

Greater Lowell Community Foundation

Annual Report 2008

inspired by the Past,
engaged in the Present,
building for the Future



For good. For ever.®

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Our Mission

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



Confirmed in Compliance with National
Standards for U.S. Community Foundations

The Greater Lowell Community Foundation meets 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.

What is the Greater Lowell Community Foundation?

The Community Foundation provides community leadership, strategic investments, and philanthropic services to help people like you support the causes you care about, now and for generations to come.

We are a tax-exempt public charity that works with people throughout our region to build a permanent charitable legacy that improves the lives of people in our community. Your funds will be separately tracked and accounted for along with all the other funds in our portfolio. Your funds will also be pooled to generate economies of scale for investment purposes. We will award grants from your fund to support local nonprofits, religious institutions, or other civic activities in accordance with your interests.

The Community Foundation goes beyond simply making grants that advance charitable activities. We also identify current and emerging community issues, generate resources, and bring individuals and institutions together to address critical needs to help our region prepare for the future.

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.

Community foundations such as ours represent one of the dynamic and fastest growing areas of philanthropy. When charitably-minded people seek suitable ways to give, together we can make a powerful and long-lasting difference.

How does it work?

The community foundation idea is simple. Anyone can 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. We use financial professionals to invest and manage assets. Our assets will grow over time, more so if you, your family and colleagues are encouraged to continue giving to the fund to help it grow even more.

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

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.

Here are some ways we can serve 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 organizations**
- **Insuring that grants are always awarded in the name of your fund**
- **Insuring regular financial reports, detailing the status of your fund**

Welcome from the President and Executive Director

With our 2007-2008 report to the community, we celebrate the past year's accomplishments at the Greater Lowell Community Foundation, thank our donors, list our funds and grants, and recount several personal stories that describe how people and institutions have created their own philanthropic legacies to better our communities. The people and stories listed in this report share a deep common bond. This collaboration has created new philanthropic traditions inspired from the past, engaging people today as partners to fulfill a community-focused purpose and presage substantial opportunities for the future.

This year, the Community Foundation gave out more than \$1 million in grants, distributions and philanthropic program support to support community education, social services, preservation of the environment, as well as arts and culture. In the years and decades ahead, the Community Foundation's portfolio of 277 funds will have a significant impact on the lives of individuals and institutions in the region.

The Community Foundation is expanding as a regional philanthropic resource as it continues to improve the lives and embrace the traditions of its recipient individuals, families, and institutions. We are deeply indebted to our community benefactors who enable us to distribute grants and scholarships that carry out the noble charge to transform people's lives for the better.

Behind the scenes at the Greater Lowell Community Foundation is a dedicated staff, engaged volunteers who guide the Foundation as directors and committee members, and a legion of contributors who help us realize the Community Foundation's mission to improve the quality of life in our region through philanthropic leadership and service. Thank you for this privilege to serve.

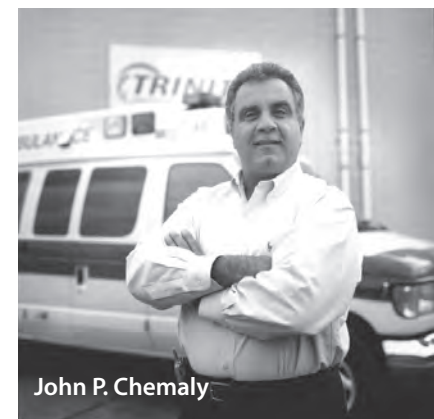


Luis Pedroso, President

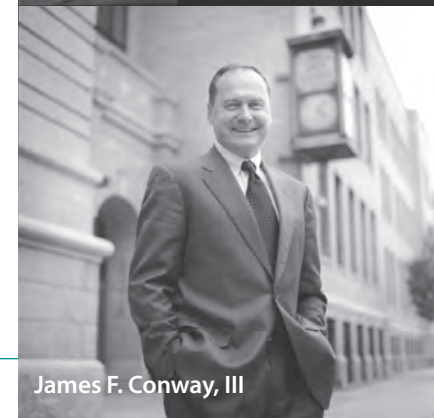


David Kronberg, Executive Director

Board of Directors



John P. Chemaly



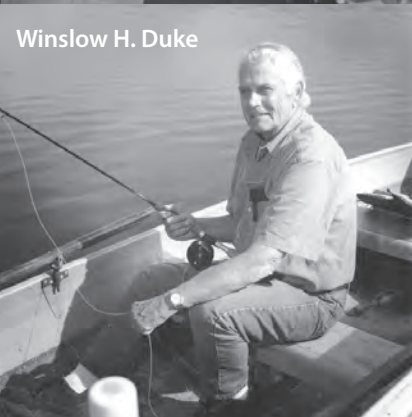
James F. Conway, III



Richard K. Donahue, Sr.



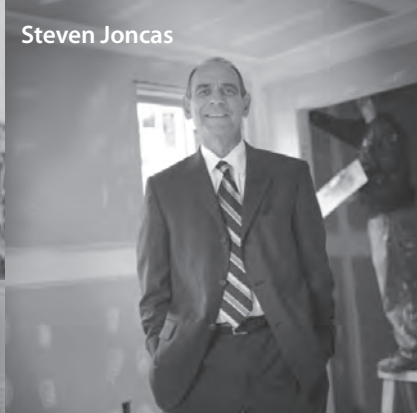
Kay M. Doyle, Ph.D.



Winslow H. Duke



George L. Duncan



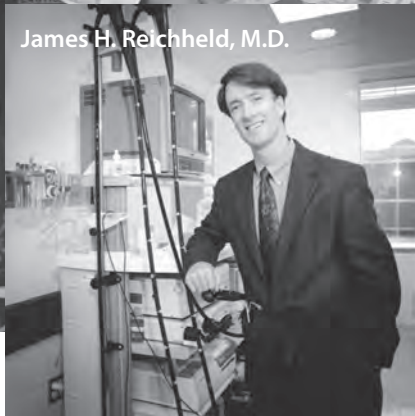
Steven Joncas



Jacqueline F.
Moloney, Ed.D.
Vice President



Mark O'Neil



James H. Reichheld, M.D.



Atty. Annmarie Roark, Clerk



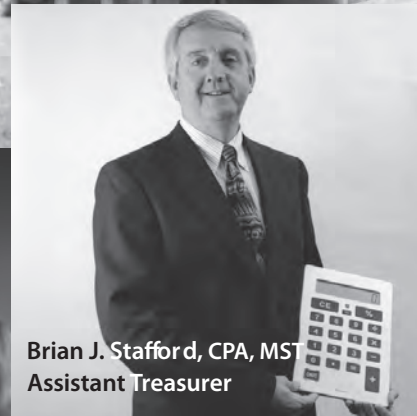
William J. Samaras



James C. Shannon, III, CPA
Treasurer



Lura Smith



Brian J. Stafford, CPA, MST
Assistant Treasurer



Lori A. Trahan

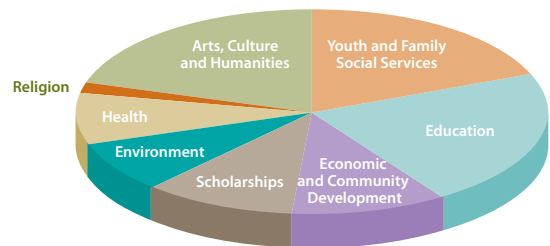
2007-2008, Year in Review and the Year Ahead

A quick snapshot taken of the Greater Lowell Community Foundation shows a financially strong institution with an impressive portfolio of 277 charitable and scholarship endowments. For the first time in its 11-year history, the Community Foundation distributed more than \$1 million to address a range of community needs.

We have come a long way in a short time and are proud to stand alongside other major local institutions as a powerful force for improving the quality of life in the Greater Lowell and Northern Middlesex County region.

Total assets (from 3/31/08 audit)	\$17,545,406
Growth of assets over previous year.	\$1,375,977
Total contributions.	\$2,489,385
Number of new endowed charitable funds.	20
Total endowed charitable funds	146
Number of new endowed scholarship funds	8
Total Lowell High School scholarships funds	131
Number of students awarded LHS scholarships	98
Total value of scholarships to Lowell High Students	\$154,568
GLCF volunteers	106

Grant Distributions 2008



Key Accomplishments

- Awarded \$1,077,261 in grants, scholarships and philanthropic program services.
- \$107,399 was awarded by community-based distribution committees on a competitive basis to nonprofit organizations to strengthen their ability to manage and organize their internal operations and for targeted grants that protect area water resources; facilitate economic development; celebrate our cultural heritages and artistic creativity and deliver services to youth, elderly and family social services.
- Launched the second year of a campaign to help nonprofit organizations become lasting institutions by encouraging the growth of endowments. To date 34 nonprofit organizations have engaged donors to create 69 named funds that provide a sustainable source of operating and program revenue. More than \$700,000 will be generated for nonprofit agency endowment funds from challenge grants from the Mark and Elisia Saab Family Fund's \$100,000 gift and the Theodore Edson Parker Foundation's \$50,000 challenge for a second year challenge, currently in process.
- Attracted more than 325 civic, nonprofit and community leaders to the 12th Annual Celebrate Giving! Philanthropy Day Conference on bridging sports and philanthropy.
- Assisted the Lowell High School Campaign for Educational Excellence in surpassing the \$4 million mark toward achieving its \$5 million goal. With a portfolio of 131 scholarships funds, few public schools in the country have attained this level of scholarship support for its students.
- Assisted Greater Lowell Technical High School to establish its first general support fund and Lowell Catholic High School to bring its total portfolio to six funds.
- Enrolled 64 individuals and couples as members of the Community Foundation's Legacy Society launched last year. These philanthropic leaders have stated their intention to leave a permanent mark on our region through the creation of endowment funds at the Greater Lowell Community Foundation.

Fund Spotlight

Muriel R. Moriarty Scholarship Fund

The Muriel R. Moriarty Scholarship Fund was established with the proceeds of the 2008 Lowell High School Alumni Golf Tournament, honoring Jim Moriarty, class of 1973. The fund honors the life of Jim's mother, Muriel R. Moriarty, and her dedication to education. The beloved wife of William, who graduated from Lowell High in 1949, she was also the mother of LHS graduates John '75, Janet '77, Robert '78, Brian '81, Dennis '83, Ellen '84, and the late Thomas and Patrick Moriarty.

Muriel was a librarian and educator at the Cardinal O'Connell School in Lowell for many years. In tribute to her, the Fund will provide scholarship awards to deserving seniors at Lowell High School who plan to become teachers by pursuing a degree in education from a four-year college or university.



Joann Weber Charitable Fund

Joann Weber was like a mother away from home for scores of young baseball players recruited for the Lowell Spinners. The entire team profoundly felt her personal support and guidance. Beyond the ball field Joann's impact embraced the entire region through her managing partnership with husband Drew Weber. The Spinners have become an engine of both economic development and a source of tremendous community pride.

Joann's good works live on through a unique donor-advised fund whose decisions are informed by a committee of prominent community leaders and coordinated by the Community Foundation. The Joann Weber Charitable Fund honors her concern for at-risk youth and others in need. It promises to be one of the great sports-related charitable legacies in our region.



The Votze Butler Charitable Fund

Paul Votze and John Butler have been long-time partners in a construction and project management company based in Lowell. Building is a talent they have extended to the field of philanthropy too.

In 2007, Paul and John set out to find the best way to give back to the community to make a difference. They looked for an organization that could embrace the principles and mission of their company and that had a track record for serving community and social service needs. They found the Community Foundation and chose to establish a donor-advised fund so they could recommend a range of charities that could change from year to year.

The Community Foundation has allowed Paul, John, and their company to transform what might have been a one-time contribution into a long-term commitment.

Greater Lowell Technical High School Charitable Foundation

A unique partnership has just been forged between a local educational foundation and the Community Foundation that enables both philanthropic organizations to achieve their respective missions.

The Greater Lowell Technical High School Charitable Foundation's sole mission is to raise money for new and creative programs and provide students with educational opportunities that cannot be supported by current school budgets. The Community Foundation advances that mission by providing transparent, detailed and accurate fund accounting, reporting and investment monitoring, and will provide other technical assistance in planned giving and other resource acquisition strategies.



inspired

Natalie J. Eacrett Memorial Scholarship Fund

A great grandmother's love for a great granddaughter inspired the Natalie J. Eacrett Memorial Scholarship Fund. Mary L. McGrath Burnham, a 1930 Lowell High School graduate, has memorialized the courageous life of her great granddaughter, Natalie, who died at the age of seven of mitochondrial disease.

Grateful to the dedicated nurses who cared for Natalie, the scholarship is awarded to graduating seniors from Lowell High School who plan to attend a four-year institution and pursue a registered nursing degree.



Zarkin Family Fund



Herb Zarkin, a graduate of Lowell High School in 1956, and his wife Susan (Bell), a graduate in 1958, are passionate supporters of their high school and their fund reflects their unique concerns for the well-being of students and teachers alike.

The Zarkin Family Fund supports student activities and enrichment programs that encourage the student's educational, social and civic development. A special committee comprised of retired teachers will review proposals to fund these projects such as speakers, performances and field trips. The Fund will also create a rewards program for LHS teachers to relax, renew, and rejuvenate

as a means of recharging their batteries.

Herb Zarkin, a 2006 Lowell High School Distinguished Alumni award winner, is one of the nation's leading retail executives as Chairman of the Board and Chief Executive Officer of BJ's Wholesale Club.

Mary F. Hogan Scholarship and Endowment Funds

Mary F. Hogan's life spanned an entire century in Lowell. To celebrate her work, the Community Foundation and three local educational institutions have established four charitable legacies in her name.

Her niece, Patricia Farrell, recounts that her commitment to education started when Mary was hired as a teacher at the Bartlett school, where she spent her entire career. Patricia remembers when her aunt was assigned to teach physical education and made the most of it by teaching her students to dance. Many boys, after courting their future wives, thanked her for the training.

Mary always gave to her church and UMass Lowell, where she established a scholarship fund. Her legacy now extends to three endowed funds at the Community Foundation, which established scholarships for Lowell High School and Lowell Catholic High School students and an operating fund to the Community Foundation to help us advance our mission every year in the future.

Celebrate Giving! Bridging Sports and Philanthropy

The Community Foundation's 12th Annual *Celebrate Giving!* Conference attracted more than 300 people to explore the charitable impact of sports, one of the most powerful and motivating forces in American society. Personal stories and keynote presentations from sports philanthropists, coaches, and family members gave this conference a deeply personal local touch.

Sports and philanthropy connect on many levels, but the core theme running through the conference was the creation of outstanding legacies of local athletes, coaches, and team owners whose differing achievements surpassed previous limits of human capacity and charitable commitment. The presentations shared an overarching premise that sports-related philan-

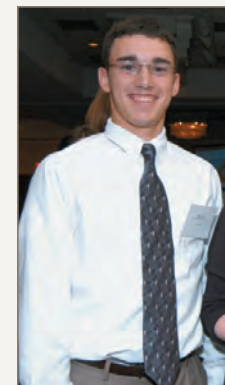
thropy can be a powerful bridge between the individual or team to generate significant community development and charitable good.

Guest speakers: Ray Riddick Jr., Jim McQuirk, Steve Buckley, Drew Weber and Joshua Kraft.

Celebrity Host Steve Buckley, Emmy Award winning Boston Herald columnist and WEEI sportscaster, served as Master of Ceremonies with fresh humor and ease. Steve also described how the Old Time Baseball Game, which he created, has become one of the region's most popular sports and community philanthropies.



Attendees made valuable connections at tabletop presentations by 20 nonprofit groups and from meeting community and philanthropic leaders, new people, as well as old friends.



Joshua Kraft, President of the New England Patriots Foundation and President/CEO of the Boys & Girls Club of Boston described the Patriots Foundation and his personal as well as family journey to community service and philanthropy.



Jim McGuirk, Amy Lekites' track coach at Lowell High School, reminisced about Amy's outstanding athleticism and goodness and announced an anonymous gift to the Amy Lekites Memorial Scholarship Fund.



Stephen Conant received the 2008 Bankers' Volunteer of the Year Award for Lifetime Achievement, *Celebrate Giving's* most prestigious award. Stephen's work with the Lowell Parks and Conservation Trust and a half dozen other organizations has helped preserve and reinvent Greater Lowell's natural and urban environment for all of us to enjoy.



Community Volunteer Awards

Lowell High School Honor Society, winner of the Youth Community Service Club Award, dedicated more than 4000 hours to more than a dozen local nonprofit organizations and community projects, building character, leadership, and community knowledge in their members along the way.



Eddie Mercado is this year's Rising Star Volunteer Award winner. He joined United Teen Equality Center's Leadership Team, its teen policy setting body, and the Design Team, a group of teens who worked alongside architects to design UTEC's new youth center building. A former gang member, Eddie has become an effective voice for positive change.



Drew Weber, President of the Lowell Spinners, a Red Sox affiliate team, revealed how his wife and managing partner Joann, became the spiritual center of the team.

Drew described how the new charitable fund named in her honor and memory will become a new sports legacy to support at-risk youth and others in need.



Acre Family Child Care Ambassador's Program received the Women Working Wonders Grant

Lekites Family and Friends



Elaine Zousas Thibault announced that Acre Family Child Care was the recipient of this year's grant from the Women Working Wonders Fund.



Ray Riddick Jr. shared stories about dad, Ray Riddick Sr., and the scholarship legacies he left behind. Ray Sr. brought Lowell High School to three national football championship playoffs and is known as one the America's greatest high school football coaches.

Partners in Community Service: Grants and Distributions

Nonprofit Agency Endowment Funds

\$30,409.68

Arts, Culture and Humanities

Lowell Historical Society
Merrimack Repertory
Theatre, Inc.
New England Quilt Museum
Whistler House Museum of Art

Discretionary Funds (for Nonprofit Capacity Building)

\$88,127.24

Arts, Culture and Humanities

American Textile History
Museum \$2,000*
*For marketing campaign for
grand reopening of museum*

New England Quilt
Museum \$5,000*
*To replace computers and update
network infrastructure*

Revolving Museum, Inc. \$2,500*
*To purchase equipment for office
expansion and upgrade*

Economic and Community Development

Lowell High School National
Honor Society \$250*
*For Youth Community
Service Club Award*

Lowell Small Business
Assistance Center \$4,200*
To develop a website

The Jericho Road Project \$6,000*
*For capacity building assistance
to nonprofits in Lowell*

United Teen Equality
Center \$1,000*
*For Rising Star Volunteer
Award—Eddie Mercado*

Education

Deana's Fund d/b/a Deana's
Educational Theater \$1,500*
*To promote organizational
identity and branding*

Friends of the Tyngsboro
Public Library \$1,500*
To develop brochure

Environment

Lowell Heritage
Partnership \$1,500*
*For grant-writing consultant to
support emerging leader project*

Nashua River Watershed
Association \$2,063.10*
*To fund "Electronic
Solutions" project*

New Entry Sustainable
Farming Project / Tufts
University \$4,303*
*To access new technologies
and equipment to implement
expanding outreach plan*

Health

Animals As
Intermediaries \$1,500*
*To improve website, donor
management and tracking*

Visiting Nurse Association of
Greater Lowell, Inc. \$3,000*
*To purchase
fundraising software*

Visiting Nurse Association
of Middlesex-East \$2,350*
*To design and print brochure to
be used to raise funds in support
of Visiting Garden at Sawtelle
Family Hospice House.*

Youth, Family and Social Services

Alternative House, Inc.
\$1,415.14*
*To purchase new phone
system and one-year subscrip-
tion to Network for Good's
DonateNow Service*

Big Brothers Big Sisters of
Greater Lowell \$5,000*
*To fund donor database
and related staff training*

Challenge Unlimited, Inc. at
Ironstone Farm \$3,000*
*To purchase new electronic
and display equipment*

Community Teamwork, Inc.
\$2,913**
*To provide training
to low income seniors*

Cooperative Elder Services,
Inc. \$2,900*
*To purchase computer
equipment and cover cost
of installation and initial
staff training*

Girls Incorporated of
Greater Lowell \$4,000*
*To purchase computer
equipment for senior staff*

Habitat for Humanity of
Greater Lowell \$4,645*
*For equipment to increase
production and distribution
of informational materials*

House of Hope, Inc. \$4,000*
*To purchase property
management software*

Lowell Association for
the Blind \$5,000*
*To create new marketing
materials in different formats*

Lowell House, Inc. \$3,000*
*To purchase server to
integrate all computers*

Outdoor Explorations, Inc. \$500*
*To expand outreach by
engaging Youth Enhancement
Services (YES)*

SuitAbility \$2,638*
*To purchase ReSale World
software and hardware for
inventory management system*

Tewksbury Hospital
Equestrian FARM, Inc. \$1,450*
*To acquire laptop computer
for use with existing
laptop projector*

The Wish Project, Inc. \$5,000*
*To purchase 45 foot tractor
trailer body to obtain large
donations of free goods from
hotels, companies and towns*

How to Apply for a Grant

Grant applications and guidelines for GLCF's
Organizational Capacity Building, Elder Services,
and Water Resources grant programs will be available
in January, 2009, on the Community Foundation's
website www.glcfoundation.org.

To receive notification of concept paper proposals
for funding from the Nashoba Community Health Care
Fund and other grant opportunities throughout the
year, please email your complete contact information to
info.glcfc@verizon.net.



American Textile History Museum

An award-winning eight-foot-tall scarecrow, created and donated by the Atlanta Knitting Guild, will be on display when the American Textile History Museum reopens to the public in early 2009.

United Teen Equality Center \$4,000*

To purchase new donor database software

* Funded by Moses Greely Parker and Mary Greely Parker Morrison Fund for Greater Lowell

** Funded by Founders Discretionary Fund

Designated Funds

\$189,102.44

Arts, Culture and Humanities

American Textile History Museum \$19,297.08
Funded by Nancy L. Donahue Fund, Duke Family Fund

Merrimack Repertory Theatre, Inc. \$40,553
Funded by Nancy L. Donahue Fund, Duke Family Fund and Frank W. Hopkins

New England Quilt Museum \$12,922.30
Funded by Nancy L. Donahue Fund

Revolving Museum, Inc. \$10,337.84
Funded by Nancy L. Donahue Fund

Whistler House Museum of Art \$13,422.30
Funded by Nancy L. Donahue Fund and Whistler House Museum of Art

Economic and Community Development

Greater Lowell Community Foundation \$37,580.44
Funded by Nancy L. Donahue Fund, Duke Family Fund, GLCF Operating Capital Fund, Mary E. Harrington Memorial Fund and Peter S. Stamas Fund for the GLCF

Lowell Parks & Conservation Trust, Inc. \$5,532.04
Funded by Alfred H. and Kathryn E. Coburn Park Fund, Richard K. Donahue Sr. Park Maintenance Fund, Jollene Dubner Park Maintenance Fund and Kittredge Park Fund

Education

Bishop Guertin High School \$1,190.50
Funded by Leo and Matthew Flynn Memorial Scholarship Fund

Lawrence Library, Pepperell, MA \$895.92
Funded by Duke Family Fund

Lowell Catholic High School \$1,939.09
Funded by Harold J. and Mildred Leclair Fund

Thoreau Farm Trust, Inc. \$7,050.76
Funded by Granville C. Garth and Sarah C. Garth

Trustees of Tufts University \$4,479.62
Funded by Duke Family Fund For faculty of Arts, Science & Engineering and Tisch Library

Environment

Lowell Heritage Partnership \$142.36
Funded by Lowell Canalways and River Walkways Maintenance Fund

New England Forestry Foundation \$8,959.24
Funded by Duke Family Fund

New Farm Family Fund \$3,480.65
Funded by Ogonowski New Farm Families Endowment Fund

Trustees of Tufts University \$895.92
Funded by Duke Family Fund For the Dept of Civil & Environmental Engineering Watershed Fund

Religion

First Church of Christ (Unitarian) \$4,479.62
Funded by Duke Family Fund
Oblate Mission Guild \$5,348.31
Funded by Father Thomas J. Reddy Oblate Mission Guild Fund

Youth, Family and Social Services

LifeLinks, Inc. \$257.46
Funded by Zaher-Lacouture-Galotta Family Fund

Retarded Adult Rehabilitation Association \$10,337.84
Funded by Nancy L. Donahue Fund, Duke Family Fund

Donor Advised Funds

\$351,428.34

Arts, Culture and Humanities

119 Gallery Endowment Fund \$1,250
Funded by Mark and Elisia Saab Family Fund

Angkor Dance Troup Endowment Fund \$2,500
Funded by Mark and Elisia Saab Family Fund

Arlington Center for the Arts, Inc. \$1,000
Funded by Renuka S. O'Connell New World

Bedford Historical Society, Inc. \$100
Funded by Moonan Family Fund

Charles River Museum of Industry \$150
Funded by Moonan Family Fund

Community Teamwork, Inc. \$1,391.63
Funded by John A. Ogonowski Memorial Fund For the Youth Build Project

Cultural Organization of Lowell Endowment Fund \$2,500
Funded by Mark and Elisia Saab Family Fund

continued >>>

Doctors Without Borders
USA Inc. \$500
*Funded by Patricia Burns
Reichheld Charitable Fund*

Downtown Lowell Business
Associates \$500
*Funded by Enterprise Bank
Charitable Fund*
For the 2008 ArtWalk

Essex Art Center \$500
Funded by Top of the Hill Fund

Family Services Inc. \$1,000
Funded by Top of the Hill Fund

Girls Incorporated
of Greater Lowell \$750
*Funded by Ruth C. &
John E. Leggat Fund*

Intrepid Foundation \$250
*Funded by David Bernard
Memorial Fund*
For the Fallon Heroes Fund

Lowell Festival Foundation
\$5,000
*Funded by Enterprise Bank
Community Gifts Fund*
For the Lowell Summer Series
at Boardinghouse Park

Lowell Heritage Partnership
\$500
*Funded by Mary J.
Bacigalupo Community Fund*
For the Urban Village
Arts Series

Lowell Parks & Conservation
Trust, Inc. \$2,000
*Funded by Enterprise Bank
Community Gifts Fund*

Merrimack Repertory
Theatre, Inc. \$1,750
*Funded by Ruth C. &
John E. Leggat Fund and
Top of the Hill Fund*

Museum of Fine Arts,
Boston \$500
*Funded by Renuka S.
O'Connell New World*
For the MFA Fund

Nashua River Watershed
Association \$500
*Funded by Enterprise Bank
Community Gifts Fund*
For general operating support

New England Quilt Museum
Endowment Fund \$5,186.68
*Funded by Suzanne C.
Knapp and Mark and
Elisia Saab Family Fund*

Open Pantry of Greater Lowell,
Inc. \$750
*Funded by Ruth C. &
John E. Leggat Fund*

Revolving Museum, Inc. \$1,000
*Funded by Enterprise Bank
Community Gifts Fund*
For Youth Art Exhibits at GLCF

Turtle Studios Corporation
\$7,000
*Funded by Renuka S.
O'Connell New World*
For Kate Ransohoff Quilt Project

UMass Dartmouth
Foundation \$50,000
*Funded by Mark and
Elisia Saab Family Fund*
To support digitization of
the Diaria de Noticias in the
Portuguese American Archives

UMass Lowell—University
Advancement \$1,000
*Funded by Enterprise Bank
Community Gifts Fund*
For the MaryJo Leahey
Band Camp

United Way of Massachusetts
Bay \$1,508.29
*Funded by Ruth C. &
John E. Leggat Fund*
To support programs
in the Merrimack Valley

Visiting Nurse Association
of Greater Lowell, Inc. \$750
*Funded by Ruth C. &
John E. Leggat Fund*

Economic and Community Development

Girls Incorporated
of Greater Lowell \$500
*Funded by Enterprise Bank
Community Gifts Fund*
For general operating support

Lowell Parks & Conservation
Trust, Inc. \$6,197.39
*Funded by Human Services
Corporation Fund*
For the Patrick J. Mogan
Publication

Merrimack River Valley
House Endowment \$5,000
*Funded by Mark and Elisia
Saab Family Fund*

For the Merrimack River
Valley House Endowment

Greater Lowell Community
Foundation \$150
*Funded by Moonan
Family Fund*

Penikese Island School \$2,000
*Funded by David W. and Jean
D. Donahue Charitable Fund*

WGBH Sustainer Giving \$500
Funded by Top of the Hill Fund
To support both TV & Radio
from the Top of the Hill Fund

Education

Academy of Notre Dame \$750
*Funded by Enterprise Bank
Community Gifts Fund*

Citizens' Scholarship
Foundation of Bedford \$150
*Funded by Moonan
Family Fund*

For the Senator Carol C.
Amick Scholarship Fund

College of Santa Fe \$1,000
Funded by Top of the Hill Fund

Harvard Business School
Fund \$150
*Funded by Moonan
Family Fund*

Hawken School \$200
*Funded by Moonan
Family Fund*

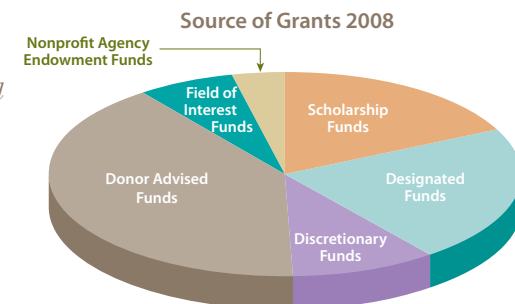
Iowa State University
Foundation \$100
*Funded by Moonan
Family Fund*

Lowell Catholic
High School \$26,500
*Funded by Donahue
Family Scholarship Fund
for LCHS and Mark and
Elisia Saab Family Fund*

Martha Mayo Advised Fund
\$1,000
Funded by Mayo Advised Fund
For a LHS Scholarship
in honor of Teresa Lew

Oneness-Family School \$7,000
*Funded by Renuka S.
O'Connell New World*

Perkins School for the Blind
\$392.91
*Funded by David Bernard
Memorial Fund*
For the Talking Library



Rochester Area Community Foundation \$500
Funded by Top of the Hill Fund
For the Gertrude Chanler Fund from the Top of the Hill Fund

The Children's Room \$1,000
Funded by Renuka S. O'Connell New World

UMass Lowell—University Advancement \$100,000
Funded by Mark and Elisia Saab Family Fund
For the Mark and Elisia Saab Endowed Professorship

Western Reserve Academy \$100
Funded by Moonan Family Fund
For the Annual Fund

Westford Educational Foundation \$2,500
Funded by Mark and Elisia Saab Family Fund

Winter Guard International \$1,000
Funded by George Zingali Memorial Fund

Yale University—Alumni Fund \$150
Funded by Moonan Family Fund

Environment

Appalachian Mountain Club \$1,000
Funded by Top of the Hill Fund
For the Maine Woods Connection
Groundwork Lawrence, Inc. \$500
Funded by Top of the Hill Fund

Lowell Parks & Conservation Trust Endowment Fund \$1,250
Funded by Mark and Elisia Saab Family Fund
For the Spalding House Maintenance Endowment Fund

The Trust for Public Land \$500
Funded by Top of the Hill Fund

Thoreau Farm Trust Endowment Fund \$1,250
Funded by Mark and Elisia Saab Family Fund

Health

Ehlers—Danlos National Foundation \$100
Funded by Moonan Family Fund

Lowell General Hospital Cancer Center \$1,508.29
Funded by Ruth C. & John E. Leggat Fund

Religion

St. Benedict's Priory \$500
Funded by Top of the Hill Fund

Youth, Family and Social Services

Acre Family Child Care \$5,573.51
Funded by Mary J. Bacigalupo Community Fund \$573.51
Funded by Women Working Wonders Fund \$5,000
For the Acre Ambassador's Program

Bikes Not Bombs, Inc. \$500
Funded by Top of the Hill Fund

Boys & Girls Club of Greater Lowell \$5,000
Funded by Joann Weber Charitable Fund

Chelmsford Community Exchange, Inc. \$1,000
Funded by David Bernard Memorial Fund

Coalition for a Better Acre, Inc. \$1,500
Funded by Enterprise Bank Charitable Gifts Fund
For the Moody Street Playground Project

Community Legal Services & Counseling Center (CLSACC) \$500
Funded by Top of the Hill Fund

Girls Incorporated of Greater Lowell Endowment Fund \$25,000
Funded by Mark and Elisia Saab Family Fund

House of Hope, Inc. \$3,600
Funded by James Edward Hayden Memorial Fund, Ruth C. & John E. Leggat Fund and Mark and Elisia Saab Family Fund

Key Foundation Inc. \$554.99
Funded by Andrew Curry Green Memorial Fund

Lazarus House Ministries \$1,500
Funded by Enterprise Bank Community Gifts Fund and Top of the Hill Fund

Lowell Summer Music Series Fund \$2,500
Funded by Mark and Elisia Saab Family Fund

Mass Alliance of Portuguese Speakers Endowment Fund \$1,250
Funded by Mark and Elisia Saab Family Fund
For MAPS Lowell Office Fund

Mayfield Junior School \$5,000
Funded by David W. and Jean D. Donahue Charitable Fund

Merrimack Valley Food Bank, Inc. \$6,950
Funded by Ruth C. & John E. Leggat Fund and Mark and Elisia Saab Family Fund

Middlesex Community College Foundation \$20,000
Funded by Mark and Elisia Saab Family Fund

Professional Center for Handicapped Children, Inc. \$250
Funded by Allan P. MacLean Jr. Memorial Fund

Rape Crisis Services Endowment Fund \$1,250
Funded by Mark and Elisia Saab Family Fund

Retarded Adult Rehabilitation Association \$5,000
Funded by Joann Weber Charitable Fund

Scottish Rite Charities \$214.65
Funded by Allan P. MacLean Jr. Memorial Fund
For the Schizophrenia

Spanish-American Center \$1,000
Funded by Enterprise Bank Community Gifts Fund

The Wish Project, Inc. \$5,000
Funded by Joann Weber Charitable Fund

Field of Interest Funds \$58,345.34

Arts, Culture and Humanities

Cultural Organization of Lowell Inc. \$651.97
Funded by United Lowell Development Fund
For general operating support

Lowell Festival Foundation \$576.20
Funded by Top of the Hill Fund
For Boardinghouse Park Children's Summer Music Series

Lowell Plan, Inc. \$500
Funded by United Lowell Development Fund
For general operating support

continued >>>

Merrimack Valley Venture Forum \$500
Funded by United Lowell Development Fund
 For general operating support

Economic and Community Development

Cultural Organization of Lowell Inc. \$2,077.79
Funded by Greater Merrimack Valley Arts Fund
 To support the creative economy

Lowell Parks & Conservation Trust, Inc. \$1,000
Funded by Banker's Volunteer Award
 For the Bankers' Volunteer Award for Lifetime Achievement—Stephen A. Conant

Lowell Small Business Assistance Center \$500
Funded by United Lowell Development Fund
 For general operating support

Education

Middlesex Community College \$2,500
Funded by Nashoba Valley Professional Health Care Education
 Scholarship for Ann McDonough

UMass Lowell—University Advancement \$2,500
Funded by Nashoba Valley Professional Health Care Education
 Scholarship for Arthur McGee

Health

American Red Cross of Central Massachusetts \$2,400
Funded by Nashoba Valley Community Health Care Fund

For expansion of Workforce Development Healthcare Training

Cooperative Elder Services, Inc. \$3,800
Funded by Leclair Elder Service Grant Program \$1,500

To start a pilot program of Animals as Intermediaries
Funded by Nashoba Valley Community Health Care Fund \$2,300
 For Computer Project

Montachusett Opportunity Council, Inc (MOC) \$7,189
Funded by Nashoba Valley Community Health Care Fund
 For Health Management for Nashoba Seniors through Cyber Nutrition

Town of Harvard \$5,405
Funded by Nashoba Valley Community Health Care Fund
 For Prescription Drug Use for Elders and Teens

Youth, Family and Social Services

Boys & Girls Club of Greater Lowell \$576.20
Funded by Top of the Hill Fund
 For general operating support

Cambodian Mutual Assistance Association of Greater Lowell Inc. \$1,000

Funded by Leclair Elder Service Grant Program

To provide additional staff time for elder programs

Coalition for a Better Acre, Inc. \$903.91

Funded by Community Impact Fund—Social Services
 For the Lowell Branch of the Home Preservation Center

Community Family, Inc. \$1,500
Funded by Leclair Elder Service Grant Program
 To provide respite services to needy elders

Community Teamwork, Inc. \$1,500

Funded by Leclair Elder Service Grant Program

For ongoing volunteer training to seniors

Friends of Billerica Council on Aging \$500
Funded by Leclair Elder Service Grant Program
 To support the day-time dances at the Billerica Seniors Center

International Institute of Lowell \$1,500
Funded by Harold J. and Mildred Leclair Fund
 To expand legal work with elderly immigrants

Light of Cambodian Children, Inc. \$576.19
Funded by Top of the Hill Fund and Youth Development Fund
 For general operating support

Lowell Community Health Center \$576.20
Funded by Top of the Hill Fund
 For the Healthy Summer Program

Mass Alliance of Portuguese Speakers \$1,500
Funded by Leclair Elder Service Grant Program
 To support the Lowell Immigrant and Elder Social Services Program

Merrimack Valley Food Bank, Inc. \$2,403.91
Funded by Leclair Elder Service Grant Program
 To provide food for homebound elders through the Mobile

Pantry Program
Funded by Community Impact Fund—Social Services
 For general operating support

Minuteman Senior Services \$1,500
Funded by Leclair Elder Service Grant Program
 To support the SHINE Program

S.H.I.F.T Coalition \$903.91
Funded by Community Impact Fund—Social Services
 For general operating support

Environment

Lowell Parks & Conservation Trust, Inc. \$3,950
Funded by Sudbury-Assabet-Concord (Suasco) River Watershed
 To fund the "Stewardship through Leadership" after school program on the Concord River

Merrimack River Watershed Council \$5,000
Funded by Merrimack River Watershed Fund
 To conduct a shoreline survey of the Merrimack River in MA

Nashua River Watershed Association \$3,400
Funded by Nashua River Watershed Fund
 To support the "Healthy Farms; Healthy Water—Outreach to Town Agricultural Commissions"

Organization for the Assabet River Inc. \$1,445.06
Funded by Sudbury-Assabet-Concord (Suasco) River Watershed
 To improve the river's water quality and aesthetics through cleaning up the water chestnuts

Building Community Sustainability through Nonprofit Agency Endowments

This year, the Community Foundation partnered with the Theodore Edson Parker Foundation and the Mark and Elisia Saab Family Fund to offer \$100,000 as a 1:4 challenge incentive to spur new nonprofit agency endowments and contributions to existing funds (indicated in color). Thirty four nonprofit organizations now have become endowment partners, generating a new and continuous source of income for these agencies.

119 Gallery Endowment Fund Angkor Dance Troupe Endowment Fund

Anita Moeller Endowment Fund
for Acre Family Day Care, Inc.

Challenge Unlimited at Ironstone
Farm Endowment Fund

Children's Museum Lowell
Endowment Fund

Community Teamwork
Endowment Fund

Cultural Organization of Lowell
Endowment Fund

Girls Incorporated of Greater Lowell Endowment Fund

Greater Lowell Community
Foundation Endowment Funds:

Mary E. Harrington Memorial Fund

Mary F. Hogan Fund for GLCF

Peter S. Stamas Fund for GLCF

Greater Lowell Technical
High School Fund

Goodwill Industries of Merrimack
Valley Endowment Fund

House of Hope Endowment Fund

Alexander C. Anton and Charles J.
Antonopoulos Fund for the
International Institute of Lowell

LifeLinks Endowment Fund

The Fund for Lowell Catholic High School (LCHS):

Mary Boutilier Scholarship Fund

Donahue Family Scholarship Fund
for LCHS

Mary F. Hogan Fund for LCHS

PFC John Landry Memorial
Scholarship Fund

Lowell Catholic High School
Memorial Scholarship Fund

Lowell Association for the Blind
Endowment Fund

Lowell Historical Society
Centennial Fund

Lowell Festival Foundation Funds:

Lowell Banjo and Fiddle
Contest Endowment Fund

Lowell Summer Music Series
Endowment

Lowell Parks and Conservation Trust Endowment Fund:

Spalding House Endowment Fund

Massachusetts Alliance of Portuguese Speakers Endowment Funds:

Teresa Afonso Scholarship Fund

Aquelino Almeida Memorial Fund

Dr. Arnold Legal Advocacy
and Endowment Fund

Manuel Coutinho Citizenship Award

MAPS Lowell Office Fund

MAPS Board of Directors Fund

MAPS Endowment Fund

Robert and Joanne Perry
Family Fund

Raul and Marie Pinto Family Fund

Mary and Humberto Martins
Senior Center Fund

Manny Rogers Family Fund

Josefina Brandao Silva Family Fund

Merrimack Repertory Theatre
Endowment Fund

Merrimack River Valley House
Endowment Fund

Merrimack River Watershed
Council 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 Quilt 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

Plymouth County Cranberry
Quilters Fund

Quilters Connection Fund

Rhododendron Needlers Quilt Guild Fund

Richard G. and June Barr Widner Fund

Paul Center Endowment Fund

Rape Crisis Services Endowment Fund

Revolving Museum Endowment Fund

Thoreau Farm Trust Endowment Fund

Thoreau Society Endowment Fund

United Way of Merrimack Valley
Endowment Fund

Westford Education Foundation
Endowment Fund

Whistler House Museum of Art
Endowment Fund

The Greater Lowell Community Foundation's Legacy Society

The Greater Lowell Community Foundation's Legacy Society was established to recognize and thank supporters of the Community Foundation and its component funds who intend to, or already have made planned and legacy gifts to advance the work of the Community Foundation.

Legacy Society members care deeply about the future of the community and know that their legacy will help the area's nonprofit organizations and the people they serve.

We hope you will join these individuals and families and be recognized for your intention to include the Greater Lowell Community Foundation through a bequest, charitable trust, gift annuity, life insurance policy or retirement asset.

Please let us know of your plans so we may include you in future programs and Legacy Society events. The Community Foundation, will of course, honor your request for anonymity if so desired.

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How Do 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 in honor of an anniversary, to celebrate a special event or to support a cause. Tax deductions are earned at the time of your gift, while grants awarded from your fund will continue into the future.

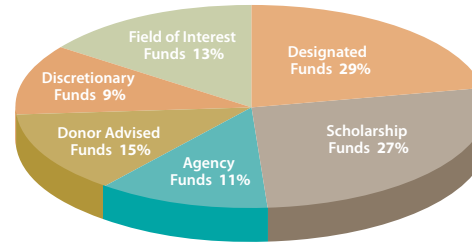
2. Decide What To Give

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.

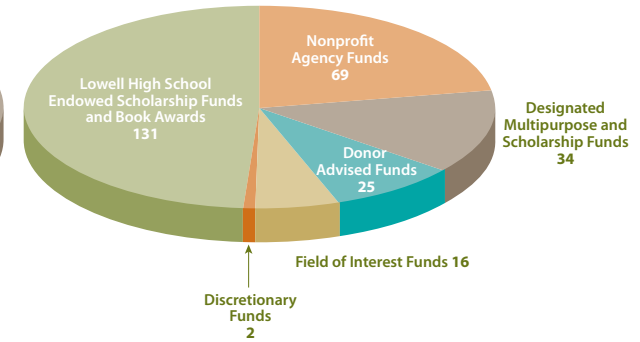
3. Choose the Name for Your Fund

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.

Funds by Asset Size 2008



Number of Funds by Type 2008



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.

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2007/2008 Annual Campaign Gifts

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Theodore Edson Parker Foundation

Gifts to Permanent Funds

100th Town Quilters Guild Fund

New England Quilt Museum

119 Gallery Endowment Fund

911 Electronic Media Arts, Inc. dba 119 Gallery

Mark and Elisia Saab Family Fund

Teresa Afonso Scholarship Fund

Mass Alliance of Portuguese Speakers

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Angkor Dance Troup Endowment Fund

Angkor Dance Troupe, Inc.

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Mass Alliance of Portuguese Speakers

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Estate of Mary Ellen Boutilier

**Mary Boutilier
Scholarship Fund**

Estate of Mary Ellen Boutilier

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Kelly Brooks Memorial
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**Children's Museum
Lowell Endowment Fund**

Children's Museum
of Lowell, Inc.

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Financial Profile

Condensed Financial Statements

	31-Mar-07	31-Mar-08
Assets:		
Cash and Investments	14,774,021	16,896,514
Unconditional Promise to Give	1,383,900	639,236
Property, Equipment and Other Assets—Net	11,508	9,656
Total Assets	16,169,429	17,545,406

Liabilities:

Accounts Payable / Accrued Expenses	93,775	58,140
Charitable Gift Annuities	5,078	2,978
Fiscal Agent & Agency Endowment Funds	1,538,284	1,676,373
Total Liabilities	1,637,137	1,737,491

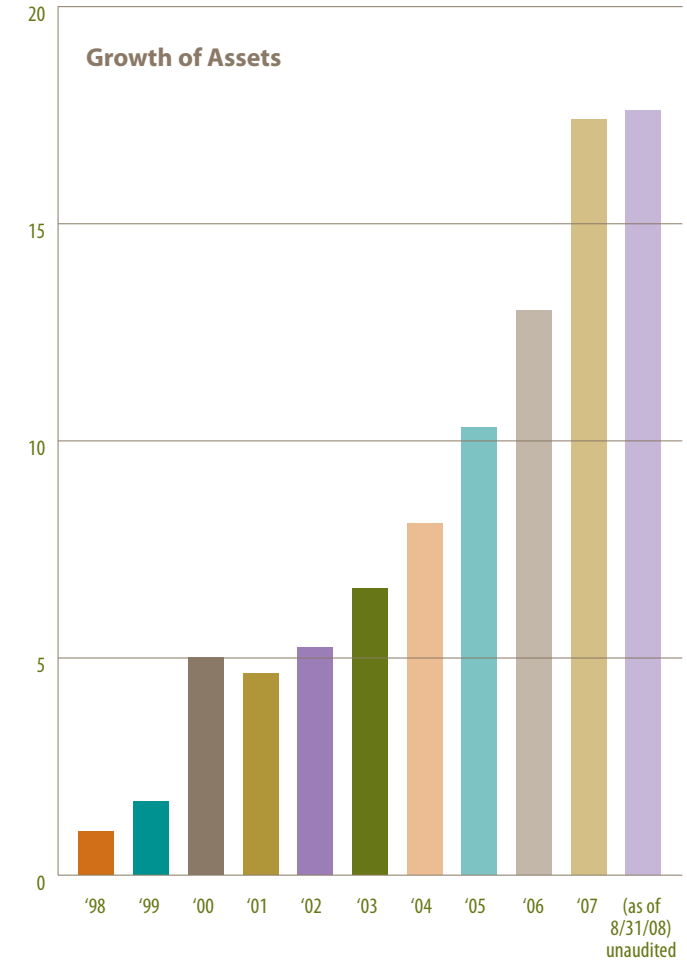
Total Net Assets	14,532,292	15,807,915
Total Liabilities and Net Assets	16,169,429	16,169,429

Support and Revenue:

Total Support and Revenue	4,080,735	2,489,389
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Expenses:

Grants and Scholarships	849,138	1,077,261
Other Programs	57,524	22,334
General Expenses	102,044	114,167
Total Expenses	1,008,706	1,213,762



Please contact Greater Lowell Community Foundation 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.



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