



annual report to the community, 2006

giving back,

looking forward...

'06

Mission Statement

The mission of the Greater Lowell Community Foundation is to improve the quality of life in our region through philanthropic leadership and service.



The Greater Lowell Community Foundation has received notification that it has met the nation's highest philanthropic standards for operational quality, integrity and accountability.

The National Standards compliance effort for U.S. Community Foundations is administered by the Council on Foundations, a national professional association based in Washington, D.C., and is the first of its kind for charitable foundations in the United States.

Meeting such rigorous standards assures the public of the Greater Lowell Community Foundation's ability to achieve its mission to strengthen the community and help donors achieve their personal charitable goals.

The Greater Lowell Community Foundation is committed to:

- improving the quality of life in the communities we serve through philanthropy.
- advocating private giving for the public good.
- providing philanthropic services to donors of all means.
- convening and connecting resources with community needs and opportunities.
- being a source of knowledge on issues affecting philanthropy and the community.
- being held to the highest ethical standards through fairness in policies and procedures, full and objective review of funding requests, and the avoidance of conflict of interest.
- maximizing the impact of its grant and program initiatives.
- participating in the national community foundation field and philanthropy as a whole.

These guiding principles reflect the commitment of the Community Foundation to provide effective stewardship of the charitable resources entrusted to it.

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Welcome

President's and Executive Director's Letter



Giving Back, Looking Forward

As the Greater Lowell Community Foundation looks back over the last year, we see a dramatic story of community growth unfolding. This remarkable growth is being led by hundreds of donors and other supporters who define their own unique way of giving back, and looking forward to the future.

It is a story of people drawing on our unique resources to honor their heritage for the public good. Still others have created their own funding solutions to address the needs of today and tomorrow that speak to their own vision and values. Many other donor partners are supporting the endowments of more than twenty of the region's more prominent nonprofit organizations to insure the continuity of missions and services of these important agencies.

The Greater Lowell Community Foundation also has become an exciting meeting ground to share knowledge about philanthropic and community issues. Because of the growing involvement of individuals and institutions, the Community Foundation itself can realize its mission to improve the quality of life in our communities now and in the future by connecting people, resources, and needs.

And above all else, the most important part of this dramatic story of giving back and community growth unfolding is a deep sense of trust that has grown so much since our inception in 1997. There is truly nothing more valuable and significant than when our donor partners trust our stewardship of charitable assets, thus empowering them to define and strengthen community philanthropy.

In the pages that follow we highlight a few of these efforts, the people who have inspired them, those who have benefited from them and the volunteers, leaders and residents who make the connections that strengthen our community, for good, for ever.

George L. Duncan, President

David Kronberg, Executive Director

What is the Greater Lowell Community Foundation?

We are a tax-exempt public charity that enables people like you to establish charitable funds. Your fund will be separately tracked and accounted along with each of the other funds in our portfolio, but also pooled to generate economies of scale for investment purposes. Its assets will grow over time, more so if you and your family and colleagues are encouraged to continue giving to the fund to help it grow even more. Grants will be awarded from your fund to support local nonprofits, religious institutions or other civic activities in accordance with your interests.

The Community Foundation is overseen by a volunteer board and other committees of leading citizens, and run by professionals with expertise in knowing our community's needs. All of these individuals share a vision of the community and a commitment to improve our quality of life now and forever.

We go beyond simply making grants that advance charitable activities: we also identify current and emerging issues, stimulate resources and bring individuals and institutions together to address those needs to help our region prepare for the future.

It is for these reasons that community foundations represent one of the dynamic and fastest growing areas of philanthropy. When charitably minded people like you seek suitable ways to give, we can assist you in making a powerful and long lasting difference.

In just a few short years, the Community Foundation has assisted hundreds of donors to create more than 200 permanent funds and scholarships. Together these funds have been built into an engine of philanthropy that is powered by a variety of resources and directed by leading donors of all financial backgrounds and other caring individuals who have made a substantial positive impact in our communities.

How does it work?

The community foundation idea is simple: Anyone may use it to give something back to the community.

Assets that you donate to the Greater Lowell Community Foundation create one of several types of funds to support your charitable goals. We offer you a full menu of planned giving options that can help you achieve your charitable planning goals, including generating annual income for you.

You can create a fund in honor of someone you love or to celebrate a special event. You can direct your gift broadly or narrowly to issues you care about or to wherever the needs are greatest.

We use professionals to invest and manage assets. We offer you power and flexibility in charitable giving without the legal paperwork, time and expenses associated with running your own private foundation. We can help you set up a fund that will maximize both your tax advantages and your impact in the community now and forever.



George L. Duncan, President

Here are some ways we can help you:

- Managing the fund, overseeing its investments and maintaining tax records
- Filing tax returns and providing an independent audit
- Providing the services of experienced grant-makers who know the community, its needs and its organizations.
- Ensuring that grants are always awarded in the name of your fund
- Insuring regular financial; reports detailing the status of your fund

Board of Directors 2006-2007 [* denotes new members]



**James F. Conway III,
Vice President**



**James C. Shannon III, CPA,
Treasurer**



**Brian J. Stafford, CPA, MST,
Assistant Treasurer**



**Atty. Annmarie Roark,
Secretary**



John P. Chemały*



Richard K. Donahue, Sr.



Kay Doyle, Ph.D.



Winslow H. Duke



Steven Joncas*



Michael J. Kuenzler*



Arnold S. Lerner



Jacqueline Moloney, Ed.D.



Luis Pedroso



James H. Reichheld, M.D.



Lura Smith

Accomplishments and Highlights: The Year in Review

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- \$14,776,906 in Assets (as of 9/30/06)
- \$671,811 in grants, scholarships, and program distributions
- 22 New Funds
- 212 Total Funds
- Amount of Gifts to New and Existing Funds: \$2,482,012.00
- Largest gift this year: \$1.7 million; smallest gift: A box of pennies for the Cassie Zousoumas Scholarship Fund from elementary school students
- Established the Nashoba Valley Community Health Care Fund and the Nashoba Valley Professional Health Care Education Fund from the net proceeds of the sale of the Deaconess Nashoba Hospital in Ayer. The \$3.4 million transfer is shared with the Community Foundation of North Central Massachusetts. The two community foundations will grow the funds and collaboratively distribute grants. This is the first time two community foundations have co-owned health funds generated by the sale of a nonprofit hospital to a for-profit hospital management corporation.
- New and ongoing program initiatives and partnerships, most notably the groundbreaking, long term planning partnership between Lowell Public Schools, youth agencies, and the Jericho Road Project on transportation, nutrition and fitness, and mental health issues.
- The Lowell High School Campaign for Educational Excellence surpassed the \$3 million mark in its \$5 million goal.

Cassie
Zousoumas



- Grant awards generated by the Community Foundation's endowed discretionary and field of interest funds now exceeds \$100,000. This is the highest level of annual grant making for these purposes since the Foundation's inception and exceeds the highest level of support originally funded from generous outside foundations. As part of this achievement, the Foundation has broadened its community leadership grantmaking with thirteen "Field of Interest" funds which this year generated \$30,000 in grants to 24 agencies. Total grantmaking and scholarship awards since our inception have exceeded \$3,000,000.
- The Council on Foundations awarded the Lowell High School Campaign for Educational Excellence the Wilmer Shields Rich "Silver Award" for Excellence in Communications for the Campaign's case statement (the fourth national communications award the Community Foundation has received in its nine year history.)
- Provided more than \$300,000 in program and fiscal agency services for:
 - The Lowell Public Schools EdVestor Grants
 - Laptops for Lowell, a Lowell High School Project
 - Community Health Network Area #15 serving 12 Northwest Suburban Towns
 - Substance Abuse Diversion Initiative of Lowell (SADIL) with Lowell House and the Lowell Police Department
- Presented Celebrate Giving! 2006, our 10th Annual Philanthropy Day, which provided a new and dynamic perspective on civic engagement and community philanthropy.
- Launched the Legacy Society honoring all who intend to leave a permanent mark in our region through an endowed gift or fund in the future.

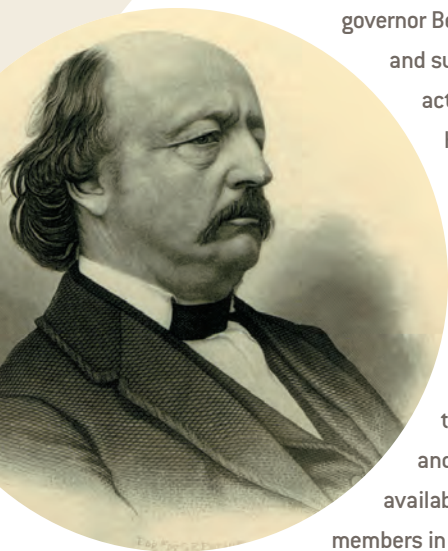
Forging the Future Through Philanthropic Leadership

Hildreth Family Cemetery Preservation Fund

The descendants of Israel Hildreth, a Revolutionary War era resident of the Lowell area, have been many and illustrious; within their ranks have been soldiers and politicians, artists and writers. They include the Civil War general and Massachusetts governor Benjamin F. Butler (left), the 19th century artist, inventor and suffragette Blanche Ames, and more recently, the journalist/actor George Plimpton. Currently, the total number of living Hildreth family members is estimated to be around five hundred, scattered from London to Australia.

In 1885, in honor of their beloved grandfather, sisters Rowena Hildreth Palmer and Florence Nesmith Hildreth donated land to create the Hildreth Family Cemetery as resting place for any Hildreth descendant, direct or collateral. In order to provide for the cemetery's continued maintenance, and guarantee that it will be available to Hildreth family members in future generations,

the family worked with the GLCF to create the Hildreth Family Cemetery Preservation Fund. The creation of the Fund inspired a burst of generosity on the part of current family members and friends. In addition, it also led to fresh communication among the far-flung branches of the family, with the goal of making sure the extended clan and the general public know about the resource that the cemetery provides.



Coburn Park

A small oasis of greenery in the shadow of Cross Point Towers, the newly renovated and rededicated Coburn Park is a testament to the contributions of the Coburn family to the Lowell community over many generations. This lovely 'pocket park' also demonstrates the way individuals or families, working together with GLCF, can ensure that their gifts are sustained and enhanced beyond their lifetimes.



Originally donated to the City of Lowell in 1907 by Gratia Ann Parker, the widow of Samuel A Coburn, Coburn Park occupies a corner of what had been the Coburn homestead (left) and dairy farm. Long neglected over the years, its renewal came about as the result of the generosity of Ms. Parker's great-grandson, Alfred Coburn (above), who wanted both to rejuvenate the quality of life in Lowell and to honor the memory of his family and his wife Kathryn. Working with GLCF and the Lowell Parks and Conservation Trust, Mr. Coburn created a fund to endow the maintenance of the park in perpetuity. Together, they cleared the old growth, added new trees, bushes and flowers, and installed inscribed granite benches. As a final touch, the park's old granite memorial was moved to a central location and engraved with a scene of the Coburn homestead and farms as they appeared in 1855. The newly beautified park now provides a lovely 'gateway' to the area.



Forging the Future Through Philanthropic Leadership (continued)

Bringing Leadership Together to Work for Lowell's Youth

As Lowell develops its business, cultural, and educational resources, the number of local youth development agencies has grown. These agencies provide resources to work with Lowell youth in a variety of areas, and their services have the potential to supplement greatly the services provided through the Lowell Public Schools. In the past, however, there have been few mechanisms for communication and cooperation between the public school system and the private, non-profit agencies.

In 2005, the GLCF organized the first-ever meeting that brought together the Superintendent of Lowell Public Schools with her senior management staff and the executive directors of all the youth development agencies in the Lowell area. The combined leadership group discussed areas of interest such as:

- fitness/nutrition—how to promote healthy eating and lifestyles to young people
- transportation issues—how to help young people get from school to after-school activities
- mental health—supporting youth in dealing with stress and other mental health issues

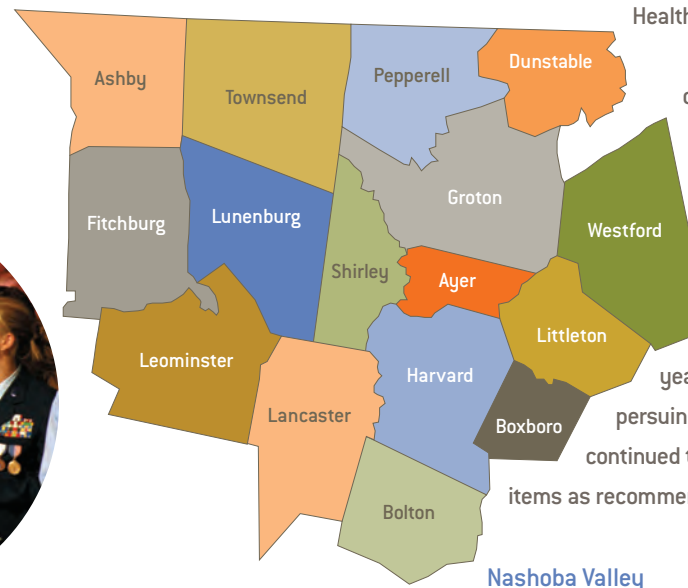


A Hospital's Health Care Legacy

When Deaconess-Nashoba Hospital was sold to a for-profit corporation, neighbors and patients wondered whether their community would still have the benefits it had enjoyed from the formerly nonprofit hospital. As a nonprofit, Deaconess had provided a variety of services using as resources its charitable funds. What would happen to those services once the hospital was privatized?

The Nashoba Community Hospital Corporation, which formerly owned the nonprofit hospital, converted a bewildering array of charitable endowments into two major funds through a new philanthropic partnership between GLCF and the Community Foundation of North Central Massachusetts. Now over \$3.5 million is dedicated to improving community health in sixteen towns through two jointly managed endowments, the Nashoba Valley Community Health Care Fund and the Nashoba Valley Professional Health Care Education Fund.

The two funds will share a joint advisory committee, made up of community members with expertise in health care issues, who will collectively make recommendations on directing the funds' income. Thus, the dispersal of the money will have strong local involvement. The two foundations are looking to award over \$150,000 a year to support scholarships for students pursuing study in the allied health care fields, continued training for workers in those fields, and other items as recommended by the advisory committee.



Alice Dolan Murphy Scholarship Fund

Alice Dolan Murphy's favorite night of the year was Honor Awards Night at her alma mater, Lowell High School. She graduated in 1941. Her eight children and most of her 24 grandchildren also graduated from the school.

For many years on Honor Awards Night Alice would exuberantly watch every grandchild who attended Lowell High School receive scholarships to help them pursue their dreams of a college education.

Alice's first husband James died in 1962 when her children were 2, 3, 4, 5, 6, 7, 9 and 10 years old. In 1994, after her eight children had built lives of their own, she married Dan Murphy.

After Alice's death this past year, her children, inspired by her love of and devotion to Lowell High School, decided to create a scholarship in their beloved mother's name. This year, on behalf of the family, her son Jack Dolan presented the scholarship and acknowledged his mother's absence by motioning to her usual spot in the balcony.

This scholarship will be given out annually in perpetuity to graduating seniors who plan to study nursing at a two or four year academic institution.



Looking Forward: The Legacy Society

One of the most powerful ways to realize our shared vision of a future in which we can solve community problems and address opportunities for social benefit and positive change is to leave a legacy.

Just launched this year, we invite you to join the Greater Lowell Community Foundation's Legacy Society. The Society is a growing number of forward-thinking community leaders and generous individuals who are setting an example by their commitment to providing resources for the future of the Greater Lowell community. Membership simply involves stating your intent to make a future gift or bequest to a new or existing charitable endowment or scholarship fund at the Foundation.

Legacy Society members have made a special commitment to the future of this region through planned gifts, such as bequests to one or more endowment funds benefiting specific nonprofit organizations, and through designated gifts which will establish permanent scholarships and endowment funds in support of the specific causes and charities they care about most. Legacy gifts may also go towards enhancing existing funds such as the discretionary grant making and field of interest funds. These latter funds enable the Foundation to be prepared in addressing emergent community issues as they arise.

Your participation as a member is non-binding, but doing so will communicate a powerful message that encourages others to follow in your footsteps in creating permanent ways to improve our community.

[See page 25 for list of Legacy Society members](#)



2006 Celebrate Giving! The Tenth Annual Philanthropy Day

Paul Epstein's account on why he and his brother Red Sox manager Theo Epstein dedicate their foundation giving to help youth

Powerful, transformative things happen when local people from many backgrounds, income levels, and points of view get together to share their own personal stories of charity and philanthropy. Over the last decade, this day and all its participants and attendees continue to create and define a vision and tradition of community philanthropy that the Greater Lowell can truly call its own.

Eleven year-old Autumn Faucher's eloquent recounting of her efforts to raise more than \$8,000 to help save a giraffe at Zoo New England



2006
Celebrate Giving!
Showcased :

Susan Wornick of WCVB Channel 5 gave spirited, straight talking advice on charity scams

Lura Smith (pictured) and Kay Doyle served as master of ceremonies



Professor Keith Whitaker's articulate address on Estate Planning for the Common Man and Woman, which made the case that estate planning isn't just about money but about leaving a legacy built on values and family traditions



Dr. Ghazala Alam's recounting of her and her husband's graduation gift to their daughter, Fafa, of a scholarship fund to benefit economically disadvantaged students

The awarding of more than \$103,483 in competitive grants to 40 area nonprofit organizations to strengthen their organizational capacity, protect water resources and address youth, public arts social services and other fields of interest.



Tabletop displays and personal interaction with representatives from two dozen of the region's best nonprofit organizations



Bankers Volunteer Award to Andrew Bowen for his distinguished lifetime commitment to community building; Youth Community Service Award to YWCA of Greater Lowell's Step program; and Volunteer Youth Philanthropy Award to Alex Figueroa.



Grandfather William "Spike" Zousoumas' heartbroken recounting of efforts to remember 9 year-old Cassie through a scholarship fund to help college-bound Lowell High School graduates become professional caregivers in honor of Cassie's physical therapist, Deborah Webster

Alex Figueroa Awarded Volunteer Youth Philanthropy Award at 10th Annual Celebrate Giving! Conference

Alex Figueroa, a sixteen-year-old junior at Lowell High School and an active leader in philanthropic efforts at the Boys & Girls Club of Greater Lowell, won this year's Volunteer Youth Philanthropy Award.

Alex is the President of the Keystone Club, a teen leadership group which plans community service projects. He was instrumental in the planning of the Northeast Regional Keystone Conference, held in Lowell last year and this year's summer conference in Washington, D.C. He volunteers as a coach for the Keystone Club's NFL Tag Football Program and the Youth Basketball League.

In addition, Alex is President of the Club Toastmasters Group and Young Men's Group. He also has coordinated volunteer efforts at Lowell's Winterfest and City of Lights Parade with Club members.

At Lowell High, Alex volunteers after school tutoring peers in Math and Science. He also interns in the High School library. He was named to the National Honor Society and Who's Who in American High Schools and took part in "Los Amigos", a forum for teens which was held on the campus of UNH. Alex was awarded the privilege to recommend a grant of \$1,000 in his honor. He chose the Boys & Girls Club of Greater Lowell as the grant recipient.



Partners in Community Service: Grants and Distributions

Agency Funds \$22,330.85

Arts, Culture and Humanities

Lowell Historical Society
Merrimack Repertory Theatre
New England Quilt Museum

Youth and Family Social Services

Community Teamwork, Inc.
International Institute of Lowell

Discretionary Funds \$75,274.51

(For Nonprofit Capacity Building)

Arts, Culture and Humanities

119 Gallery
Arts League of Lowell
Brush Art Gallery & Studios
Cultural Organization of Lowell
Lowell Festival Foundation
Lowell Southeast Asian Water Festival
New England Quilt Museum
Revolving Museum

Economic and Community Development

Community Software Lab

Environment

Lowell Canalwaters Cleaners
Merrimack River Watershed Council
Nashua River Watershed Association
Organization for the Assabet River

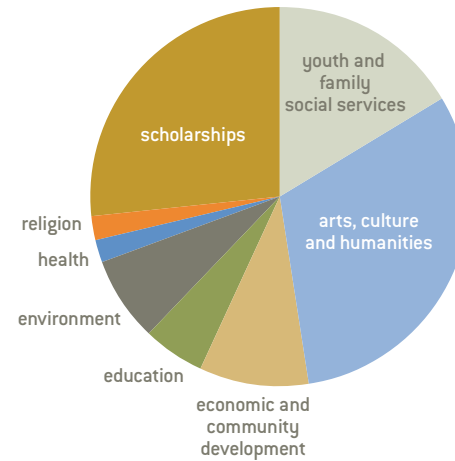
Health

Challenge Unlimited, Inc.
at Ironstone Farm
Lowell Community Health Center

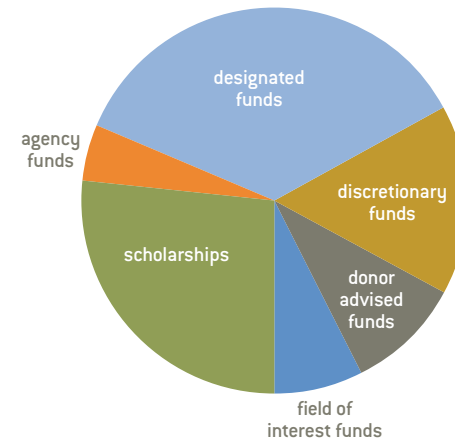
Youth and Family Social Services

Boys & Girls Club of Greater Billerica
Community Family
Community Teamwork, Inc.
Elder Services of Merrimack Valley
Girls Incorporated of Greater Lowell
House of Hope
International Institute of Lowell
Lowell Association for the Blind
Lowell Transitional Living Center
Lowell Wish Project
Rape Crisis Services of Greater Lowell
St. Julie Asian Center
SuitAbility
United Teen Equality Center
Westford Against Substance Abuse

Grant Distributions 2006



Source of Grants 2006



Designated Funds \$168,433.22

Arts, Culture and Humanities

American Textile History Museum
Lowell Festival Foundation/
Boardinghouse Park
Merrimack Repertory Theatre
New England Quilt Museum
Revolving Museum
Whistler House Museum of Art

Education

Bishop Guertin High School
Lawrence Library
Lowell Catholic High School
Lowell Public Schools
Thoreau Farm Trust
Trustees of Tufts University

Environment

Lowell Parks & Conservation Trust
New England Forestry Foundation

Health

LifeLinks
Lowell General Hospital Cancer Center

Religion

First Church of Christ (Unitarian)
Oblate Mission Guild

Youth and Family Social Services

Jericho Road Project/Youth Schools Project
Retarded Adults Rehabilitation Association
United Way of Merrimack Valley

Donor Advised Funds \$45,725.92

Arts, Culture and Humanities

Bedford Historical Society
Charles River Museum of Industry
Intrepid Foundation
League of New Hampshire Craftsmen
Lowell Heritage Partnership
Lowell Heritage Partnership/
Flowering City Events
Lowell Heritage Partnership/Memorial Bell
Merrimack Repertory Theatre
Rochester Area Community Foundation/
Gertrude Chanler Fund

Economic and Community Development

Andover Village Improvement Society
Greater Lowell Community Foundation

Education

Citizens Scholarship Foundation of Bedford/
Sen. Carol C. Amick Scholarship Fund
College of Santa Fe
Harvard Business School Fund
Hawken School
Lowell Catholic High School
Mayfield Junior School/Stephanie Griffin Fund
Western Reserve Academy
Yale University Alumni Fund

Health

Ehlers-Danlos National Foundation
Latin American Health Institute of Lowell
Visiting Nurse Association of Greater Lowell

Youth and Family Social Services

Chelmsford Community Exchange
Community Legal Services
& Counseling Center
Girls Incorporated of Greater Lowell
House of Hope
Lowell Wish Project
Merrimack River Valley House
Merrimack Valley Food Bank
Open Pantry of Greater Lowell
Professional Center for Handicap Children



Field of Interest Funds \$35,211.84

Arts, Culture and Humanities

Lowell Folk Festival
Lowell Southeast Asian Water Festival
Revolving Museum
Revolving Museum/Fountain Design Project

Economic and Community Development

Cultural Organization of Lowell
Lowell Heritage Partnership
Lowell Plan
Lowell Small Business Assistance Center

Environment

Lowell Canalwaters Cleaners
Lowell Parks & Conservation Trust
Merrimack River Watershed Council
Nashua River Watershed Association
People of Ager Concerned
About the Environment
Walden Woods Project

Youth and Family Social Services

BHS Social Workers' Fund
Boys & Girls Club of Greater Lowell
Cambodian Mutual Assistance
Association of Gr. Lowell
Coalition for a Better Acre
Community Teamwork, Inc./SHIFT Project
Girl Scouts of Spar and Spindle Council
Youth Development Fund
Lowell Transitional Living Center
Mass Alliance of Portuguese Speakers
Middlesex Canal Association
Parks & Recreation Department/
Healthy Summer Program
Rape Crisis Services of Greater Lowell
YWCA of Greater Lowell/Project STEP

Scholarship Funds \$126,107.44

Scholarships were awarded from
108 funds to 91 students, 87 of whom
attended Lowell High School.

How Can I Create a Fund?

Creating an endowment legacy seems daunting, but we make it easy. Here is checklist of items to consider.

1. Decide When to Give

You can create your fund now, establish it in your will or create it through a trust arrangement that benefits your family as well as charity. You may give to honor friends and family. Tax deductions are earned at the time of your gift, while grants awarded from your fund will continue into the future.

2. Decide What To Give

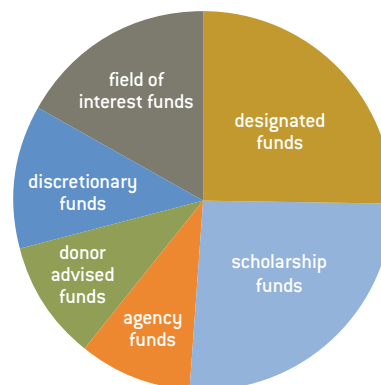
Almost any kind of asset can be used to start your fund—cash, publicly traded securities, closely held stock, interests in limited partnerships, real estate, life insurance, tangible personal property and private foundation assets. We can also explain other options to you, such as bequests, charitable remainder unitrusts, charitable remainder annuity trusts, charitable lead trusts and charitable gift annuities, including deferred charitable gift annuities.

3. Choose the Name for Your Fund

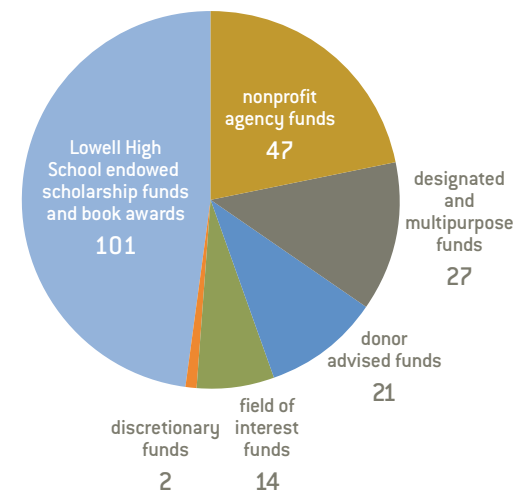
Most of our funds are named for the donor or the donor's family or as a memorial to someone special. Every grant from the fund will carry this name, though some donors have chosen to remain anonymous. If you prefer anonymity, you may choose any name that is personal to you.

United Teen Equality Center youth are supported by discretionary and field of interest funds.

Funds by Asset Size



Number of Funds by Type



4. Choose a Type of Fund

We offer a variety of funds to meet our donors' different charitable interests:

- Discretionary Funds offer the broadest giving option, allowing grants to be made to wherever our community's needs are the greatest.
- Field of Interest Funds create grants that meet needs in a particular field, such as social services, the arts, youth development, the environment, women and girls, or a geographic area.
- Donor-Advised Funds enable you to recommend specific organizations to receive grants.
- Scholarship Funds help students pursue academic goals. You may define guidelines for candidacy, the advisory committee, the school and the award itself.
- Designated Funds let you support specific organizations while we make sure that grants to these groups remain relevant over time and responsive to changing circumstances.
- Nonprofit Agency Endowment Funds are established to provide income to specified nonprofit organizations. We handle all administrative and investment responsibilities, freeing the organizations to pursue their charitable missions.



Greater Lowell Community Foundation Endowed Funds

(as of 10/30/06)

* denotes new funds

Discretionary and Field of Interest Funds

Bankers Volunteer of the Year Award Fund
Community Impact - Social Services Fund
Nancy L. Donahue Public Art
Fund for Lowell
Founders Discretionary Fund
Greater Merrimack Valley Arts Fund
Lowell United Development Fund
Moses Greeley Parker & Mary Greeley
Parker Morrison Fund
for Greater Lowell
Nashoba Valley Community
Health Care Fund*
Nashoba Valley Professional
Health Care Education Fund*
Nicholas Fund for the Prevention
of Domestic Violence
Northern Middlesex Water
Resources Endowment
Sudbury-Assabet-Concord (Suasco)
Watershed Fund
Merrimack River Watershed Fund
Nashua River Watershed Fund
Women Working Wonders Fund
Youth Development Fund

Donor Advised Funds

Avid Fund
Mary J. Bacigalupo Community Fund
David Bernard Memorial Fund
Boisvert Fund
David W. and Jean C. Donahue
Charitable Fund
Enterprise Bank Community Gifts Fund
Andrew Curry Green Memorial Fund
James Edward Hayden
Memorial Fund
Human Services Corporation
Endowment Fund
Kronberg Family Fund
Charlotte and Michel LaPierre
Charitable Fund
Susan E. Leggat Lowell
Festival Fund
Allan P. MacLean, Jr. Memorial Fund
Mayo Fund
Jacquie and Ed Moloney Charitable Fund
Moonan Family Fund
Renuka S. O'Connell New World Fund*
John A. Ogonowski Memorial Fund
Patricia Burns Reichheld Charitable Fund
Mark and Elisia Saab Family Fund
Top of the Hill Fund

Designated and Multipurpose Funds

Alfred H. and Kathryn E. Coburn Park Fund*
Marguerite H. Colgate
Memorial Library Fund
Nancy L. Donahue Fund

Richard K. Donahue Sr. Park
Maintenance Fund
Jollene Dubner Park Maintenance Fund
Duke Family Fund
Erna Fayat Fund
Leo and Mathew Flynn Memorial
Scholarship Fund



Hildreth Family Cemetery
Preservation Fund*
Elliot Kaplan/Avid Scholarship Fund
Kathryn Stoklosa Knowledge Bowl Fund
Kittredge Park Fund
James Herscot Lacrosse Fund
Harold J. and Mildred Leclair Fund
Ruth C. and John E. Leggat Fund
Lowell 200th Anniversary Fund
Lowell Banjo and Fiddle Contest
Endowment Fund
Lowell Canalways and River Walkways
Maintenance Fund

Lowell Latin Lyceum Association Fund
Lowell Summer Music Series
Endowment Fund
John A. Ogonowski New Farm
Families Fund
Carrie B. Progen Scholarship Fund for
Oakmont High School, Ashburnham
Father Thomas J. Reddy Oblate Mission
Guild Fund
Whistler House Arts Fund
Zaher-Lacouture-Galotta Family Fund
George Zingali Memorial Fund

Nonprofit Agency Endowment Funds

Anita Moeller Endowment Fund
for Acre Family Day Care
Challenge Unlimited
at Ironstone Farm*
Children's Museum Lowell
Endowment Fund
Community Teamwork Endowment Fund
Cultural Organization of Lowell
Endowment Fund*
The Fund for Lowell Catholic High School*
Greater Lowell Community Foundation
Endowment Funds
Mary E. Harrington Memorial Fund
Peter S. Stamas Fund for Greater
Lowell Community Foundation
Light of Cambodian Children/Cambodian-
American Scholarship Fund*
Goodwill Industries of Merrimack Valley
Endowment Fund

Alexander C. Anton and Charles J.
Antonopoulos Fund for the
International Institute of Lowell
LifeLinks Endowment Fund
Robert "Doc" McAnespie Scholarship Fund
Lowell Historical Society Centennial Fund
Massachusetts Alliance of Portuguese
Speakers Endowment Funds:
Manuel Coutinho Citizenship Award
MAPS Board of Directors Fund
Dr. Arnold Legal Advocacy and
Endowment Fund
Mary and Humberto Martins Senior
Center Fund
Robert and Joanne Perry Family Fund
Raul and Marie Pinto Family Fund
Josefina Brandao Silva Family Fund
Merrimack Repertory Theatre
Endowment Fund
Merrimack Valley Housing Partnership
Endowment Fund
Nashua River Watershed Association
Endowment Fund
New England Quilt Museum
Endowment Funds:
100th Town Quilters Fund
Amoskeag Quilters Guild Fund*
Carol W. Baird Fund
Concord Piecemakers Guild Fund
Greater Hartford Quilt Guild Fund
Huntington Quilters Fund
Mothers Day Fund
Narragansett Bay Quilters
Association Fund
New England Quilt Museum
Auxiliary Fund
Nimble Thimblers Fund

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 Roberta O'Brien,
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 Bruce Leggat,
 Administrative Assistant
 Jennifer Chin, Associated
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Staff, pictured from left: Jennifer Chin; Michael Appel;
 Roberta O'Brien; David Kronberg; Janinne Nocco; Bruce Leggat

Financial Profile

Condensed Financial Statements

31-Mar-05

31-Mar-06

Assets:

Cash and Investments	9,782,591	11,718,347
Unconditional Promise to Give	823,526	737,796
Property, Equipment and Other Assets - Net	8,823	8,801
Total Assets	10,614,940	12,464,944

Liabilities:

Accounts Payable/Accrued Expenses	20,296	58,269
Charitable Gift Annuities	7,648	5,318
Fiscal Agent & Agency Endowment Funds	811,110	941,094
Total Liabilities	839,054	1,004,681

Net Assets:

Total Net Assets	9,775,886	11,460,263
Total Liabilities and Net Assets	10,614,940	12,464,944

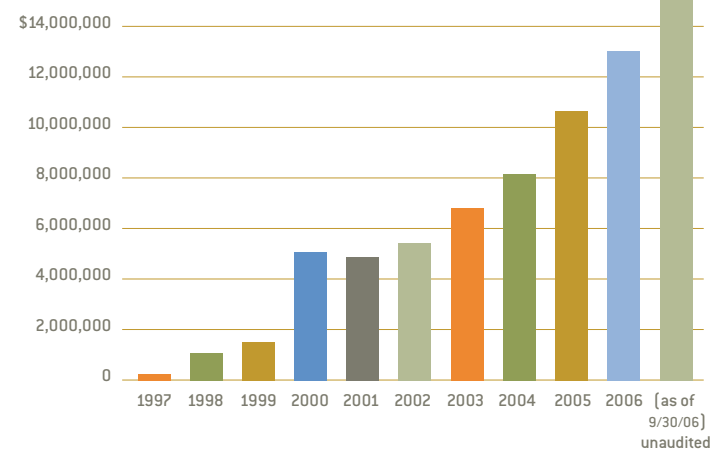
Support and Revenue:

Total Support and Revenue	3,060,455	2,481,618
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Expenses:

Grants and Scholarships	370,820	504,492
Other Programs	245,175	198,728
General Expenses	90,297	94,021
Total Expenses	706,292	797,241

Growth of Assets



Please contact David Kronberg at 978-970-1600 if you would like to request an appointment to view the Community Foundation's most recent audited financial statements and IRS 990 filings.



For good. For ever.sm



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'06

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