

2010 Annual Report

Greater Lowell Community Foundation

Serving: **Andover**, Ashby, Ayer, **Bedford**, Billerica, Burlington, Carlisle, **Chelmsford**,
Concord, Dracut, **Dunstable**, Groton, Haverhill, **Lawrence**, **Lowell**, **Littleton**, Methuen, Pepperell,
North Andover, Shirley, **Tewksbury**, Townsend, Tyngsborough, Westford, **Wilmington**



For **good.** For **ever.**®

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



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Welcome from the President

I am very pleased to present the Greater Lowell Community Foundation's 2010 Annual Report.

The Greater Lowell Community Foundation's success reflects the inspiring story of our community and of you, the citizens and leaders who make a difference. Like you, the Foundation is committed to improving our community and the lives of its people. We endure and prevail through difficult challenges, with the goal of emerging stronger than ever. We take tremendous pride in serving, and in empowering the nonprofits, individuals and businesses that make a profound difference in our community.

This report is an opportunity to celebrate the past year's accomplishments and look forward to the exciting, bright future ahead. The Foundation is extremely grateful to the donors and volunteers who make all of this possible.

I am delighted to report to you that the Greater Lowell Community Foundation is fiscally strong. The Foundation is well positioned to serve our community for generations to come. Through your generosity and the strong oversight of our investment managers, Foundation assets have grown from \$17.5 million in 2008 to \$21 million in 2010, outperforming most industry benchmarks during a period marked by a volatile economy and stock market.

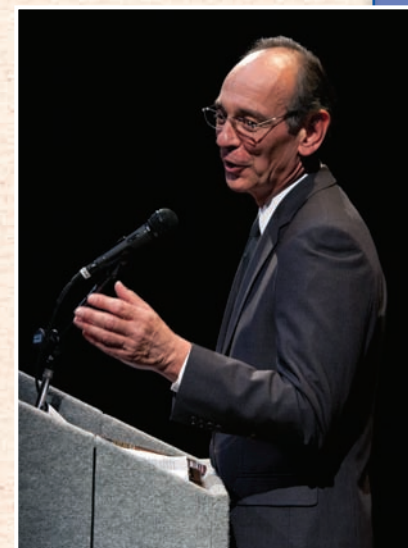
These numbers translate into results, enabling the Foundation in 2010 to affect the lives of individuals, families, and entire communities in positive ways. Last year the Foundation made grants and awarded scholarships totaling more than \$850,000 in support of education, social services, preservation of the environment, and arts and culture. You'll have the opportunity to read several inspirational personal stories in this annual report about some of the people and institutions that have created philanthropic legacies — and the incredible positive impact they have had on the lives of others. This is how we measure success at the Greater Lowell Community Foundation.

It is from this position of strength that the Foundation is taking the next exciting step forward to an even stronger future, working with Third Sector New England to capably provide operational executive leadership and conduct the search for a new executive director.

The Foundation is deeply indebted to the community benefactors who entrust us to manage and distribute their funds and fulfill their philanthropic goals. The Board and I extend our gratitude and respect to the individuals, nonprofit organizations, and service providers that do so much to make Greater Lowell a wonderful place to live and work. The Foundation's 308 endowment and donor funds help to sustain these organizations and fulfill their missions. Together, we are creating the future, building local capacity, and inspiring and empowering students to continue their education and reach for greater opportunities and brighter tomorrow.

I extend my sincere appreciation to the dedicated staff, board members and volunteers who guide, manage, and work with the Foundation. I also thank the many contributors who help the Foundation realize its mission through their philanthropic leadership and service.

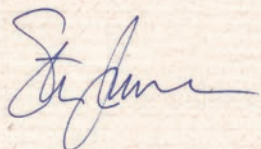
I especially want to acknowledge the hard work, commitment and dedication of our past President, Luis Pedroso. Luis guided the Foundation with great success during very challenging economic times. I know I speak for my Board colleagues and the community in expressing our gratitude to Luis for his leadership and contributions. Luis is an extraordinary example of someone who cares passionately for his community. I am pleased that Luis



remains on the board, where we all will continue to benefit from his leadership, dedication and desire to get things accomplished.

I also want to express our appreciation to John Thibault for his service to the Foundation as Executive Director and subsequently as a member of the Board. During his all too brief tenure as Executive Director, John had a significant impact on the Foundation. Among his contributions, John partnered with other area foundations, the Knight Foundation, and UMass Lowell to support the development of new software that will provide a tool to display and measure existing and emerging community issues and the effectiveness of efforts to address those issues. On behalf of the Foundation, John also joined the Eastern Bank Foundation's "Make a Splash" campaign and raised the funding needed to keep inner city pools open during the summer. John serves as a unique example of how to overcome unexpected adversity through hard work and sheer determination.

Most importantly, the board and I thank you for your generosity. Your philanthropy and volunteerism make our community a better place. For our part, the board and I appreciate this opportunity and privilege to serve the community.



Steven Joncas
Board President

Board of Directors

Officers



Steven Joncas
President



Lori A. Trahan
Vice President



Atty. Annmarie Roark
Clerk



James C. Shannon III, CPA
Treasurer



Brian J. Stafford, CPA, MST
Assistant Treasurer

Directors



Joseph Bartolotta
(elected March 2011)



John P. Chemaly



James F. Conway III



Richard K. Donahue, Sr.



Kay Doyle, Ph.D.



Winslow H. Duke



George L. Duncan



Mark O'Neil



Jacqueline Moloney, Ed.D.



Luis Pedroso



James H. Reichheld, M.D.



William J. Samaras



John C. Thibault
(retired March 2011)

Kevin M. Willett
(retired April 2011)
not pictured

What is the Greater Lowell Community Foundation?

Since its inception in 1997, the Greater Lowell Community Foundation has worked to improve the quality of life for the people in the communities it serves. Through the Foundation, individuals, families, businesses, and organizations create permanent charitable funds that help our region meet the challenges of changing times. The generosity of these donors has enabled the Foundation to award more than \$6 million in grants to nonprofit organizations and scholarships since 1998.



The Foundation:

- Is a tax-exempt public charity.
- Assumes the time, expenses and the legal paperwork associated with running a private foundation.
- Invests funds, to grow and preserve capital to support important causes in our community, now and for generations to come. Investments are managed by locally based financial professionals with the market expertise needed to sustain our asset base.
- Identifies current and emerging community issues, generates resources, and brings individuals and institutions together to address critical needs to help our region prepare for the future.
- Is overseen by a volunteer board and committees, people who share a love of the community and a commitment to improving the quality of life in the region.
- Adheres to core goals of capacity-building and sustainability.

Working together with charitable-minded people, the result is a powerful, positive and long-lasting impact on our region's future.

Year in Review and the Year Ahead

We are proud of Greater Lowell Community Foundation's history and excited about the steps the Foundation is taking toward a strong, robust future.

Capacity Building, Growth and Sustainability

In 2010, through the strong oversight of the Foundation's investment managers and Board investment committee, investments in GLCF funds grew by an average of 11.69%, outperforming most industry benchmarks for this time period and bringing our three-year overall return to 14.99% for 2008-2010.

The generosity of our community benefactors and our solid investment strategy have enabled Foundation assets to grow from \$17.5 million in 2008 to \$21 million in 2010, despite the volatile economy and stock market.

Last year alone, the Foundation received more than \$2 million in pledges and contributions.

In 2010, the Foundation offered the community 308 funds, customized to achieve charitable goals of individuals and groups, benefitting a variety of causes. Benefactor generosity enabled the Foundation to provide 290 grants and other

contributions totaling \$868,238 to more than 70 local and regional nonprofits and 169 scholarships totaling \$163,408 to help local students with post-high school educational expenses.



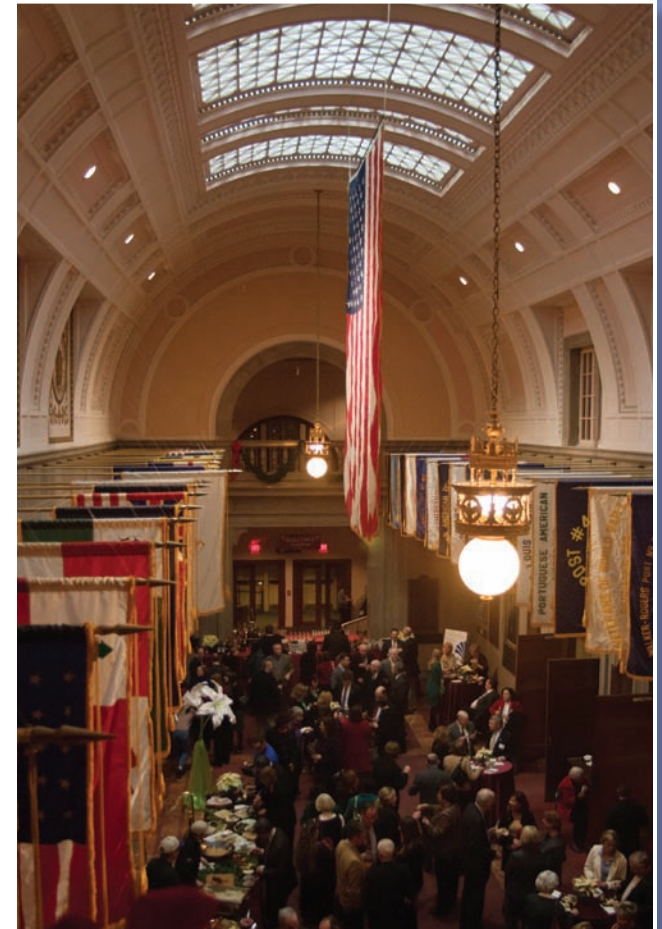
Total assets (12/31/2010 unaudited)	\$21,429,166
Growth of assets over previous year	\$2,076,813
Total contributions from donors	\$2,020,385
Number of endowed charitable funds added this year	3
Total endowed charitable funds	154
Number of endowed scholarship funds added this year	10
Total Lowell High School (LHS) scholarship funds	154
Number of LHS students awarded scholarships	99
Total value of LHS scholarships awarded	\$163,408
GLCF volunteers	64

Leadership

In November 2010, the Foundation engaged Third Sector New England, an accomplished organization that assists nonprofits during periods of transition. Third Sector New England is working closely with the Foundation board and staff to provide operational executive leadership while the board conducts a comprehensive search for a new executive director. We are very confident that the Foundation will continue to grow stronger, as will its capacity to improve the quality of life in the communities it serves.

Key Accomplishments 2010

- Awarded \$868,238 in grants, scholarships and agency endowment distributions.
 - Of this, \$88,209 was awarded on a competitive basis to nonprofit organizations to strengthen their ability to manage and organize their internal operations; protect area water resources; facilitate economic development; celebrate our cultural heritages and artistic creativity; and deliver services to youth, elders and families.
 - Of this, \$72,065 in health care grants was awarded jointly with the Community Foundation of North Central Massachusetts to nine organizations in the Nashoba Valley area.
- Continued to support building sustainable nonprofit organizations in Greater Lowell by encouraging and facilitating the growth of agency endowments. To date, 35 nonprofit organizations have engaged donors to create 76 named funds, providing agencies with a sustainable source of operating and program revenue.
- Attracted more than 250 civic, nonprofit and community leaders to the 14th Annual *Celebrate Giving!* Event, celebrating philanthropy and encouraging community giving. Paul Grogan, President of the Boston Foundation, delivered the event's keynote address and GLCF distributed \$57,000 in grants to 14 nonprofit organizations. We also honored two individual volunteers and a youth community service club for their exemplary efforts to improve the quality of life in our service area: Maureen R. Gervais received the Bankers' Volunteer Award for Lifetime Achievement; Analise Saab received the Rising Star Volunteer Award; and the Lowell High School chapter of the Business Professionals of America received the Youth Community Service Club Award.
- Reached \$3.5 million in 154 different scholarships funds for Lowell High School students, far exceeding most public schools in the country for the level of scholarship support available to students.
- Successfully continued managing scholarship funds for Greater Lowell Technical High School and Lowell Catholic High School.



Two Chelmsford strangers, each having experienced heartbreak and pain in their lives, were brought together through the Greater Lowell Community Foundation as they vowed to create something positive from their loss.

Nancy Bernard's idyllic suburban life came crashing down around her on September 11, 2001. David Bernard, her husband of 33 years and an Internal Revenue Service specialist, was on his way to a meeting at the IRS offices at 7 World Trade Center when he was struck by falling debris as the first terrorist plane hit the towers. He died of his injuries three months later. When the grieving family received money from the Enterprise Bank 9/11 Disaster Fund, created by the bank to provide support for the families who lost loved ones in the tragedy, they decided to create the David Bernard Memorial Fund.

Without the time or expertise to manage a foundation themselves, they turned to the Greater Lowell Community Foundation. The Bernards chose a donor-advised fund, which gives an individual, family or corporation the ability to recommend grant distributions to qualified charitable organizations of their choice. That was important to them. To honor David's legacy as a devoted family man, they have selected small charities serving families and children. They have held an annual golf tournament to raise money to grow the fund and to celebrate David's love of golf. "The money we have to give would not make a big difference to a big charity, but it really makes a difference to these small charities," Nancy says.

One of those charities is the Chelmsford Community Exchange, a volunteer-run food pantry that serves an average of 100 families a week and turns no one away. The pantry's Executive Director, Sandy Donovan, founded the Community Exchange in 1993 as a way to help others enduring the misfortune that she had experienced in her own life. Sandy was a young mother of eight children when her husband lost his job. The family barely survived. "I know what it's like to be cold, to be hungry. I've walked the roads these people have walked. God was showing me what he had planned for me down the road, and I know he wanted me to turn the negative in my life into something positive for others."

When Nancy Bernard learned of the Community Exchange, she was impressed by Sandy's selfless devotion to the pantry and those it serves, putting in countless hours — all unpaid — every week to ensure no one walks away hungry. Funded entirely by private donations, the Community Exchange now receives an annual grant from the David Bernard Memorial Fund. Nancy has volunteered at the pantry, seeing firsthand the impact her family's fund is having on the families in need. Nancy says David would be very pleased and proud.

It is important for Nancy to know that the security of Greater Lowell Community Foundation will ensure that this fund endures through generations. "My children will carry it on, as will their children, so every generation will have a connection with Dave in their life," she says. "We've had a horrible loss, but through this fund, we are turning something negative into something positive and make a difference in someone else's life."

From Grief Comes Giving: David Bernard Memorial Fund

Donor-Advised Fund

GLCF donor, Nancy Bernard (left), with Chelmsford Community Exchange Executive Director, Sandy Donovan (right).



When the blue flag is raised high at Rynne Beach in Lowell on a sunny summer day, the beach will soon be filled with happy children and families frolicking in the Merrimack River. This scene is brought to you by the Merrimack River Safe Beaches Program and the Greater Lowell Community Foundation.

The Merrimack River Safe Beaches Program, run by the Merrimack River Watershed Council, alerts residents to the water quality and safety of the Merrimack River. The Safe Beaches program is funded in part through the Environmental Discretionary Fund at the Greater Lowell Community Foundation.

As part of the Safe Beaches program – just one of Watershed Council’s many water quality programs – volunteers travel up and down the Merrimack River to sample the water for bacteria and e coli. Within 24 hours, they obtain real-time information on water quality and can alert the public through a flag system on their website and at the beaches: red (dangerous), yellow (potentially dangerous) and blue (safe).

In the primarily urban and underserved areas of Lowell and Lawrence, the Merrimack River becomes a recreational haven during summer months, with people flocking to the river to boat, fish and swim. “We want people to take advantage of this beautiful resource for recreational activity, but we want to make sure it’s done safely,” says Catherine Arning, President of the Merrimack River Watershed

Council. “This program is a way to educate the community and give them the information they need to make good decisions for themselves and their families.”

Many people don’t realize that the water quality in a river can fluctuate dramatically, particularly after a heavy rain, when millions of gallons of untreated waste water can be being dumped into river due to combined sewer overflows.

In 2010, the Watershed Council received a \$4,500 grant from Greater Lowell Community Foundation to help fund the Safe Beaches program, distributed from the Environmental Discretionary Fund. Discretionary funds, one of several types of funds offered by the Foundation, offer the broadest giving option for donors, allowing grants to be awarded to qualified organizations serving our region’s greatest needs. They enable the Foundation to respond to changing demands, emergencies and new challenges, now and in the future.

The Watershed Council has received grants from Greater Lowell Community Foundation in the past. “As a very small nonprofit, we couldn’t continue to operate without these \$2,500 to \$5,000 grants such as those from the Community Foundation,” Catherine says. “And the Foundation is great at identifying programs such as ours that benefit and serve the whole community. Through drinking water, transportation and recreation, the river runs through us, and we are all connected by it.”

A River Runs Through Us: The Merrimack River Watershed Council

Environmental Discretionary Fund

Ryan Jennison testing water
from the Merrimack River.



Tragically, sexual assault is becoming more prevalent in our society, increasing the need for agencies such as Lowell's Center for Hope & Healing. By establishing an agency endowment with the Greater Lowell Community Foundation, the Center is helping ensure they will continue to be here now and in the future to heal and empower survivors.

The past year has brought exciting change to the Center for Hope & Healing (formerly Rape Crisis Services of Greater Lowell) with a new name and a new Executive Director, Mahima Subramanian. Mahima was named to the new role in August 2010, after previously serving as interim director and assistant director.

For 35 years, the Center has been dedicated to the healing and empowerment of survivors of rape and sexual assault through counseling, advocacy and education. The Center's mission remains the same, but the vision is changing to focus more on education and prevention, while still providing treatment and counseling, adapting to meet the individual needs of individual clients.

What has not changed is the overwhelming need for the agency's services. To help ensure the agency will be here to fulfill its mission for those it serves, the Center established an agency endowment with the Greater Lowell Community Foundation. An agency endowment can be established by a nonprofit organization to provide long-term budget stability. The agency can use a portion of the endowment's appreciation every year to support anything from general operating expenses to a special initiative to an emergency need. "We rely on grants and fundraising, but it is so important to know we have other funds that come in every year that we can count on," Mahima says.

One of Mahima's first tasks was leading the initiative to change the agency's longstanding name to better represent its mission and not limit the organization's outreach to the Greater Lowell area. The Center for Hope & Healing was born in January 2011, remaining at its location at 144 Merrimack Street in downtown Lowell.

"The new name focuses on hope for the future – the hope that we give survivors in taking back their lives, and the hope of the future for prevention and an end goal of a time that this agency wouldn't need to exist," says Mahima. "We work towards healing of survivors who have experienced this crime and healing of our society and the families and communities all affected by these tragedies."

A New Name and Vision: Center for Hope & Healing

Agency Endowment

Center for Hope & Healing Executive
Director, Mahima Subramanian.



Disadvantaged children and their families often turn to churches and relief agencies for assistance, seeking clothing, food, and essentials to survive their misfortune. The Father Thomas J. Reddy Oblate Mission Guild Fund seeks to serve another essential need in children: the joy of a Christmas toy.

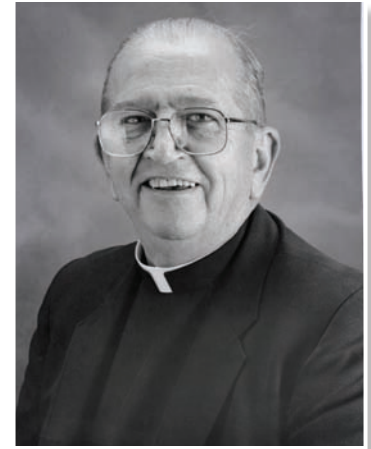
Father Thomas J. Reddy had a special place in his heart for children. So it is fitting that his legacy would honor his life of service while bringing joy to the lives of disadvantaged children. A well-known and beloved oblate missionary, Father Reddy quietly devoted his life to missions around the world. While serving at the Immaculate Conception Church in Lowell, he began a mission to provide Christmas gifts to disadvantaged children. When Father Reddy became gravely ill in 2000, his supporters held a large fundraiser to create the Father Thomas J. Reddy Oblate Mission Guild Fund to ensure that his Christmas mission would continue after his passing.

Today, the Father Reddy Fund, a designated fund with the Greater Lowell Community Foundation, provides annual grants to fund Christmas gifts for disadvantaged children throughout the United States. A designated fund allows donors to support specific organizations while the Foundation ensures that the grants to these groups remain relevant over time and responsive to changing circumstances. "We need to keep this foundation alive so this mission can carry on forever," said Ray Ralls, who serves as trustee of the

Father Reddy Fund. "This fund is a tribute to Father Reddy and priests all over the world doing mission work to help others."

Each year the Father Reddy Fund provides grants of up to \$1,000 to several oblate missions in the neediest communities. For the past several years, one of those grants has gone to serve needy children right here in Lowell. At St. Patrick Church, the church-sponsored St. Vincent de Paul Society serves 150 families a week, many of them immigrants and refugees, struggling to survive in a new country. While St. Patrick Church and St. Vincent de Paul Society fulfill their missions to meet their needs for food, clothing, and other essentials, one of their great joys has been handing out the toys purchased with the Father Reddy funds.

"They may never remember the food, but they will never forget receiving that one toy," says Father Dan Crahen. "Playing with a toy at Christmas is part of being a child. They feel loved and 'normal' and can forget for a while that they don't have any money. You can't imagine how happy that makes these children and what a difference it makes in their lives."



Father Thomas J. Reddy

The Gift of Joy to a Child: Father Thomas J. Reddy Oblate Mission Guild Fund

Designated Fund

Each year two students at Lowell High School earn the distinction of being named valedictorian and salutatorian of the more than 750 students in the graduating class. The James F. Conway, Jr. Scholarship Fund celebrates and rewards their hard work while helping them prepare for the future – a fitting legacy for the businessman and civic leader the scholarship honors.

James F. Conway, Jr. rose through the ranks in the business world, leading Courier Corporation to become one of the largest and most successful book manufacturers in the country. But at heart, he was still a humble Lowell boy who never forgot his roots. When he passed away in 1992, his family knew right away how to honor the memory of Mr. Conway, a 1941 Lowell High School alumnus and the son of two former LHS teachers.

The James F. Conway, Jr. Scholarship Fund provides a \$2,500 scholarship for both the valedictorian and salutatorian in each year's graduating class at Lowell High School. Initially established and maintained at Lowell High School, the fund was transferred to the Greater Lowell Community Foundation after the Foundation was created in 1997. It is now fully endowed and will continue in perpetuity.

"My father was always very strongly committed to education in general, and at Lowell High School in particular," says James Conway III, who succeeded his father as CEO of Courier Corp. "This is a legacy we knew would be important to him."

His brother, Michael Conway, says they are proud to be one of the many families who provide scholarships to support students as they

move on to college. "The level of recognition and support we see for these students at Lowell High School speaks well for the students, for Lowell High School and for the community. The kids work so hard to achieve this and they deserve to be rewarded."

LHS Headmaster Ed Rozmiarek, in his first year at the helm of the school, has been impressed at the generosity of the Conway family and other community members in providing annual scholarships. "These scholarships reward and motivate outstanding LHS students who have a bright future ahead of them, helping them to continue their education and reach for higher opportunities. Scholarships not only support the continuing education of students striving for excellence, but also make Lowell High School more attractive to prospective students."

The recipients are often overwhelmed by the generosity. "We were just so shocked at the generosity of the Conway family. It took our breath away," says Taryn Riley, whose son Nathan received the scholarship last year as the 2010 LHS valedictorian. As a single mother and postal employee with two college-bound sons, Taryn was thankful for the support as Nathan headed off to the renowned – and expensive – Rensselaer Polytechnic Institute in Troy, NY. "We are so appreciative of the financial support, but we are just as grateful for how this rewards and recognizes the four years of hard work it takes to complete and excel in high school. This really makes a difference to the students."

Rewarding Hard Work: James F. Conway, Jr. Scholarship Fund

Scholarship Fund



James F. Conway, Jr.

Partners in Community Service: Grantees and Agency Distributions

Greater Lowell Community Foundation provides several different funding opportunities on different schedules and with different criteria. Please visit our website (www.glcfoundation.org) for additional information and this year's application schedule.

Applicants must be located in or provide services in Lowell or one of the following



communities: Andover, Ashby, Ayer, Bedford, Billerica, Burlington, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Groton, Haverhill, Lawrence, Littleton, Methuen, Pepperell, North Andover, North Reading, Reading, Shirley, Stoneham, Tewksbury, Townsend, Tyngsborough,

Wakefield, Westford or Wilmington.

Applicants and grantees must be tax-exempt nonprofits under Section 501(c)(3) of the Internal Revenue Code, and not private foundations. An applicants that is not tax-exempt under Section 501(c)(3) of the Internal Revenue Code must secure a commitment from a financial sponsor/fiscal agent that it is a 501(c)(3) organization. The grantee and its fiscal agent must endorse non-discrimination policies and meet all other application criteria.

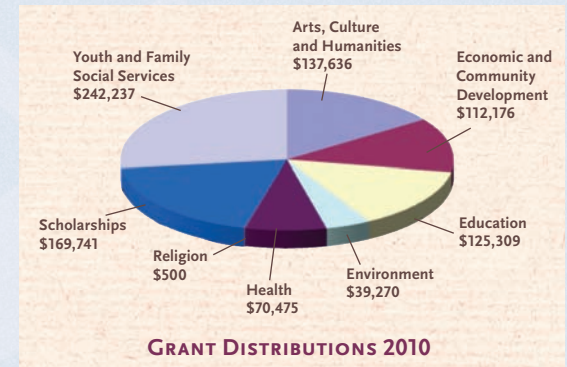
Nonprofit Agency Endowment Funds \$53,531

911 Electronic Media Arts d/b/a 119 Gallery
Center for Hope & Healing
Challenge Unlimited at Ironstone Farm
International Institute of Lowell
Lowell Catholic High School
Lowell Heritage Partnership
Lowell Historical Society
Lowell Parks & Conservation Trust
Merrimack Repertory Theatre
Merrimack River Watershed Council
Merrimack Valley Housing Partnership
New England Quilt Museum
Revolving Museum
Westford Education Foundation
Whistler House Museum of Art

Discretionary Funds (for Nonprofit Capacity Building) \$60,500

ECONOMIC AND COMMUNITY DEVELOPMENT

Big Brothers Big Sisters of Greater Lowell for Enhanced Mentor Recruitment
Community Software Lab for conference in California
Life Saver Ministries for Transitional Support Program
Lowell Wish Project for Security System Computer
Merrimack Valley Project for MVP's Fair Mortgages Campaign, Outreach and Education
Minuteman Senior Services for Successful Care Transitions
Paul Center for Learning and Recreation for Transition Program
Shirley Council on Aging for Shirley Seniors to enter into the Wonderful World of Wii (WWW)



St. Patrick's School and Educational Center Lowell for financial aid assistance at the Extended Day Program

ENVIRONMENTAL

Lowell Parks & Conservation Trust for the Hale's Brook Restoration Project
Merrimack River Watershed Council for the Merrimack River Safe Beaches Project
Nashua River Watershed Association for the Clean Water for Community Recreation Project

EDUCATION

Remarkable Active Resilient Adults of Greater Lowell for scholarship for RARA Clients

YOUTH, FAMILY AND SOCIAL SERVICES

Greater Lowell Health Alliance for Bridging the Community through Unnatural Causes
International Institute of Lowell for School Readiness Program
Sibling Connections d/b/a Camp to Belong - Massachusetts for the Northeast Sibling Sunday Program

Designated Funds \$230,293

ARTS, CULTURE AND HUMANITIES

American Textile History Museum from the Nancy L. Donahue Fund and Duke Family Fund
Merrimack Repertory Theatre from the Nancy L. Donahue Fund and Duke Family Fund
New England Quilt Museum from the Nancy L. Donahue Fund
Thoreau Farm Trust from Mr. Granville C. Garth, Ms. Sarah C. Garth and Mrs. William W. Garth Jr.
Whistler House Museum of Art from the Nancy L. Donahue Fund

ECONOMIC AND COMMUNITY DEVELOPMENT

Greater Lowell Community Foundation from the Nancy L. Donahue Fund, Duke Family Fund, GLCF Operating Capital Fund, Mary E. Harrington Memorial Fund, and Peter S. Stamas Fund
New Farm Families Project at White Gate & Smith Farm from the Ogonowski New Farm Families Endowment Fund

EDUCATION

Bishop Guertin High School from the Leo and Matthew Flynn Memorial Scholarship Fund
Follett Library Resources for the Laura Lee Alternative School from the Marguerite H. Colgate Memorial Library Fund
Lawrence Library from the Duke Family Fund
Lowell High School for the Forensic Science Complete Curriculum Module with Virtual Labs from the Barr Foundation
Lowell High School for the Molly Alternative School from the Barr Foundation
Middlesex Community College for two scholarships from the Nashoba Valley Professional Health Care Education Fund
Thayer Memorial Library for the John Eliot Thayer Fund from the Duke Family Fund
Trustees of Tufts University for the Dept. of Civil & Environmental Engineering Watershed Fund from the Duke Family Fund
Trustees of Tufts University for the Faculty of Arts, Science & Engineering and Tisch Library from the Duke Family Fund

ENVIRONMENT

Lowell Heritage Partnership from the Lowell Canalways and River Walkways Maintenance Fund
Lowell Parks & Conservation Trust from the Alfred H. and Kathryn E. Coburn Park Fund, Richard K. Donahue Sr. Park Maintenance Fund and Kittredge Park Fund
New England Forestry Foundation from the Duke Family Fund

HEALTH

Ashby Free Public Library Fund to provide the Town of Ashby with three automated external defibrillators from the Nashoba Valley Community Health Care Fund
Ayer Fire Department for technology to replace manual CPR from the Nashoba Valley Community Health Care Fund
Community Healthlink for Together with Kids from the Nashoba Valley Community Health Care Fund
Cooperative Elder Services to provide scholarship funds for low-income, at-risk elders from the Nashoba Valley Community Health Care Fund
Loaves & Fishes Food Pantry for nutritious food in expanded service area from the Nashoba Valley Community Health Care Fund
Lowell High School for student activities and rewards program for LHS teachers to relax, renew, and rejuvenate from the Zarkin Family Fund
Nashoba Associated Boards of Health (NABH) for community health intervention project from the Nashoba Valley Community Health Care Fund



Seven Hills at Groton for specialized positioning devices from the Nashoba Valley Community Health Care Fund

YOUTH, FAMILY AND SOCIAL SERVICES

LifeLinks from the Zaher-Lacouture-Galotta Family Fund
Oblate Mission Guild from the Father Thomas J. Reddy Oblate Mission Guild Fund
Remarkable Active Resilient Adults from the Nancy L. Donahue Fund
St. Vincent DePaul Society from the Mary Boutilier Fund

Donor Advised Funds \$248,956

ARTS, CULTURE AND HUMANITIES

Appalachian Mountain Club for the Maine Woods Connection from the Top of the Hill Fund
Boston Symphony from the Renuka S. O'Connell New World Fund
Brush Art Gallery & Studios from the Mayo Advised Fund
Brush Art Gallery & Studios for the Children's Book Illustration Project from the Enterprise Bank Community Gifts Fund
Drum Corps International (DCI) for three scholarships from the George Zingali Memorial Fund
Essex Art Center for new heating system from the Top of the Hill Fund
Family Services from the Top of the Hill Fund
Groundwork Lawrence for Annual Appeal from the Top of the Hill Fund
Lawrence Community Works from the Top of the Hill Fund
Lazarus House Ministries from the Top of the Hill Fund
Lowell Festival Foundation for Boarding House Park from the Enterprise Bank Community Gifts Fund
Merrimack Repertory Theatre from the Top of the Hill Fund
Revolving Museum from the Nancy L. Donahue Fund
Turtle Studios Corporation from the Renuka S. O'Connell New World Fund
Turtle Studios Corporation for the Youlou Arts from the Renuka S. O'Connell New World Fund
Turtle Studios Corporation for the Quilt Project from the Renuka S. O'Connell New World Fund

UMass Lowell - String Project for the 10th Anniversary of the String Project from the Enterprise Bank Community Gifts Fund

ECONOMIC AND COMMUNITY DEVELOPMENT

Cultural Affairs & Special Events (CASE) for the Discover Lowell Series from the Enterprise Bank Community Gifts Fund
Deana's Fund d/b/a Deana's Educational Theater for a play addressing sexing, texting, cyber bullying and internet safety from the Moses Greeley Parker and Mary Greeley Parker Morrison Fund for Greater Lowell
Greater Lowell Community Foundation for general operating support from the Top of the Hill Fund
Household Goods Recycling Ministry from the Renuka S. O'Connell New World Fund
Lowell High School for sponsorship of the Headmaster's retirement party from the Enterprise Bank Community Gifts Fund
Lowell High School for sponsorship of the Golf Tournament from the Enterprise Bank Community Gifts Fund
Lowell Plan for the Lowell Hanging Baskets Project Summer 2010 from the Enterprise Bank Community Gifts Fund
WGBH Sustainer Giving to support both TV & Radio from the Top of the Hill Fund

EDUCATION

American Friends Service Committee from the Top of the Hill Fund
Blue Devils Administration for two scholarships from the George Zingali Memorial Fund
College of Santa Fe from the Top of the Hill Fund
Esperanza Academy for a one-year scholarship from the Votze Butler Charitable Fund
Greater Lowell Technical High School Charitable Foundation from the Mark and Elisia Saab GLTHS Student Activities Fund
Lowell Catholic High School from the Harold J. and Mildred Leclair Fund
Lowell Catholic High School from the Mary Boutillier Scholarship Fund for LCHS
Mayfield Junior School for the Stephanie Griffin Fund from the David W. and Jean D. Donahue Charitable Fund

Rochester Area Community Foundation for the Gertrude Chanler Fund from the Top of the Hill Fund
University of Lowell Massachusetts for the Ramp Up Program at the Stoklosa School from the Mark and Elisia Saab Family Fund
Interise for the Streetwise MBA Program from the Enterprise Bank Community Gifts Fund

ENVIRONMENT

Lowell Canalwaters Cleaners from the Donahue Family Fund
Lowell Heritage Partnership for the Urban Village Arts Series (UVAS) from the Mary J. Bacigalupo Community Fund
Lowell Parks & Conservation Trust for the Concord River Greenways from the Mary J. Bacigalupo Community Fund
Nashua River Watershed Association for the Stream Club Membership from the Enterprise Bank Community Gifts Fund
The Trust for Public Land from the Top of the Hill Fund
Tip of the Mitt Watershed Council for Guardian Donor from the Renuka S. O'Connell New World Fund



HEALTH

American Red Cross of Central Massachusetts to support the workforce development healthcare training from the Nashoba Valley Community Health Care Fund
Kirkridge Retreat Center from the Top of the Hill Fund

RELIGION

St. Benedict's Priory from the Top of the Hill Fund

YOUTH, FAMILY AND SOCIAL SERVICES

Acre Youth Organization (AYO) from the Joann Weber Charitable Fund
Alternative House from the Joann Weber Charitable Fund
Bellesini Academy for the Dissection Labs/Jonathan De Leon from the Mark and Elisia Saab Family Fund
Bikes Not Bombs from the Top of the Hill Fund
Boys & Girls Club of Greater Lowell from the Allan P. MacLean, Jr. Memorial Fund
Boys & Girls Club of Greater Lowell from the Mark and Elisia Saab Family Fund
Boys & Girls Club of Greater Lowell from the Votze Butler Charitable Fund
Catholic Charities of Merrimack Valley from the Mark and Elisia Saab Family Fund
Central Food Ministry from the Mark and Elisia Saab Family Fund
Centralville Baseball League from the Joann Weber Charitable Fund
Chelmsford Community Exchange from the David Bernard Memorial Fund
Coats for Kids/Gram Communications from the Enterprise Bank Community Gifts Fund
Community Legal Services & Counseling Center (CLSACC) from the Top of the Hill Fund
Families in Transition from the David Bernard Memorial Fund
Foundation Rwanda from the David Bernard Memorial Fund
Girls Incorporated of Greater Lowell from the Mark and Elisia Saab Family Fund
Greenpeace from Michael O'Connell & Renuka S. O'Connell New World Fund
House of Hope from the James Edward Hayden Memorial Fund
House of Hope from the Votze Butler Charitable Fund
Intrepid Foundation from the David Bernard Memorial Fund
It's All About the Kids Foundation (IAATKF) from the Joann Weber Charitable Fund
Laptops for Lowell from the Mark and Elisia Saab Family Fund
Lawrence Central Little League from the Joann Weber Charitable Fund
Lazarus House Ministries from the Enterprise Bank Community Gifts Fund

Lazarus House Ministries from the Top of the Hill Fund
 Lowell Association for the Blind from the Enterprise Bank Community Gifts Fund
 Lowell Day Nursery Association from the Joann Weber Charitable Fund
 Lowell Kiwanis Foundation for the Halloween Event from the Susan E. Leggat Lowell Festival Fund
 Make a Splash in Lowell Fund from the Mark and Elisia Saab Family Fund
 Marguerite's Place from the Patricia Burns Reichheld Charitable Fund
 Merrimack Repertory Theatre from the Mark and Elisia Saab Family Fund
 Merrimack River Valley House from the Mark and Elisia Saab Family Fund
 Merrimack Valley Food Bank for the Mobile Pantry Program from the Enterprise Bank Community Gifts Fund
 Middlesex Community College Foundation for the Out of School Youth Program from the Mark and Elisia Saab Family Fund
 My Father's House from the Joann Weber Charitable Fund
 Open Pantry of Greater Lowell from the Mark and Elisia Saab Family Fund
 Pan-Massachusetts Challenge for Paul Votze from the Votze Butler Charitable Fund
 Pawtucketville Youth Organization from the Joann Weber Charitable Fund
 Perkins School for the Blind - Braille & Talking Book Library for the Talking Books from the David Bernard Memorial Fund
 Roberto Clemente Little League from the Joann Weber Charitable Fund
 South Lawrence East Little League (SLELL) from the Joann Weber Charitable Fund
 Spanish-American Center from the Enterprise Bank Community Gifts Fund
 St. Paul Soup Kitchen from the Mark and Elisia Saab Family Fund
 The Children's Room from the Renuka S. O'Connell New World Fund
 United Teen Equality Center from the Donahue Family Fund
 Visiting Nurse Association of Greater Lowell from the Mark and Elisia Saab Family Fund
 Wish Project from the Donahue Family Fund



Field of Interest Funds \$132,528

Boys & Girls Club of Greater Lowell and Middlesex Community College Foundation received grants from the Celebrate Giving Fund given by Analise Saab, recipient of the Rising Star Volunteer Award

Center for Hope & Healing to fund a Khmer speaking advocate that will participate in the Department of Public Health approved Rape Crisis Counselor training from the Women Working Wonders Fund

Cultural Affairs & Special Events (CASE) for the Lowell Independence Day Celebration from the Lowell 4th of July Fireworks Fund

Cultural Affairs & Special Events (CASE) from the Make a Splash in Lowell Fund

Enterprise Bank to fund Laptops for Lowell

Girls Incorporated of Greater Lowell and the Visiting Nurse Association of Greater Lowell from the Celebrate Giving Fund given by Maureen Gervais, recipient of the Lifetime Achievement Volunteer Award

Girls Incorporated of Greater Lowell for the EcoGirls Program from the Women Working Wonders Fund

Lowell Festival Foundation for the Boarding House Park Children's Summer Music Series from the Youth Development Fund

Lowell High School received a grant from the Celebrate Giving Fund given by Business Professionals of America, recipient of the Youth Community Service Club Award

Lowell Parks & Conservation Trust for Concord River Greenway Public Art from the Nancy L. Donahue Public Art Fund for Lowell Endowment Fund and the Greater Merrimack Valley Arts Fund

Lowell Plan to facilitate community outreach for the Downtown Evolution Plan from the United Lowell Development Fund

Lowell Plan to assist in the administration of Public Matters 2011, The Lowell Plan's leadership and civic engagement program from the Community Leadership and Convening Fund

Middlesex Community College Foundation for the Latino Connections Project at Lowell High School from the Community Impact Fund – Social Services Fund

Open Pantry of Greater Lowell for the Food Program from the Harold J. and Mildred Leclair Fund and the Leclair Elder Service Fund

Scholarship Funds \$171,536

Jeanie Barkley Memorial Fund distributed three scholarships

Kelly Brooks Memorial Scholarship Fund distributed three scholarships

Chelmsford Business Association Scholarship Fund distributed one scholarship

Lowell Catholic High School to fund the Robert C. "Doc" McAnespie Scholarship Fund

Lowell High School Scholarship Funds awarded 99 scholarships totaling \$163,408

Carrie B. Progen Scholarship Fund distributed one scholarship

George Zingali Memorial Fund distributed three scholarships

Partners in Philanthropy: Donors

Greater Lowell Community Foundation is committed to improving the quality of life in the region through philanthropic leadership and service. Working together with generous donors we strive to make a positive impact in the lives of people in our communities, so that together we can:

- Improve the quality of life in the communities we serve;
- Advocate private giving for the public good;
- Provide philanthropic services to donors of all means;
- Convene and connect resources with community needs and opportunities;
- Be a source of knowledge on issues affecting philanthropy and the community;
- Be 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;
- Maximize the impact of our grant and program initiatives;
- Participate 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.

General Contributions

DONATIONS OF \$5,000 +

Mr. and Mrs. Richard K. Donahue, Sr.
Mr. and Mrs. George L. Duncan
Enterprise Bank
Lowell Five Cent Savings Bank

DONATIONS OF \$2,500–\$4,999

Eastern Bank
Mrs. Jacqueline E. Parks
Accutronics, Inc.

DONATIONS OF \$1,000–\$2,499

Anonymous in honor of John C. Thibault
Mr. and Mrs. Gilbert G. Campbell
Mr. and Mrs. Jack Clancy, Jr.
Mr. Daniel J. Donahue
LMP Realty Trust
Dr. James and Mrs. Julia Reichheld

DONATIONS OF \$500–\$999

Mr. Philip A. J. Donahue in honor of
Mr. and Mrs. Richard K. Donahue, Sr.
Mr. and Mrs. Stephen J. Gendron
Henry and Winifred Lyons Foundation
Jeanne D'Arc Credit Union
Mr. Bernard H. Rosman
Mr. Evan Schapiro and Ms. Belinda M. Juran
Mr. and Mrs. Brian J. Stafford

DONATIONS OF \$100–\$499

Mrs. Denise Aggott
Mr. and Mrs. Arthur C. Anton, Sr.
Mr. Robert J. Audet
Mr. Robert Bassett
Mr. and Mrs. Kenneth G. Becker
Mr. and Mrs. William R. Berkowitz
Mr. Richard L. Berlin, M.D.

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Mr. Richard B. Dionne and
Mrs. Amanda M. Hancock-Dionne
Ms. Maureen F. DiPalma
Ms. Joanne Doherty
Ms. Alicia A. Donahue and Mr. Robert L. Sheketoff
in honor of Mr. and Mrs. Richard K. Donahue, Sr.
Mrs. Nancy C. Donahue in honor of Mr. and Mrs.
Richard K. Donahue, Sr.
Mr. and Mrs. Richard K. Donahue, Jr. in honor of
Mr. and Mrs. Richard K. Donahue, Sr.
Ms. Carol V. Drapeau
Mr. and Mrs. Roger G. Dumont
Mr. and Mrs. Francis J. Elliott
Enterprise Bank in memory of
Mr. Edward A. LeLacheur
Ms. Pauline M. Golec
Ms. Barbara A. Harrington
Mr. and Mrs. John P. Harrington
Innovative Fabrication, Inc.
Joncas Associates in honor of Mr. Daniel J. Donahue
Mr. and Mrs. Joseph R. Kane
Mr. and Mrs. John M. Kelliher
Mr. and Mrs. Paul Krenitsky
Mr. Henry Kucharzyk
Dunstable Rural Land Trust
Mr. and Mrs. George B. Leahey, Esq.
Mr. and Mrs. Thomas E. Leggat
Mr. and Mrs. Richard W. Main
Mr. Paul F. Marion and Ms. Rosemary E. Noon



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Mr. and Mrs. Peter T. O'Hearn
Mr. Dennis M. Page
Dr. Wayne E. Pasanen and Ms. Susan Anton Pasanen
Paul Center for Learning and Recreation, Inc.
Mr. and Mrs. Bernard D. Petruzzello in memory of
Mrs. Dorothea Tsapatsaris
Mr. Douglas M. Preble
Mr. and Mrs. Michael Rider
Mr. and Mrs. Roger Schinness
Mr. Corey P. Sciuto
Shannon and Associates, CPAs
Mr. and Mrs. Joseph P. Smith
Ms. Dorothy F. Sullivan
Mr. and Mrs. Eric E. Van Loon
Visiting Nurse Association of Greater Lowell, Inc.
Washington Savings Bank
Mr. and Mrs. Alexander W. White in memory of
Ms. Peg Colgate
Mr. Charles Wibiralske
The Work of 1000

DONATIONS OF \$50–\$99

Mr. and Mrs. Walter L. Armstrong
Mr. and Mrs. Donald Ayer
Mr. Adam C. Baacke
Mr. and Mrs. Curtis B. Barton
Ms. Claire M. Bitinas

Mr. and Mrs. Richard C. Buhle
Ms. V. Shirley Carroll
Ms. Lynn L. Chapnut
Mr. and Mrs. Anthony R. Cigliano
Mrs. Margaret Dery
Ms. Lauris Donovan
Enterprise Bank in memory of Mr. Albert P. Aucello
Mr. Joel H. Epstein and Ms. Mary Anna Sullivan, M.D.
Mr. and Mrs. John W. Gallagher
Mrs. Aileen D. Grossberg
Ms. Valerie J. Langbehn and Ms. Linda Ridlon
Mr. William F. Lipchitz
Mr. James M. MacLaughlan
Atty. George C. Malonis
Mr. Casper Martin and Ms. Linda Woolford
Mr. and Mrs. Bernard D. Petruzzello in honor
of George's birthday
Atty. Annmarie Roark
Dr. Kay G. Roberts
Mr. and Mrs. William J. Skinner
Ms. Bette L. Sponholtz
Mr. and Mrs. Hugh Stoddart
Mr. and Mrs. Walter L. Stowell
Ms. Eileen A. Trainor
Mr. James L. Wilde
Mr. and Mrs. Charles R. Wilson

DONATIONS UP TO \$49

Mr. and Mrs. Philip A. Aquino
Mrs. Kathleen M. Bradley
Mr. and Mrs. John E. Bukala
Mr. and Mrs. Andrew Coravos
Mr. and Mrs. Philip T. Dancause
Atty. James J. Gaffney III
Lowell Parks & Conservation Trust, Inc.
Mr. and Mrs. George T. Mahoney in memory
of Mrs. Dorothea Tsapatsaris
Ms. Judith H. Mizner
Mr. and Mrs. Arpad K. Nagy
Mr. and Mrs. Stephen M. Papik
Mr. John H. Schofield
Mr. and Mrs. Eugene F. Walsh
Mr. David F. Willey

We regret any errors or omissions.

Contributions to Permanent Funds

*denotes new funds

MARY J. BACIGALUPO COMMUNITY FUND

Ms. Margaret Copley
Ms. Nancy J. Pitkin
Mr. and Mrs. Bernardo Stumpf

BANKER'S VOLUNTEER AWARD

Enterprise Bank

JEANIE BARKLEY MEMORIAL FUND

Mr. Alphonse J. Baluta
Mr. John L. Barkley
Mr. Richard F. Burt
Mr. Christopher E. Condo
Mr. Tom Meyer
Mr. Kenneth P. Minasian, D.M.D.
Nashua Sports Collectibles
Mr. and Mrs. Michael A. Topper

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Mr. and Mrs. Mark A. Bernard
Mrs. Nancy M. Bernard
Mr. and Mrs. Stephen R. Bernard
Mr. and Mrs. Nicholas A. Campagna, Jr.
Mr. Myles J. Costello, Jr.
Mr. Mario J. Freni
North Shore Golf League
Mr. Michael Sargent, D.D.S.
Synergy Associates, Inc.

BOISVERT FUND

Mr. and Mrs. William R. Doyle

CHELMSFORD BUSINESS ASSOCIATION SCHOLARSHIP FUND

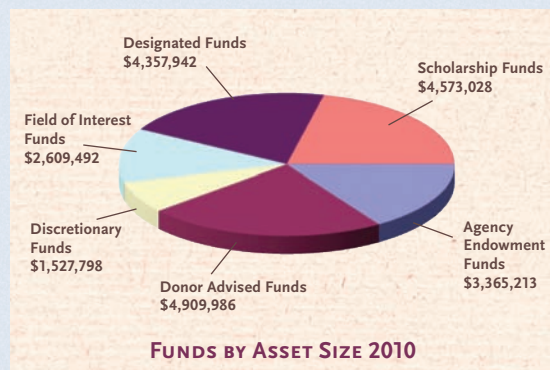
Chelmsford Business Association, Inc.

ERNA FAYAT FUND

Mr. and Mrs. Michael G. Flaherty

GREATER MERRIMACK VALLEY ARTS FUND

Mr. Evan Schapiro and Ms. Belinda M. Juran
Ms. Amy L. Schroder



HILDRETH FAMILY CEMETERY PRESERVATION FUND

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 Ms. Beatrice Brown Borden
 Mr. Patrick O. Buford
 Mr. and Mrs. Kenneth A. Gerlach
 Mr. and Mrs. James McCloy
 Mr. and Mrs. Wallace Meigs
 Mr. and Mrs. James W. Rutherford, M.D.

HAROLD J. AND MILDRED LECLAIR FUND

Estate of Mildred Leclair

SUSAN E. LEGGAT LOWELL FESTIVAL FUND

Lowell Festival Foundation in memory of
 Marie & Herman Almeida
 Lowell Festival Foundation in memory of John Kupstas
 Lowell Festival Foundation in memory of
 William Torrence, Sr.
 Lowell Kiwanis Foundation, Inc.

ALLAN P. MACLEAN JR. MEMORIAL FUND

Ms. Nancy L. Corcoran
 Mr. and Mrs. Michael J. Enwright, Jr.
 Mr. and Mrs. Robert Farren
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 Mr. and Mrs. Leon R. Podgur
 Mr. and Mrs. Walter J. Riley III
 Mr. Paul F. Williams and Ms. Barbara J. Coopes

NASHOBA VALLEY COMMUNITY HEALTH CARE FUND

Community Foundation of North Central
 Massachusetts

REBELLO ART SCHOLARSHIP FUND

Rebello Art Scholarship Trust
 Mr. and Mrs. Thomas J. Walsh

PATRICIA BURNS REICHHELD CHARITABLE FUND

Dr. James and Mrs. Julia Reichheld
 Mr. and Mrs. Jay Reichheld
 Dr. John N. Reichheld, Sr.
 Dr. Stephen Reichheld and
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 Mr. and Mrs. Anthony M. Celata
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 Mr. and Mrs. Mark C. Healey
 Mrs. Terry L. Henry
 Mr. and Mrs. Richard Lawlor
 Mr. and Mrs. Richard B. Lawlor in honor of
 Mary's 50th birthday
 Ms. Alana L. Roach
 Mr. and Mrs. Kevin M. Stock in honor of
 Mary's 50th birthday
 Mr. and Mrs. Michael J. Sullivan

MIRIAM SHAW FUND

Miriam Shaw Fund UW

PAUL SULLIVAN FOUNDATION FUND*

Paul Sullivan Foundation Fund

TOP OF THE HILL FUND

Mr. and Mrs. Alexander M. Chanler

QUEENA FLOMP TRAGGIS MEMORIAL LIBRARY FUND

Mr. Christopher Flomp
 Mr. John G. Kyranos

VOTZE BUTLER CHARITABLE FUND

Votze, Butler & Associates, Inc.

JOANN WEBER CHARITABLE FUND

The Bay State Federal Savings Charitable Foundation
 Mr. and Mrs. John P. Chemaly
 Mr. David R. Coffman

Anonymous in memory of Ms. Patricia Carney
 Diamond Action, Inc. d/b/a Lowell Spinners
 Ms. Martha J. Finn
 Mr. Gerry Gaebel
 Lowell Sun Charities, Inc.
 Mr. Benari J. Poulten
 Trinity E.M.S., Inc.

WOMEN WORKING WONDERS FUND

Ms. Despina K. Anton
 Ms. Madeline Anton
 Ms. Joyce E. Antonopoulos
 Anton's Cleaners, Inc. d/b/a Fabric Cleaning
 Company, Inc.
 Mrs. Stella Athanasoulas
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 Belkakis
 Ms. Beverly A. Bennett
 Ms. Claire M. Bitinas in honor of Mr. Edward Bitinas
 Ms. Judy A. Blackburn
 Ms. Jane L. Calvin
 Ms. Lynn L. Chapnut
 Ms. Linda K. Chemaly
 Ms. Filitsa V. Chigas
 Ms. Brenda J. Costello
 Ms. Carol A. Covan
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 Mr. Steven C. Demetriou, D.M.D.
 Diamond Action, Inc. d/b/a Lowell Spinners
 Ms. Elizabeth M. Dick
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 Ms. Kay M. Doyle, Ph.D.
 Ms. Carol S. Duncan
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 Ms. Mary Ellen Fitzpatrick
 Ms. Maureen R. Gervais
 Mrs. Carol R. Gilchrist
 Greater Lowell Chamber of Commerce
 Ms. Barbara J. Green
 Ms. Dorcas C. Grigg-Saito
 Ms. Debra Grossman
 Mrs. Katherine C. Harbison
 Ms. Sheila V. Harrington in memory of
 Ms. Patricia Carney
 Ms. Margaret M. Hassett

Iceberg Seafood Co., Inc.
 J. Choo USA, Inc.
 Jeanne D'Arc Credit Union
 Liz, P.J., Lily and Anna Jewell in honor of
 Diana's birthday
 Ms. Elizabeth P. Jewell in honor of
 Ms. Despina K. Anton
 Kowalik Chiropractic, Inc.
 Lowell General Hospital
 Ms. Brenda C. Loucks
 Lowell Five Cent Savings Bank
 Lowell Sun Charities, Inc.
 Mr. Eric S. Lundquist in honor of
 Ms. Sherry Lundquist
 Ms. Tarina M. Mansur
 Mrs. Brenda McDermott
 Ms. Carrie S. Meikle
 Ms. Diana D. Merriam
 Mill City Management Presents, Inc.
 Ms. Judith R. Miller
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 Mrs. Janinne Nocco in honor of Elizabeth Pandolph
 Ms. Rosemary E. Noon
 Ms. Therese M. O'Connor
 Ms. Michaelene O'Neill McCann in honor of
 Ms. Margo Simpkin
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 Ms. Jamie L. Weller
 Ms. Amy B. Werner
 Ms. Pamela White
 Ms. Susan E. Yfantopulos

YOUTH DEVELOPMENT FUND

Dr. and Mrs. Philip Tavano

*denotes new funds

Building Sustainability: Nonprofit Agency Endowments

More than 34 Greater Lowell/ Merrimack Valley nonprofit agencies have established funds at Greater Lowell Community Foundation with assets that were donated to them, raised specifically for the endowment, or accumulated over time. Starting a fund at the Community Foundation provides benefits including:

- Professional investment management with a history of solid financial returns;
- The Community Foundation's reputation for strong fiscal stewardship;
- Cost-efficient administration and stewardship services;
- Acceptance of diverse assets such as privately held stock, mutual fund shares, and real estate;
- Planned giving services;
- Fundraising advice and counsel.



In 2010, the following Nonprofit Agency Endowments received contributions from the individuals, companies and organizations listed below.

CHILDREN'S MUSEUM LOWELL ENDOWMENT FUND

Children's Museum of Lowell, Inc.

LOWELL ASSOCIATION FOR THE BLIND ENDOWMENT FUND

Mass E.N.T. Associates

LOWELL CANALWAYS AND RIVER WALKWAYS MAINTENANCE FUND

Lowell Heritage Partnership

THE FUND FOR LOWELL CATHOLIC HIGH SCHOOL

Mr. Brian J. Stafford in memory of
 Mr. Kevin G. Stafford

LOWELL PARKS & CONSERVATION TRUST ENDOWMENT FUND

Lowell Parks & Conservation Trust, Inc.

JOLLENE DUBNER PARK MAINTENANCE FUND

Edge Group, Inc.
 Ms. Emily P. Jarrell
 Ms. Linda V. Leonard
 Lowell Parks & Conservation Trust, Inc.
 Trinity E.M.S., Inc.
 Ms. Cynthia M. Van Ness

HAWK VALLEY FARM CR ENDOWMENT FUND

Mr. James Bogue
 Ms. Carol DiBello
 Mr. and Mrs. S. Richard Emmet, Jr.
 Mr. Stephen Fisher
 Mr. John Hamblet
 Mr. and Mrs. John B. Hamblet, Sr.
 Mr. and Mrs. Daniel S. Hanley

Ms. Ellen Harde
 Mr. Peter Hollister
 Lowell Parks & Conservation Trust, Inc.
 Ms. Laurel Martin
 Ms. Martha Mayo
 Ms. Maureen O'Donoghue
 Mr. Evan Schapiro and Ms. Belinda M. Juran
 Ms. Andrea Sweet, M.D.
 Ms. Jessica Wies O'Donnell
 Mr. Jack Wrobel

SPALDING HOUSE MAINTENANCE ENDOWMENT FUND

Lowell Parks & Conservation Trust, Inc.

MASSACHUSETTS ALLIANCE OF PORTUGUESE SPEAKERS FUND

Mass Alliance of Portuguese Speakers

MANUEL N. COUTINHO CITIZENSHIP FUND

Mass Alliance of Portuguese Speakers

ADELIA LOPES SENIOR CENTER FUND*

Mass Alliance of Portuguese Speakers

ROBERT AND JOANNE PERRY FAMILY FUND

Mass Alliance of Portuguese Speakers

RAUL AND MARIA PINTO FAMILY FUND

Mass Alliance of Portuguese Speakers

JOSEFINA BRANDAO SILVA FAMILY FUND

Mass Alliance of Portuguese Speakers

MERRIMACK REPERTORY THEATRE ENDOWMENT FUND

Ms. Debra Grossman

MRT PARTNERS IN EDUCATION FUND*

Merrimack Repertory Theatre, Inc.

NEW ENGLAND QUILT MUSEUM FUND

New England Quilt Museum

CAROL W. BAIRD FUND

New England Quilt Museum

THE THOREAU SOCIETY ENDOWMENT FUND

Thoreau Society

*denotes new funds

Scholarship Funds

Greater Lowell Community Foundation manages a variety of scholarship funds to assist students throughout the Greater Lowell area with the cost of post-high school educational and training opportunities.

Since 1998, the largest scholarship fund, which benefits Lowell High School graduates, has grown to \$3.5 million in value, representing 154 permanently endowed individual funds created by generous donors and past LHS graduates. To date, more than 1,000 graduating seniors have received more than 1,200 scholarships.

Contributions to Lowell High School (LHS) Scholarships

WALTER A. BACIGALUPO MEMORIAL SCHOLARSHIP FUND

Ms. Margaret Copley

HARRY F. BEAN MEMORIAL SCHOLARSHIP FUND*

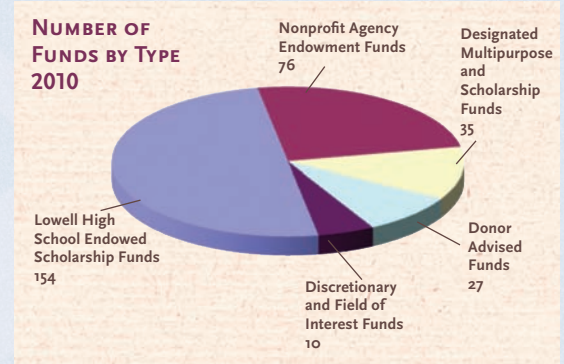
Estate of Harry F. Bean

CARNEY MEDAL FUND

Mrs. Aileen D. Grossberg

JAMES F. CONWAY JR. SCHOLARSHIP FUND

Conway Insurance Agency
 Mr. and Mrs. Peter Conway



RICHARD J. DACEY SCHOLARSHIP FUND

Estate of Richard J. Dacey

SARAH DRONEY-MCGURRIN SCHOLARSHIP FUND

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 Mr. Luke R. Hill and Ms. Mary E. Driscoll

LOUIS FINEMAN SCHOLARSHIP FUND

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Mrs. Janet Fox Fleming

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Mrs. Janet Fox Fleming
 Mr. Stephen R. Fox and Mrs. Alexandra Todd

A. MELVIN (MEL) GLAZER SCHOLARSHIP FUND

Mr. Arnold S. Trebach and Mrs. Marjorie A. Rosner

GREENHALGE ELEMENTARY SCHOOL SCHOLARSHIP FUND*

Lowell Public Schools

ANNA LEKAS KUENZLER SCHOLARSHIP FUND

Mrs. Bessie LaBrecque and Ms. Kathy Beauvais

**WILLIAM J. SAMARAS / KENDALL M. WALLACE CLASS
OF 1959 SCHOLARSHIP FUND***

Lowell High School

LHS CLASS OF 1968 SCHOLARSHIP FUND

Ms. Stephanie Q. Donahue in memory of
Ms. Brenda Mathews

Ms. Stephanie Q. Donahue in memory of
Maurice and Stephen Mason

Ms. Stephanie Q. Donahue in memory of
Mrs. Stella Eliopoulos

Ms. Stephanie Q. Donahue in memory of
Dr. Robert Austib

LHS CLASS OF 1969 SCHOLARSHIP FUND

Ms. Barbara N. Dunsford

LHS CLASS OF 1975 SCHOLARSHIP FUND

Mrs. Theresa Doyle Creamer

Ms. Sharon A. Keefe

Mr. Gregory M. Noonan d/b/a Advance Painting
Lowell High School Class of 1975

Mr. Dennis M. Page

LHS CLASS OF 1980 SCHOLARSHIP FUND*

Dr. and Mrs. Scott A. Cohen

Mr. and Mrs. Peter A. Danas

Dr. Sharyn H. Gallagher

Mr. Daniel E. Levy, M.D., PC

Mill City Environmental Corporation

Ms. Lisa V. Panagopoulos

Mr. and Mrs. Peter F. Quinlan

LHS ALUMNI SCHOLARSHIP FUND

Mr. David E. Hogg in honor of Mrs. Helen Sawyer Hogg

Mr. Brian J. Stafford in memory of
Mr. Kevin G. Stafford

**LHS NATIONAL HONOR SOCIETY
SCHOLARSHIP FUND***

Ms. Lisa A. Beati and Mr. Richard L. Lake
Ms. Florence Cadran

Mr. and Mrs. Anthony R. Cigliano

Mr. Steven C. Demetriou, D.M.D.

Dr. Sharyn H. Gallagher

Ms. Donna M. Kilgore

Mr. and Mrs. Alexander Lambroukos



Mr. and Mrs. Frederick McCall

Mr. and Mrs. Armen Oozoonian, Sr.

Mr. Douglas M. Preble

**ESTHER LOYNES CURSEADEN AND
RUTH LOYNES BARKER MEMORIAL
SCHOLARSHIP FUND**

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JAMES S. MARTIN SCHOLARSHIP FUND

Ms. Elise C. Martin

**MERRIMACK VALLEY FOOD BANK FOR THE
GUY FRANCESHELLI SCHOLARSHIP FUND**

Merrimack Valley Food Bank, Inc.

**MIDDLESEX WOMANS CLUB OF LOWELL
SCHOLARSHIP FUND***

Middlesex Women's Club of Lowell

**RITA SHARCOFF MIZNER MEMORIAL
SCHOLARSHIP FUND**

Ms. Judith H. Mizner

Ms. Faith S. Steinberg and Mr. Richard Fitzpatrick

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We regret any errors or omissions.

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 make 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 that we can include you in future programs and events. The Community Foundation will honor requests for anonymity as well.

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LHS EMPLOYEES WHO SERVE ON THE SCHOLARSHIP COMMITTEE IN A NON-VOTING CAPACITY

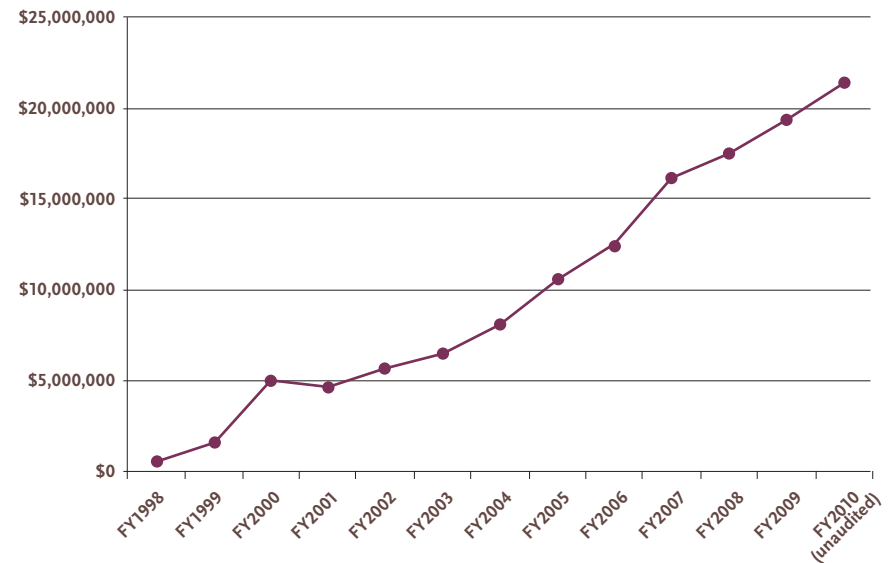
William Samaras, Headmaster
 (through July 2010)
 Gail Green
 Jill McNamara
 Mary Payne
 John Silva
 Dr. Sharyn H. Gallagher

PROGEN SCHOLARSHIP COMMITTEE

Greg Barry
 Theresa Barry
 Lawrence Szalay



Financial Profile



GROWTH OF TOTAL ASSETS

Condensed Financial Statements

ASSETS

	Unaudited 31-Dec-10
Cash and investments	20,918,858
Unconditional promise to give	478,631
Property, equipment - net	18,115
Other assets - net	13,562
Total assets	\$21,429,166

LIABILITIES

Accounts payable / accrued expenses	25,039
Grants payable	21,267
Charitable gift annuities	0
Fiscal agent and agency endowment funds	2,396,034
Total liabilities	\$2,442,340

NET ASSETS

Total net assets **\$18,986,826**

Total liabilities and net assets **\$21,429,166**

SUPPORT AND REVENUE

Contributions, grants and gifts	1,544,444
Investment Income	1,916,795
Donated goods and services	1,800
Total support and revenue	\$3,463,039

EXPENSES

Grants and scholarships	1,226,770
Fundraising	19,138
General and administrative	115,305
Total expenses	\$1,361,213

CHANGE IN NET ASSETS

NET ASSETS AT BEGINNING OF YEAR **\$16,885,000**

NET ASSETS AT END OF YEAR **\$18,986,826**



GREATER LOWELL COMMUNITY FOUNDATION STAFF

Janinne Nocco, Administrative Officer
Fatima Palermo, Executive Assistant
Andrea Shapiro, Interim Executive Director

Special thanks to former staff members:
John C. Thibault, Executive Director
Jocelyn M. Mendonsa, Deputy Director
Geovanna Ramos, Receptionist
Charles Wibiralske, Interim Executive Director



SPECIAL THANKS

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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 Standard 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.



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Lowell, MA 01852-1707

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