Improving the quality of life in the communities we serve through impactful, strategic philanthropy.

Community Impact
2018 Report

GREATER LOWELL COMMUNITY FOUNDATION
OUR MISSION

To foster community growth and development through funding, leadership, and collaboration to transform the lives of the individuals and organizations we serve.

We fulfill this through:
• Grant-making to nonprofit organizations, high school scholarships, and special funding initiatives
• Working in partnership with our donors and other funders to achieve high impact philanthropy
• Serving as a convener and center of information where ideas are shared to leverage common agendas and resources in the future

$15 million+
in grants given since 1997

MESSAGE FROM THE PRESIDENT

As the boots on the ground in your own backyard, the Greater Lowell Community Foundation knows that no matter how global our society becomes, the Foundation sees everyday that change begins locally. We have the privilege to partner with donors who love Greater Lowell as much as we do and commit funds to see it as a place where people and community thrive.

The Foundation aims to serve donors, nonprofit organizations, and the local community as a whole. One of the unique functions of a community foundation is to assess and help coordinate the needs and services in the community, so that charitable gifts are used effectively to fulfill the most critical needs.

One of the beautiful things about our community is that small efforts can have big impact, as more and more people rally around the needs of their neighbors. Your support allows the Foundation to respond to the community’s most pressing needs, today and tomorrow.

Jay Linnehan
President and CEO

The GLCF Chelmsford Community Fund presented a $1,000 grant to the Chelmsford Food Pantry. From left, Co-chair John Thibault, Selectman and steering committee member George Dixon, Food Pantry Founder Sandy Donovan, Co-chair John Chemaly, and GLCF President and CEO Jay Linnehan.

On Saturday, May 5, 2018, the switch was thrown to brightly light the John E. Cox Memorial Bridge. With more than 220 installed LED lights, the bridge has become the newest visual icon for the City of Lowell.
MEET YOUR PHILANTHROPIC GOALS

Whether you give to an existing fund, wish to establish a new one, or want to set up future philanthropy through planned giving, we offer giving options that will support a variety of key community needs and provide you with maximum tax benefits.

- **DONOR ADVISED FUND**
  - donors recommend specific charities and causes they want to support

- **FIELD OF INTEREST FUND**
  - donors recommend areas they want to support

- **SCHOLARSHIP FUND**
  - awards funds to help aspiring students pursue higher education

- **COMMUNITY FUND**
  - created with funds raised by a community to benefit that community

- **DISCRETIONARY FUND**
  - gives the expert staff latitude to impact important community needs

- **FISCAL SPONSORSHIP**
  - provides an alternative to starting and running your own nonprofit organization

### 2018 Was a Big Year

- **$5,154,838** gifts received
- **$1.4 million** distributed to **210** nonprofits
- **$566,910** in scholarships were awarded to **263** students
- **365** endowed funds & **$37.7 million** total assets

2018 Annual Meeting: GLCF invited past grant recipients and community partners, like Mill Cities Leadership Institute, to share their information.
Since 2016, in response to the opioid epidemic, the Greater Lowell Community Foundation has awarded more than $160,000 in discretionary funds to support local nonprofits.

SOME EXAMPLES OF GRANTS DISTRIBUTED:

• $10,000 to Boys & Girls Club of Greater Lowell for Youth Substance Abuse Prevention through Mental Health Services
• $15,000 to Lowell House to support Creating an Effective Workforce to Battle the Opioid Crisis in Lowell
• $15,000 to Northeast Legal Aid for the Caretakers of Children at Risk Project
• $5,387 to the Westford Health Department for Westford-Tyngsborough Overdose Reduction and Prevention
• $15,000 to Challenge Unlimited, Inc. for Equine Encounter - a Path to Recovery
• $15,000 to Merrimack Valley Project for the Addiction & Criminal Justice Committee

“By providing this transportation option we are filling a service gap that was prohibiting some individuals from easily accessing the courts, which is essential to successful completion of drug court.”

- DISTRICT ATTORNEY MARIAN T. RYAN

At the 2018 GLCF Annual Meeting, District Attorney Marian T. Ryan announced a $10,000 grant to Community Teamwork from the Greater Lowell Community Foundation to help start a pilot program which provides transportation for individuals to and from Drug Court.
INVESTING IN SOLUTIONS

**Investment Management:** The Foundation's assets are managed by a diverse group of experienced investment managers. Their progress and results are monitored by a committee of financial professionals.

**2018 By The Numbers**

<table>
<thead>
<tr>
<th>GRANTS</th>
<th>NEW FUNDS</th>
<th>AGENCY FUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$1.4 million</strong></td>
<td><strong>21</strong></td>
<td><strong>46</strong></td>
</tr>
<tr>
<td>distributed to</td>
<td>established at GLCF</td>
<td>created by charitable organizations</td>
</tr>
<tr>
<td><strong>210</strong> nonprofits</td>
<td>in 2018</td>
<td></td>
</tr>
</tbody>
</table>

The Greater Lowell Community Foundation focuses impactful, strategic granting by having an in-depth working knowledge of the community, collaborating with organizations who serve it, and the priorities of the Foundation’s fund holders and donors. By percentage, the Foundation’s total of $1.95 million in grants and scholarships were awarded as follows:

- **Scholarships**: 29%
- **Human Services**: 22%
- **Education**: 17%
- **Arts and Culture**: 15%
- **Health**: 10%
- **Community and economic development**: 4%
- **Environment**: 3%

For a complete list of 2018 grants please visit: www.glcfoundation.org/2018.
COMMITMENT TO EDUCATION

SCHOLARSHIPS
supporting college dreams

Since our inception in 1997, thousands of local students have received financial support to pursue a higher education through the Community Foundation’s scholarship programs. Donors and organizations that we partner with can participate in the selection process while the Community Foundation ensures compliance with IRS regulations and handles award processing.

Start a scholarship fund today and support local youth pursuing a college degree.

Deolinda Mello Memorial Scholarship

The annual $500 scholarship, established in 2018, will target Lowell residents who are immigrants and/or children of immigrants, who are pursuing higher education at Middlesex Community College, and who wish to dedicate their lives to helping others.
LOOKING AHEAD

THE NEGATIVE IMPACTS OF HOMELESSNESS HAVE BEEN GROWING AND IS WELL DOCUMENTED NOT ONLY IN THE CITY OF LOWELL BUT ACROSS THE STATE AND COUNTRY AS WELL.

THE CITY OF LOWELL, ALONG WITH COMMUNITY TEAMWORK, INC., THE LOWELL PLAN AND THE GREATER LOWELL COMMUNITY FOUNDATION HAS CONVENED A TASK FORCE CHARGED WITH THE IMPORTANT TASK OF CREATING AN ACTION PLAN TO ADDRESS THIS ISSUE.

HOMELESSNESS AND HOPE

CAPITAL GRANT SUPPORT

The Greater Lowell Community Foundation (GLCF) recently awarded $90,000 to 11 area nonprofit organizations through a 2019 Help Alleviate Hunger and Homelessness in Massachusetts grant. This generous one-time capital grant was made possible from an anonymous donor, who trusted GLCF to know best how the funds could have maximum impact to area nonprofits that are battling hunger and homelessness in the community.

House of Hope in Lowell, received a recent $10,000 capital grant, made possible from an anonymous donor that partnered with the Greater Lowell Community Foundation, for a commercial stove and upgrades to their fire suppression system at the Fletcher Street Building.

FOCUS ON SOCIAL EDUCATION

In 2018, social education grant requests were funded that will encourage active community leadership to help citizens understand and participate in their social, political, economic and cultural surroundings.

Mill City Grows, which received a recent $10,000 capital grant, runs a Mobile Market that has brought fresh, locally grown produce to thousands of families throughout the City of Lowell.
COMMUNITIES SERVED

GLCF focuses resources and services on nonprofits, students, and donors in 20 cities/towns: Ashby, Ayer, Bedford, Billerica, Burlington, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Groton, Lowell, Littleton, Pepperell, Shirley, Tewksbury, Townsend, Tyngsboro, Westford, Wilmington

ASHBY FIRE DEPARTMENT
RAD-57 WITH SPCO ADULT AND PEDIATRIC MONITOR

The Ashby Fire/EMS Department requested funding from the Nashoba Valley Healthcare grant partnership with GLCF and Community Foundation of North Central Massachusetts for specialized devices that provide valuable information about patients for responders involved in the most common Hazmat call all fire departments respond to, alarm activations with suspected carbon monoxide poisoning.

NASHUA RIVER WATERSHED CITIZEN SCIENTIST TRAINING

Citizen Scientists conducted training on water quality testing, water chemistry, river ecology, and invasive aquatic plant identification. New volunteers were recruited from Ashby and Dunstable. NRWA responded to citizens in the GLCF service communities who were concerned with the water chestnut plants growing in local waterways.

THE WESTFORD FUND COMMUNITY FUND

The Westford Fund is directed at providing long-term sustainable support of Westford nonprofits and assisting small businesses. This fund is advised by concerned community members who generate awareness, raise funds, and recommend nonprofit recipients for funding.
Budget Buddies helps low-income women become more economically self-sufficient and transform their lives by teaching them core money-management skills and pairing them with personal financial coaches.

With support from grant funding via the Greater Lowell Community Foundation, 49 teens from the Boys & Girls Club of Greater Lowell participated in a substance abuse prevention workshop led by Laninnie Emonds of the City of Lowell. The focus of the discussion was on the dangers of abusing prescription medication.

The GLCF funded a Discretionary Grant request in support of The Nature Connection's programs combining seasonal natural materials, live animals, and hands-on activities with elders to connect individuals with nature's capacity to heal, teach, and create joy.
Leaders in Lowell is a speaker series founded by Bridget Provost & Daniel Russell as freshmen in high school in early 2017. Leaders in Lowell aims to connect those in the Lowell and Greater Lowell community with inspirational leaders with the intention that they will be inspired to become more involved in their community and become more engaged.

“It has been such a privilege to work with the GLCF. Their help has been invaluable in educating, inspiring, and connecting young people with information, leaders, and each other around the community.”

- BRIDGET PROVOST & DANIEL RUSSELL

On October 3, 2018 Marty Meehan, the President of the University of Massachusetts, spoke with Leaders in Lowell.
MERRIMACK REPERTORY THEATRE
GLCF AGENCY FUND

Merrimack Repertory Theatre (MRT) celebrates 40 years this season as the Merrimack Valley’s professional theatre. With a steadfast commitment to contemporary voices and new plays, MRT produces seven works, including several world premieres, each season.

“The region looks to the Greater Lowell Community Foundation as a guide for philanthropy and community engagement.”

- BONNIE BUTKAS, MRT EXECUTIVE DIRECTOR

COMMUNITY INVESTMENT
Nonprofit Agency Endowment Funds

119 Gallery Endowment Fund
Angkor Dance Troupe Endowment Fund
Anita Moeller Endowment Fund for Acre Family Day Care
Alexander C. Anton and Charles J. Antonopoulos Fund for the International Institute of Lowell Endowment Fund
Center for Hope and Healing Endowment Fund
Challenge Unlimited at Ironstone Farm Endowment Fund
Coalition for a Better Acre Endowment Fund
Community Teamwork Endowment Fund
Cultural Organization of Lowell Endowment Fund
Friends of Lowell High School General Scholarship Endowment
Get There, Start Now Fund
Girls Incorporated of Greater Lowell Endowment Fund
Greater Lowell Community Foundation Endowment Funds
Greater Lowell Technical High School Fund
Goodwill Industries of Merrimack Valley Endowment Fund
House of Hope Endowment Fund
LifeLinks Endowment Fund
The Fund for Lowell Catholic High School (LCHS)
Lowell Association for the Blind Endowment Fund
Lowell Historical Society Centennial Fund
Lowell Humane Society Endowment Fund
Lowell Festival Foundation Funds
Lowell Parks and Conservation Trust Endowment Fund
Massachusetts Alliance of Portuguese Speakers Endowment Funds
Merrimack Repertory Theatre Endowment Funds
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
Paul Center Endowment Fund
Recreational Adult Resource Association of Greater Lowell
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

A permanent endowment fund gives organizations the opportunity to create a fund that generates investment income, year after year. The permanence of an endowment fund is both appealing and reassuring to donors and nonprofit boards who seek the enduring value of a dedicated source of income to support the organization they love, today and forever.
BOB AND CAROLYN GREGOIRE  
DONOR ADVISED FUND

In 2018, Bob and Carolyn Gregoire of Westford established an endowed donor advised fund at the Foundation. A donor advised fund at GLCF is simple to establish, allowing donors to easily manage their giving without the burden of running a private foundation. GLCF handles all the investment, administrative and grantmaking work and complies with IRS guidelines.

“Giving our time, talent and treasures to the community we love is so important to our family. Starting the Gregoire Charitable Fund at the GLCF was an easy and logical way to endow our giving.”

- BOB GREGOIRE

COMMUNITY INVESTMENT

New Funds

- Aiken Street Bridge Lighting Project
- Butler Monument Fund
- Community Capital Fund
- Sithsuon Chan Scholarship
- Chelmsford Community Fund
- CMD Women’s Engineering Scholarship
- Ernie Descheneaux Memorial Scholarship Fund
- Thomas S. Deveau Memorial Fund
- Franco American Stations and Grotto
- Free Soil Arts Collective
- Get There, Start Now Fund
- Bob and Carolyn Gregoire Charitable Fund
- GLCF Community Needs Fund
- John F. and Wanda K. Gregory Theater Fund
- Felicia May Johnston LHS Architecture Scholarship Fund
- Kerouac Park
- Leaders in Lowell
- Lowell Welcoming Week
- Rodger F. Martin Sr. Scholarship Fund
- Deolinda Mello Scholarship Fund
- Ann M. O’Donnell Scholarship Fund
- Recreational Adult Resource Association of Greater Lowell, Inc. Fund

Foundation Donors

The generous support of private foundations is essential to furthering our work in the community.

Anonymous  
A.M.S.I. Foundation  
Battles Foundation, Inc.  
Demoulas Foundation  
Eastern Bank Charitable Foundation  
GE Foundation  
Greater Lowell Technical High School Charitable Foundation  
Henry C. & Audrienne Murray Foundation  
Joseph P. Donahue Charitable Foundation Trust  
Lowell Festival Foundation  
Richard K. and Nancy L. Donahue Charitable Foundation Trust  
Theodore Edson Parker Foundation  
Thibault Foundation

Members of the Free Soil Arts Collective, their mission is to create and support artistic works that amplify and strengthen the voices of underrepresented communities.
NETSCOUT HEART OF GIVING GRANTS
BUSINESS PHILANTHROPY

In 2018, Netscout Systems awarded its fourth Heart of Giving $10,000 grant through the Greater Lowell Community Foundation to Rise Above Foundation, a nonprofit dedicated to providing Massachusetts children in foster care with enriching experiences, to expand services in Lowell.

“Through NETSCOUT’s Heart of Giving program and our partnership with the Greater Lowell Community Foundation, our employees are actively engaged in the philanthropic process, helping to build strong relationships with nonprofits in our community.”

- KAREN MCCLOSKEY, NETSCOUT
PLANNING FOR THE FUTURE

Everyone has a legacy. What’s yours?

Your legacy can be shaped to support the causes you care about now and provide financial and estate savings.

To discuss creating a personalized estate plan that supports issues important to you, please contact the Greater Lowell Community Foundation.

LEAVING A LEGACY

Individuals who make a commitment to Greater Lowell’s future through a planned gift or bequest are invited to join the Legacy Society of the Greater Lowell Community Foundation. Legacy Society members have named the GLCF in their wills, qualified retirement plans, life insurance policies, trusts or pooled life income funds.

WOMEN WORKING WONDERS FUND

Bringing Women Together To Shape The Future

Founded and funded by women in 2004, the Women Working Wonders Fund, a permanently endowed fund of the Greater Lowell Community Foundation, allows women to take advantage of their unique motivation to impact their community. Through efforts of their dynamic membership and spectacular events like their annual Power of the Purse evening, they raise significant funds to support causes that impact the lives of area women and girls.

WWW provides annual grants in three key areas that:

1. Assist Women in Transition
2. Provide Leadership Development
3. Contribute to the Beautification of the Environment

Visit www.womenworkingwondersfund.com to learn more.

At the 15th anniversary of the Women Working Wonders (WWW) Fund, Planning Committee and Trustees gathered at Vesper Country Club where it was announced they had exceeded their fund goal of $1 million.

You can give now through a fund at the Foundation or give later through a planned gift or bequest. The Community Foundation has the expertise and the resources to accept even the most complicated gifts.
### 2018 Statement of Financial Position

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and investments</td>
<td>$35,023,620</td>
</tr>
<tr>
<td>Property, equipment - net</td>
<td>$1,336</td>
</tr>
<tr>
<td>Other assets - net</td>
<td>$35,205</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>$35,060,161</strong></td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable / accrued expenses</td>
<td>$37,924</td>
</tr>
<tr>
<td>Grants payable</td>
<td>$6,000</td>
</tr>
<tr>
<td>Charitable gift annuities</td>
<td>$1,640</td>
</tr>
<tr>
<td>Fiscal agent and agency endowment funds</td>
<td>$3,940,856</td>
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<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>$3,986,420</strong></td>
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<table>
<thead>
<tr>
<th>NET ASSETS</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Total net assets</td>
<td>$31,073,741</td>
</tr>
<tr>
<td>Total liabilities and net assets</td>
<td>$35,060,161</td>
</tr>
</tbody>
</table>

### 2018 Statement of Activities

<table>
<thead>
<tr>
<th>SUPPORT AND REVENUE</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions, grants and gifts</td>
<td>$2,786,735</td>
</tr>
<tr>
<td>Investment income</td>
<td>-$1,825,244</td>
</tr>
<tr>
<td>Donated goods and services</td>
<td>$10,139</td>
</tr>
<tr>
<td><strong>Total support and revenue</strong></td>
<td><strong>$971,630</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>$2,652,325</td>
</tr>
<tr>
<td>Fundraising and development</td>
<td>$156,555</td>
</tr>
<tr>
<td>General and management</td>
<td>$222,990</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>$3,031,870</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CHANGE IN NET ASSETS</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NET ASSETS AT BEGINNING OF YEAR</strong></td>
<td><strong>$33,133,981</strong></td>
</tr>
<tr>
<td><strong>NET ASSETS AT END OF YEAR</strong></td>
<td><strong>$31,073,741</strong></td>
</tr>
</tbody>
</table>

### FINANCIAL STEWARDSHIP

The goal of the Foundation’s investment program is to preserve and enhance the value of donor gifts, maintain capital for the future, and meet community needs today. To accomplish this goal, we sustain a diversified portfolio overseen by multiple managers.

<table>
<thead>
<tr>
<th>GLCF Endowed Funds Return (through 12/31/18)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 1 Yr. (5.4%)</td>
</tr>
<tr>
<td>• 3 Yr. +6.6%</td>
</tr>
<tr>
<td>• 5 Yr. +4.6%</td>
</tr>
</tbody>
</table>

### Foundation Donors

The generous support of private foundations is essential to furthering our work in the community.

We appreciate our founding Foundations:

- The Theodore Edson Parker Foundation (Moses Greeley Parker Foundation and Mary Greeley Parker Morrison Foundation) for their initial and continued support.
- Jessie B. Cox Charitable Trust Fund
- Massachusetts Environmental Trust

In 2018, Northeast Legal Aid received a $15,000 grant to help with the Caretakers of Children at Risk Project.