help achieve this, providers must be responsive to parents, knowledgeable about child development, and eager to see every parent succeed.”

— T Berry Brazelton, MD

Head Start was designed to help break the cycle of poverty by providing a preschool experience that incorporated comprehensive support services for both the children and families. The support services included working on the social, emotional, health, nutritional and psychological needs. While Head Start has changed over the course of the last 50 years, these tenets have remained embedded in the work that we do today. Since 1965, the Head Start program has provided education and care to over 30 million children nationwide. For the past 50 years, Community Teamwork has administered high-quality early education and care to children and families.

Enrollment increased to 627 children in Head Start and Early Head Start.

80% of the five-year olds entering Kindergarten in 2016 will meet or exceed developmental expectations in Language and Math domains. 100% meet or exceed expectations in cognitive growth.

9000+ nutritious meals and snacks per month were provided to children while in care.

Community Teamwork’s Family Child Care providers care for children in their private homes. Our network of 85 Family Child Care homes are all licensed through the Massachusetts Department of Early Education and Care (EEC). Providers receive extensive early childhood training and support and all are CPR and First Aid certified. With locations in both Greater Lowell and Wakefield areas, more than 300 children between the ages of 6 weeks to 10 years participate in homebased preschool activities to help them become school ready.

315 children participated in preschool activities to develop school readiness skills.

Over 120 parents had barriers to employment reduced or eliminated by obtaining child care.

Family Child Care providers have implemented the Teaching Strategies Gold Assessment tool in their daily curriculum.
Billy Ma... The Next Generation of Young Leaders

Community Teamwork’s very own Billy Ma, School Age Site Coordinator at the Pawtucket Elementary School, was selected as one of the 2015 Afterschool’s Next Generation of Leaders by the National AfterSchool Association. Billy was nominated by our state affiliate and was selected as one of only twenty-two winners across the nation to be selected for this honor.

This distinction highlights emerging leaders under the age of 30 who are active in the afterschool community and who possess passion, creativity, and a commitment to youth; who embrace professional development, and who embody the core competencies of the National AfterSchool Association.

When asked what impact did he hope to make through his work in the afterschool program, Billy replied, “…I hope to inspire children to try their hardest and never give up and better themselves each day. I also want to show children that having a positive attitude everyday will get you far in life.”

The School Age Program provided before and after school care to 310 children daily.

Children who are English Language learners had a 10% increase in completing homework assignments with help from School Age staff.

Services were expanded to include a partnership with the Merrimack Valley Trauma Services to provide mental health consultation for students and families.

Community Teamwork’s School Age Program philosophy is to provide quality out of school care in a group setting. Our program focuses on providing a balance of educational, recreational, social, and nutritional guidance. For the past 30 years, the School Age Program has provided care to children from Kindergarten to grade 7 (ages 5-13). Community Teamwork currently operates School Age Programing in 6 public schools in Lowell, all of which are licensed through the Department of Early Education and Care (EEC).
Secure Jobs expanded to include, not just HomeBASE clients, but anyone in need of employment assistance.

The Governor’s Task Force on Persons Facing Chronically High Rates of Unemployment highlighted Secure Jobs as one solution in helping individuals eliminate barriers to employment.

157 participants completed job readiness training, 131 completed job skills training and 118 obtained full-time jobs.

Gainful employment is critical to a family’s ability to maintain housing stability. Helping homeless families get back on their feet by securing housing and linking them with job training and jobs is a part of Community Teamwork’s daily routine. Community Teamwork is pleased to be a part of Secure Jobs, an initiative that integrates employment and housing services to provide holistic support to families in crisis. Since the launching of Secure Jobs in 2013, Community Teamwork has assisted over 120 homeless individuals to obtain employment.

11 new businesses were created/acquired as a result of the MVSBC.

4 businesses received financing from the Micro-Loan program for start-up or capital growth and expansion.

Over 30 full time jobs were created and/or preserved as a result of the services received at the MVSBC.

The Merrimack Valley Small Business Center (MVSBC) was founded to create, sustain, and grow viable small businesses. The MVSBC continues to be a vital resource for entrepreneurs throughout the Merrimack Valley, serving as a critical bridge to economic opportunities and financial independence.

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I got the supports I needed and my supports continue to transition, as I do, toward a future of living fully self-sufficient.
Bob Rivers, President & COO
Eastern Bank
Bob Rivers, President and Chief Operating Officer of Eastern Bank agreed to serve as Chair of the Secure Jobs Advisory Committee and has invested numerous hours of his time working with Community Teamwork and other partners to establish an innovative program that moves people from homelessness to stable permanent housing through job training and employment opportunities.

Mr. Rivers stated, “Eastern Bank is pleased to be a partner in the Secure Jobs initiative. It has been our goal to support organizations that provide services to those most in need and to ensure that they have access to employment, education, jobs and other essential services.”

Adult Basic Education (ABE) teaches the basic skills of reading, writing, and math to adult learners, preparing them for their high school equivalency. For many years, Community Teamwork has offered adult basic education programs in partnership with the Lowell Public Schools. Students earning their high school equivalency are able to enroll in college or move more quickly into the workforce or other type of vocational training.

- Adult Basic Education classes expanded to three Community Teamwork locations including agency headquarters on Merrimack Street, the YouthBuild site on Dutton St. and at the James Houlares Early Learning Center on Phoenix Ave.
- Community Teamwork is pleased to partner with the largest Adult Basic Education program in New England, educating more than 2,200 adults each year.
- 20 YouthBuild students, Head Start parents and others passed their HiSET this year and earned their high school equivalency.

Education and Job Training

BASIC EDUCATION
Opening Doors to College and Job Opportunities

SMALL BUSINESS CENTER
Community Teamwork has seen the impact that a harsh New England winter can have on a community but the winter of 2015 was perhaps the harshest we’ve seen in recent years when the city of Lowell earned the distinction of having the most snowfall in all of Southern New England with over 114 inches of snow. Staying warm in these frigid temperatures can be extremely challenging for low-income households, particularly for elderly living on fixed incomes. Community Teamwork’s LIHEAP (Fuel Assistance Program) helps to alleviate some of the financial burden in keeping home heating costs down.

- 10,243 households from 19 area communities were determined eligible for Fuel Assistance.
- 4,220 senior citizens on fixed incomes stayed safe and warm with the help of Fuel Assistance.
- 1,540 households avoided heat utility termination.

Engaging seniors in meaningful volunteer service has been a cornerstone of Community Teamwork’s programming.

- 114 homebound seniors were able to maintain their independence with the help of a Senior Companion.
- 75 children/youth gained skills and improved their social/emotional development with assistance from the Foster Grandparents and RSVP Volunteers.
- 148,973 hours of volunteer service to the community were provided by the Senior Volunteer Corps.
- Over 300 seniors have seen improvement in balance and bone density due to the Bone Builders Program, now offered at eight different Council on Aging sites.
Jean Holmes was awarded The Because of Her Award at Lowell Women’s Week 2015. Jean has been active in Community Teamwork Senior Corps Retired Senior Volunteer Program for eight years. Despite vision challenges, she remains dedicated to community involvement. Her daughter Judith and her friends make it possible for her to do what’s important, including preparing students for citizenship testing, organizing charitable drives, and being a true friend and resource to the women she tutors.

“I admire the women that I help,” says Jean. “Many have lived through violent times or have lived in refugee camps. They are strong and I just want to help them find a better life here.”

Read more about The Because of Her Award at http://lowellwomensweek.org/because-of-her-award/

Energy Conservation Programs deliver weatherization and energy saving services to hundreds of households each year. The programs include Weatherization Assistance Program (WAP), Heating System Repair and Replacement Program (HEARTWAP) and the Appliance Management Program (AMP). The goal of these programs is to reduce energy costs for low-income families, particularly for the elderly, people with disabilities, and children, by improving the energy efficiency of their homes and insuring their health and safety.

- 202 homes decreased their energy usage due to weatherization services.
- 607 heating systems were repaired or replaced.
- 400 energy audits were conducted and 157 inefficient refrigerators were replaced with new Energy Star appliances.
Community Teamwork offers a host of financial education programs from one-on-one Financial Coaching, a six-week Financial Literacy Academy, Family Finance Solutions Events, Volunteer Income Tax Assistance program and an Asset Development program where individuals save money in matched savings accounts in order to acquire an asset. Certified Financial Coaches help participants navigate through their financial goals and connect individuals to all necessary services and supports to ensure their success in becoming economically independent.

- Since its inception, hundreds of individuals completed the intensive six-week Financial Literacy Academy with an additional 53 individuals graduating this year.
- 9 new Individual Development Accounts (IDAs) were opened to help individuals acquire an asset.
- 729 individuals participated in the financial literacy fairs and targeted workshops to help them improve their money management skills.

Steps to Homeownership is a first-time homebuyer seminar offering graduates a certificate that makes them eligible to apply for Mass Housing low-interest mortgage loans, Mass Housing Partnership One program and down payment assistance programs in many Massachusetts cities and towns. Upon completion of the course, participants earn a certificate good for one year throughout the State.

- 275 individuals earned certificates upon graduating from the Steps to Homeownership seminar.
- 72 individuals purchased a home.
- The Steps to Homeownership Seminars are offered in six area communities outside of Lowell.

Getting Money Smart and Building Assets

Financial capability requires the knowledge to manage financial resources effectively and the skills to exercise behaviors that lead to strong financial management.
First Time Home Buyers

Community Teamwork provides a comprehensive series of home buyer training seminars consisting of 10 hours of instruction over four evening sessions. Sessions are offered monthly in communities throughout the northeast region. These sessions provide topics on the mortgage application process, legal aspects around purchase and sale agreements and property closings, as well as the importance of a good home inspection to ensure the structural condition of the property. The goal of these First Time Home Buyer seminars is to provide potential homebuyers with the skills, knowledge and confidence they need to buy and maintain a home.

Since the early 1990s, thousands of families have completed these sessions providing them with increased knowledge of the home buying process as well as opportunities to apply for downpayment assistance programs.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make $53,000 or less, persons with disabilities, the elderly, and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.

Financial Education & Asset Development

- 547 individuals had their tax returns prepared free of charge by 26 IRS trained volunteers.
- $1,803,173 dollars were fed back to the local economy in federal, state, earned income and other tax credits.
- VITA services were offered in three convenient locations with volunteers contributing over 1,674 hours of service.

Financial Capability

TAX ASSISTANCE Free Tax Preparation and Earned Income Tax Credits

HOME BUYER EDUCATION
Community Teamwork’s YouthBuild program serves young adults between the ages of 16 and 24 who have dropped out of school and are ready to embrace a second chance to receive educational and vocational training to achieve success. YouthBuild offers education and construction training as well as leadership development. YouthBuild students learn the construction trade while building affordable housing for the community.

- YouthBuild students provided 17,484 hours of volunteer service to the Greater Lowell community.
- 39 YouthBuild students obtained pre-employment skills and 19 obtained jobs.
- 15 YouthBuild students earned their high school credentials (HiSET).

58 unduplicated youth were actively engaged in high-quality mentoring relationships for at least nine consecutive months.

16 new adult mentors and youth matches were generated this year.

Over 35 youth are on the wait list for matches.

In addition to all YouthBuild accomplishments, they still find time to dance with the seniors every Friday night.

Community Teamwork’s Big Brothers Big Sisters of Greater Lowell (BBBS) is a mentoring program that offers meaningful relationships between caring adult mentors and youth facing adversity. The program utilizes all the best practices around recruitment, training, and screening of adult mentors and offers support and coaching to youth and families to ensure success in long-term matches.

- 58 unduplicated youth were actively engaged in high-quality mentoring relationships for at least nine consecutive months.
- 16 new adult mentors and youth matches were generated this year.
- Over 35 youth are on the wait list for matches.
YOUTHBUILD

- 30 Spindle City Corps members were provided with meaningful job skills training throughout the summer in partnership with the Lowell National Historical Park Service.
- Spindle City Corps members gave back to their community by donating nearly 3,000 hours of community service.
- Spindle City Corps had a positive impact on the Lowell community through its three distinct offerings including the Trade Skills, Maintenance, and Community Engagement Programs.

Established in 1995 to provide the city's youth with an opportunity to give back to their community, Spindle City Corps unites young people between 16 and 21 years of age for a demanding schedule of community service and leadership development. The Corps membership is racially, culturally and economically diverse by design. This makeup reflects the ethnic diversity in the city of Lowell. By dividing this diverse group into teams that work together throughout the summer, the Corps promotes an understanding among the membership that cannot be achieved in most other environments.

CORPS  Lowell’s Urban Peace Corps

In partnership with the U.S. Marine Corps, we are a distribution site for Toys for Tots.

Volunteers help us sort and distribute holiday toys to families. Thank you to all of the volunteers from the Home Depot in Tewksbury!
Community Teamwork’s Resource Center serves as an entry point for individuals and families in need of services. It is a hub for service integration and centralized intake, assessment and referral services and provides streamlined access to the full range of CTI programming. It serves as the “front door” for clients in need of service and it is here where clients are linked to the full range of Community Teamwork programming and to other community resources to ensure that they have access to all services for which they may be eligible, not just the one service that brought them to our door initially. There are many ways in which individuals seek out services in the Resource Center.

**RESOURCE CENTER**  
The Front Door to

- Resource Center staff conducted 1,195 Pre-Assessments to identify the needs of individuals seeking services.
- 747 referrals were made by Resource Center staff to other agency programs on behalf of those seeking services.
- All Resource Center staff have earned or are working on certification in Financial Social Work.

**COMMUNITY PARTNERS**

- Family Continuity, a mental health provider serving Eastern Massachusetts, is available each week in the Resource Center.
- In partnership with the Greater Lawrence Community Action Council, a Mass Health Navigator helps Resource Center clients navigate and enroll in Mass Health.
- Child Care Resource and Referral Services are available to Resource Center clients through Child Care Circuit.

Reducing duplication of services and working in partnership and collaboration with other area agencies and organizations makes the most economical sense for our communities and provides a much more efficient and effective way to help clients gain access to all of the services they need in order to progress toward self-sufficiency. Community Teamwork relies on its partners in the community to assist us in serving clients across the region. Several community partners including the Lowell Community Health Center, Dept. of Transitional Assistance, Lowell Career Center, Family Continuity, and Mass Health Navigators are co-locating in the Resource Center in order to ensure that clients have full access to the services they offer.
3,998 individuals came to the Resource Center seeking assistance.

567 individuals reached out to the Resource Center through the agency’s website.

An average of 500 calls per month are made to the Resource Center from clients in need of services.

Agency Services

EXPERIENCED & KNOWLEDGEABLE STAFF

Centralized Assessment Team

The approach of the Resource Center is that all of Community Teamwork’s program services can be accessed in one centralized space and all Resource Center staff are trained to address each client’s needs in a holistic and whole manner. Community Teamwork has employed a four-member team of elite agency case workers known as the CATs (Centralized Assessment Team). The CATs are trained to deliver high-quality integrated services that result in positive outcomes for clients. They utilize a standard intake and assessment tool and make secure internal referrals to agency programs and external referrals to community partners.

NERS Sharing Resources & Creating a One-Stop Shop

- Veteran Services are offered through the Veteran Peer Councilor in our Resource Center.
- Resource Center clients can enroll in and access SNAP (food stamp) benefits.
- Individuals can enroll in Adult Basic Education classes through the Resource Center.
As one of nine Regional Housing Agencies in Massachusetts, Community Teamwork offers a host of housing services and programs to help keep individuals and families stabilized. The Housing Choice Voucher Program, also known as Section 8, provides housing subsidies to very low-income households in 42 communities. In partnership with the Massachusetts Department of Housing & Community Development, Community Teamwork has administered the Section 8 program, as well as a number of other federal and state housing subsidy programs, in the northeast region for more than 30 years.

- 2,764 households obtained safe and stable housing through the provision of a Section 8 voucher.
- Over 200 households per month received a Quality Housing Inspection by Community Teamwork’s team of certified housing inspectors.
- Community Teamwork’s Rental Assistance staff must participate in rigorous hours of technical training in order to meet the professional development needs of each position.

Community Teamwork’s Residential Services operates two homeless family shelters housing 14 families (seven at each site) and a Scattered Sites Family Emergency Shelter (SSFES) Program which offers 49 units of shelter to homeless families. In addition to these programs, CTI also provides a safe haven for 19 victims of domestic violence through the Scattered Site Transitional Assistance Programs.

- 172 households obtained emergency temporary shelter and 72 were safely housed.
- 13 of the 19 Scattered Sites families left homeless due to domestic violence obtained safe and stable housing.
- Community Teamwork’s Milly’s Place (formerly known as the Pawtucket House), opened in 1983 and has the distinction as the oldest family shelter in the entire Merrimack Valley.

Providing Shelter and Support for Homeless Families

TEMPORARY EMERGENCY SHELTER
Since its inception, CGDC has built and/or preserved 60 units of affordable housing.

36 new units of housing at Stony Brook II in Westford are currently under construction with completion scheduled for June 2016.

CGDC renovated 2 homeless family shelters providing safe temporary housing to 14 families (7 at each site).

With the entire region facing a severe crisis in housing supply, Common Ground Development Corporation (CGDC) was created as a non-profit subsidiary of Community Teamwork to produce more housing for home-buyers and tenants and to preserve existing apartments at affordable rent levels. Common Ground’s mandate is to work cooperatively with the cities and towns throughout the Merrimack Valley and North Shore areas to address this acute need. New units are being created through rehabilitation of distressed buildings and through new construction while existing apartments are being preserved at affordable rent levels through the acquisition and maintenance program.
Teaching and encouraging healthy eating habits provides children with important tools for a lifetime of healthy living and promotes optimal growth and development.

Established as a pilot program in 1972, WIC is administered at the Federal level by the Food and Nutrition Service of the U.S. Department of Agriculture. WIC is a free nutrition program for Massachusetts families that provides healthy foods, nutrition education, breastfeeding support, and referrals to healthcare providers and other services. WIC's goal is to keep pregnant and breastfeeding women, and children under age 5 healthy and has proven effective in improving the health of pregnant women, new mothers, and their infants.

Over 5,000 women, infants and children from across Greater Lowell benefit from WIC.

Every $1 spent on WIC saves $3 in future healthcare costs.

WIC not only offers access to healthy foods, but also includes health screenings, breastfeeding counseling, immunizations and referrals and much more!

Since 1979, Community Teamwork has sponsored the Lowell Farmers’ Market, offering fresh, locally grown produce from area farmers, as well as meats, fish, honey, baked goods, prepared meals, hand-crafts and more, in a beautiful, urban setting. Visitors enjoy live entertainment, cooking demonstrations, and activities for the whole family! The Lowell Farmers’ Market is located in the heart of downtown Lowell and is open every Friday afternoon from early July through late October.

The Lowell Farmers’ Market doubled in size over last year with a total of 22 farmers and specialty vendors offering fresh, locally grown produce and much more.

Through its partnership with Aramark, the LFM promoted health and wellness, increased vendor revenues and boosted consumer attendance by 50% over last year.

Families enjoyed cooking demonstrations, children’s activities and were able to redeem their SNAP and WIC benefits for fresh produce at the Lowell Farmers’ Market.

Lowell’s Oldest Urban Outdoor Market Offering Fun for the Whole Family
WIC and the Lowell Farmers’ Market...A Winning Combination

The WIC Farmers’ Market Nutrition Program provides eligible participants with coupons that may be redeemed at local Farmers’ Markets to buy fresh, nutritious and locally grown fruits and vegetables. Community Teamwork’s WIC Program provides nutritional education to help improve the overall health of women, children and infants by teaching them ways to add fresh fruits and vegetables into their everyday diets. WIC participants are also educated on how to select, store and prepare the fresh fruits and vegetables they buy at the Farmers’ Market.

This summer, the Lowell Farmers’ Market celebrated “WIC Day” with nearly 1,500 individuals participating in the festivities and fun. WIC participants were issued their Farmers’ Market coupons and were free to then shop local for some of the best fresh produce grown right here in the Merrimack Valley.
Engagement Process

Community Teamwork often serves as the voice for our clients in educating local, state and federal officials of needs within the community, and demonstrates the success of programs that have assisted families and individuals experiencing economic challenges. We also encourage our clients and community members to take action on their own behalf, empowering them to share their successes, concerns, and challenges.

Throughout the past year our staff, clients, and volunteers have spoken about program impact and need at the State House, at public hearings, and through participation on local and statewide committees.

For the past 50 years, Community Teamwork has been empowering low-income families to participate in the decisions that affect their lives in order to become self-sufficient. We will continue to work together to ensure that the voices of those most vulnerable are heard and that public policies that benefit those most in need are developed.

Community Teamwork is one of the best anti-poverty agencies in the country.

“Led by its Executive Director, Karen Frederick, the lives of many of our region’s most needy folks are enhanced with great hope and support. Its programs in education, housing, fuel assistance and family support are critical to thousands of people in Greater Lowell and beyond.”

—Steve Panagiotakos
Our 50th Anniversary Bridge to Independence Gala

Thank you! Community Teamwork is fortunate to have been working with economically challenged individuals and families for over half a century. We could not accomplish all that we do without support from the community, our corporate partners, and individual champions.

In May 2015, we celebrated our 50th year with the Bridge to Independence Gala outdoors at the Tsongas Center. Over $140,000 was raised as we honored partners that have helped us launch new programs, support and expand existing programs, and provide better access to services for nearly 50,000 people each year.

Our 2015 Bridge to Independence Honorees were:
Bob Rivers, President & COO, Eastern Bank: Finance & Business Award; Mark Cochran, President & CEO, Jeanne D’Arc Credit Union: Community & Volunteering Award; Marie St. Fleur, President & CEO, Bessie Tartt Wilson Initiative for Children: Child & Family Award; Aramark: Food & Nutrition Award; and Kate Racer, Assoc. Dir, MA Department of Housing & Community Development: Housing & Utilities Award.

A special lifetime of community action award was given to our very own Bill Lipchitz, Director of Real Estate Operations.

Special thanks to our Golden Anniversary Year Sponsors
Digital Federal Credit Union (DCU)
Enterprise Bank

And to our Platinum Sponsors
Eastern Bank
Telemachus & Irene Demoulas Family Foundation
Fred C Church

12th Annual Golf Classic & Comedy Night featuring Tony V and Rick Jenkins
These two great events are held annually to benefit Big Brothers Big Sisters of Greater Lowell.

Our 12th Annual Golf Classic was held on September 11, 2014 at Sky Meadow Country Club and Comedy Night was again hosted by Tony V.

For nearly 30 years, Tony V and Rick Jenkins, along with their comedic guests have brought down the house at our annual Comedy Night and Auction. June 10, 2015 was no exception as guests gathered at Lenzi’s for an evening of fine food, raffles, and lots of laughter.

Between these two events over $35,000 was raised to support matching mentors with children in need of positive adult role models and provide opportunities to build lasting relationships that can change lives for the better.
Board of Directors
Our Board of Directors is made up of representation from three key areas. One-third of the Board's members represent the low-income community, another third local government and public officials, and the remaining third are from the private sector such as business, labor, religious and cultural groups, educational entities and social service agencies.

This tri-partite configuration provides the opportunity for needs and priorities to be established by peers of those participating in our programs, and provides better understanding of the issues faced by families experiencing economic challenges.

CTI Board of Directors

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Bud Mercuri

Secretary
Lisa Quadros

Robert Flynn
William Gilet
James B. Hogan
Stephen Irish
Bopha Malone
Brenda Maille
Danielle McFadden
Laurie McPhee
Philip Sisson
Carl Wiley

2014 Golf Committee

Bud Mercuri
Stephen Irish
Bill Gilet

Head Start Policy Council
Our Staff

Executive Management
Karen N. Frederick
Executive Director
Penny Judd
Chief Financial Officer
Michael Collins
Chief Program Officer
Kimberly D. Gleason
Director of Development

Bill Lipchitz
Director of Real Estate
Operations and Special Assistant to the Executive Director

Ed Cameron
Associate Executive Director of Housing & Homeless Services

Chris Hunt
Associate Executive Director of Children, Family, & Adolescent Services

Connie Martin
Associate Executive Director of Energy and Community Resources

Our Leadership Team
Abby Tourville
Amy Kullberg
Ann Siros
Barbara Warren
Carl Howell
Charlene Urbanek
Christina Santos-Gordon
Connie Barker
Dan MacNeil
Deanna Nole

Eileen Healey
Gene Cordes
Gina Ferrante
James Eichhorst
Jessica Cohen
JoAn Howell
John Powers
Julia Ripa
Kiki Gavin
Kristin Ross Sitzawich
Lawrence Bevere
Leanne George

Lianne Linlavong
Liliana Kualapi
Mary McKenney
Meghan Siembor
Michael Bacigalupo
Nokuthula Sibanda
Peggy Shepard
Solange Acevedo
Susan Brittain
Tanya Mead
**Revenue & Support**

- Contract Revenue: 72,468,129
- Service Fees & Grants: 7,079,494
- Rental Income: 1,762,120
- Other Income: 409,124
- Contributions & Fundraising: 165,028
- **Total Revenue & Support**: 81,883,895

**Expenses**

- Housing & Homeless Services: 42,942,559
- Child & Family Services: 22,545,483
- Energy & Community Resources: 11,952,591
- Other: 1,004,891
- **Total Program Services**: 78,445,524

- Management & General: 3,329,990
- Fundraising: 201,413
- **Total Supportive Services**: 3,531,403

**Change in Net Assets from Operations**

- Before Transfer of Program Assets: (93,032)
- Transfer of Program Assets: (323,881)
- Change in Net Assets: (416,913)
- Net Assets-Beginning of Year: 11,368,945
- Net Assets-End of Year: 10,952,032

**Assets**

- Cash & cash equivalents: 5,088,870
- Accounts receivable: 3,541,706
- Prepaid expenses: 490,686
- Notes receivable: 4,241,600
- Development property: 1,002,015
- Net fixed assets: 15,604,372
- Other assets: 1,525,054
- **Total assets**: 31,494,303

**Liabilities & Net Assets**

- Accounts payable: 1,446,825
- Accrued expenses: 749,342
- Notes payable: 13,684,918
- Advances on contracts: 2,897,220
- Other liabilities: 1,763,966
- **Total liabilities**: 20,542,271

**Net Assets**

- Unrestricted: 10,952,032
- Controlling interest: 47,346
- Noncontrolling interest: 2,278,505
- **Total unrestricted net asset**: 2,325,851
- Temporarily restricted: 8,626,181
- Total net assets: 10,952,032
- **Total liabilities & net assets**: 31,494,303

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**Expenses by Major Programs – FY15**

**Income by Major Programs – FY15**
A SPECIAL THANK YOU

In 2014 Community Teamwork was one of the Community Development Corporations (CDC) selected to participate in the Community Investment Tax Credit (CITC) Program. Through this unique program we engaged new and existing partners in raising $160,000 to support the programs of Community Teamwork, maximizing the impact of private contributions to initiate new programs, fill funding gaps, and strengthen community impact across generations for low and moderate income households.

The CITC Program offers individuals, corporations, foundations, and nonprofit institutions the opportunity to receive a 50% Massachusetts state tax credit and up to a 35% standard federal tax deduction (depending on tax bracket) while investing in the economic development of communities that need help most.

Thank you to our 2014 Community Investment Tax Credit program donors for helping to expand opportunities for child care & education, family supports, nutrition, fuel assistance, housing, skills training, employment, financial education, volunteer opportunities, individual asset & small business development.

$1,000 – $2,499
Richard and Janice Lemoine
Mary Kenney
Greater Lowell Community Foundation
Moses and Mary Greeley Parker
Stephen Haber
Katz Silver Foundation
Gerry and Rebecca Starcevic
Steven Panagiotakos
Mary Allen
Dennis and Sharon Piendak
Marie and Bill Sweeney
Marilyn Campbell
Germaine Vigeant-Trudel
Trinity Emergency Medical Services

$2,500 – $4,999
Mark S. Cochran
Bruce T. Robinson
Peabody Properties, Inc.
Richard Lefferts
Massachusetts Housing Investment Fund

$5,000 – $7,499
Lowell Five Cent Savings Bank
Washington Savings Bank
Marty Meehan
Himakshi and Kamlesh Patel
Saab Family Foundation
Align Credit Union
George & Carol Duncan
New England Medical Insurance Co.
Mark G. Gilchrist, MD
Marsha and John Piendak
Massachusetts Housing Investment Corporation
MLS Property Information Network, Inc
Anstiss and Company, PC

$7,500 – $9,999
Jeanne D’Arc Credit Union
Joann Weber Charitable Fund
Mark and Elisia Saab Family Fund

$10,000 – $14,999
Lowell General Hospital
Richard and Nancy Donahue

$15,000 – $19,999
Digital Federal Credit Union (DCU)

$20,000
Enterprise Bank

Because of the overwhelming response of our donors, we were selected for this program again for calendar year 2015. We invite you to learn more about how you can invest in building communities and strengthening lives through this valuable tax credit program.

Visit www.commteam.org to participate or learn more.
THANK YOU TO OUR 2015 DONORS

**Gifts in Kind**

Laurie Abbott  
Lisa Armstrong  
Tracey Brinson  
Kelley Byan  
Colleen Cala  
Angel Cantres  
Renee Chandonnet  
Frances Standchenski Cheney  
Jeff Cleven  
Mary Cleven  
Karen Cusak-Bower  
Sean David  
Shawn Davis  
Susan Delorm-Sandman  
Jamie Evans  
Priscilla Fontaine  
John Gonya  
Denise Gosselin  
Stacie Granetta  
Marion Humbdett  
Elizabeth Kegley  
Kathleen Kennedy  
Melbin Lopez  
Paoloma Luna  
Denise Marion  
Pauline McGumme  
J. McNeil  
Cindy Meklenburg  
Laura Pantaja  
Ellen Parelee  
Mark Player  
Jim Polcari  
Kathleen Russell  
Cheryl Savard  
Eric Shaw  
Nancy Temleton  
Grace Terranova  
Patricia Trussler  
Tyler Vegia  
Andrew Warner, Jr  

**$1 – 249**

Susan Anderson  
Athenian Corner Restaurant  
Peter and Rosemary Aucella  
Rosemary Aucella  
Frank Austin  
Michael E. Bacigalupo  
Walter Bacigalupo  
Marina Balkas  
Christine Bane  
Susanne Beaton  
Robert and Joan Bedford  
Celeste Bernardo  
Norman Brown  
Jeff Brown  
Robert Brucker  
John and Deb Bukala  
Gail Burari  
Marilyn Campbell  
CAPIC – Community Action Programs Inter-City, Inc.  
Phala Chea  
Jack Clancy  
Carol Cleven  
Mickey Cockrell  
Ray and Mary Ann Coffin  
Committee To Elect James Eldridge  
Eugene Cordes  
Greg Groteau  
CRS Commercial Refrigeration  
Charles Cutler  
Dick Lepine Real Estate, Inc.  
Barbara Dickinson  
Khanh Dinh  
Douglas A. Thom Clinic, Inc.  
Dracut Knights Of Columbus - Arthur U. Joyal, Council 4225  
D’Youville Life & Wellness Community  
Element Care  
Gina Ferrante  
Carleen Gavin  
LeanneGeor  
William Gilet  
Avi Glaser  
Paul and Ann Gleason  
Greater Merrimack Valley Convention & Visitors Bureau  
Peggy Hassett  
Eileen P. Healey  
Hefco Wiring Co., Inc.  
Jim & Pamela Houlares  
Debra and N. John Hovaniasan  
J. R. Management  
Thomas Joyce  
Penny Judd  
Frank King  
Mel Larsen  
John Leahy  
Rick Lefters  
Richard Lemoine  
Michael Lenci  
Kevin Loechener  
Lowell Community Health Center  
Lowell Heritage Partnership Inc.  
Lowell Kiwanis Foundation  
Bernie Lynch  
James MacLaughlan  
Dan MacNeil  
Richard Main  
Henri Marchand  
Alice Marderosian  
Paul Marion and Rosemary Noon  
William D. Martin  
Brian and Elise Martin  
Massachusetts Association of  
Community Development Corporations  
Thomas and Donna McDonald  
Maureen F. McDonald  
Jeffrey McDonald  
Merrimack Valley Food Bank, Inc.  
Merrimack Valley Housing Partnership  
N. Carl Miller  
Paul Millin  
Anthony Mirabeli  
Kathleen Muldoon  
Muldoon Brothers, Inc.  
New England Transit Sales, Inc.  
Fru and Khen Nkimbeng  
Rita O’Brien Dee  
Sheila Och  
Jack and Terry O’Connor  
Omni Environmental Group  
Barbara J. O’Neil  
Steven Panagiotakos  
Pedro A. Perez  
Hale Powell  
John J. Powers  
Raoust+Partners  
William Reis  
Paulette Renault-Caragianes  
Kathy Reticker  
Malcolm and Mona Roberts  
Stephen Roop  
Mark and Lori Roux  
Christina A. Santos-Gordon  
Marina and Peter Schell  
Betsy Shanley  
Margaret Shepard  
Fred and Elaine Simon  
Joe Stellberger  
Chet and Linda Szablak  
James Tessier
<table>
<thead>
<tr>
<th>Amount Range</th>
<th>Company Names</th>
</tr>
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<tbody>
<tr>
<td>$1,000 – $2,499</td>
<td>Aramark Global Business Services, BPB Realty, Central Congregational Church, John Chemaly, John and Mary Chiesa, Citizens Bank, Karen Frederick, Gallagher &amp; Cavanaugh, LLP, Greater Lowell Community Foundation, Stephen Haber, Katz Silver Foundation, Mary F. Kenney, Klein Hornig, Massachusetts Alliance Of Portuguese Speakers, Members Give Powered By JustGive, Robert Rivers and Patricia Pergola-Rivers, St. Joseph The Worker Shrine, Jerry and Rebecca Starcevic, Tracker Systems, Inc.</td>
</tr>
<tr>
<td>$10,000 – $19,999</td>
<td>Eastern Bank, Telemachus and Irene Demoulas Foundation</td>
</tr>
<tr>
<td>$20,000 – $49,999</td>
<td>DCU, Enterprise Bank</td>
</tr>
<tr>
<td>$50,000 – $99,999</td>
<td>National Grid, Paul &amp; Phyllis Fireman Foundation</td>
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**COMMUNITY TEAMWORK’S Community Impact Club**

We are proud to have staff that participates in our employee giving program through on-going payroll deduction or an annual gift to our agency. The Community Impact Club enables staff to support our mission & help meet emergency needs of our clients. Thank you to the 2015 Community Impact Club donors!

<table>
<thead>
<tr>
<th>Amount Range</th>
<th>Donor Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500 – $999</td>
<td>Sheryl Bourbeau, The Gilet Family, Jean M. Holmes, Connie Martin, Merrimack Inn Realty Trust, North Middlesex Savings Bank, W.B. Mason Company</td>
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<tr>
<td>$50,000 – $99,999</td>
<td>National Grid, Paul &amp; Phyllis Fireman Foundation</td>
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<td>Joseph E. Braga, Kerri Brusseau, Timothy Caldwell, Roland Cartier, Janelle Cassola, Matinol Chan, Jessica Cohen, Steve P. Cole, Michael B. Collins, Gene Gordes, Eliza T. Cruz, Arlene L. Curtis, Kerri A. Davey, Tammy Demers, James L. Eichhorts, Tracy Espinola, Fenanda Faria, Jennifer Fields, Donna M. Fortin, Karen N. Frederick, Meg Gaffney, Bonnie Gage-Anderson</td>
</tr>
<tr>
<td>$5,000 – $9,999</td>
<td>Robin Petitpas, Susan M. Powers, Mary G. Renn, Carlos I. Rivera, Renata Rourke, Wendy M. Rubio, Rafael A. Santana, Anna Santos, Christina Santos-Gordon, Margaret M. Shepard, Linda G. Silva, Darlene Simon, Jennifer Spear, Sofia Stavraki, Robert G. Tremblay, Luis A. Vazquez, Chinterna Vong, Nancy Y. Walton, Vanessa White-Duquette</td>
</tr>
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