



2015 ANNUAL REPORT

Message from the CEO & Board President



Maryse Wirbal
CEO

Each year we are humbled by the outpouring of support from the Greater Nashua community – its residents and businesses – who generously support the agency’s mission to assist individuals and families transition from crisis to self-sufficiency.

We specifically would like to thank our Gold Partner: BAE Systems, as well as Silver Partner: Cityside Management and Bronze Partners: Bellwether Community Credit Union, Lowell Five, and Triangle Credit Union. Thank you for your continued support in helping us to achieve our mission of transforming lives.

We had a very successful year from a fundraising perspective. Our first Harvesting Change celebration at LaBelle Winery wrapped up our 28th Annual Penny Drive. Tickets for the event, which included a Murder Mystery Dinner, sold out quickly. Coupled with our annual Gourmet Festival, the agency exceeded budgeted revenue goals and effectively managed expenses.

The agency’s success certainly lies in the heart of its staff. Their dedication to our mission and those depending on our help is remarkable. They work tirelessly to provide case management for and advocate on behalf of our clients, promote the mission of the agency, and provide sound fiscal management to ensure the funds entrusted with the agency are used wisely.

We would also like to thank the Board of Directors for their tireless commitment to the Front Door Agency in giving of their time, talents and financial resources. I would especially like to recognize outgoing board members Tom Boucher, Mike Gonzales and Chris Malloy for their years of service. They have contributed much to the agency including Tom and Mike’s service as President and eight-year board terms.

The support of our donors, business partners, staff and Board of Directors allowed The Front Door Agency to serve a record number of families in need by providing them with basic necessities.

Rent assistance, heat, electricity, security deposits, auto repair, gas cards, prescriptions and other miscellaneous items help ensure that families can remain in permanent housing and maintain employment, bringing stability and dignity to their lives.



Erin Almeda
Board President


We are especially proud of the mothers in our transitional housing program who work very hard with our case managers to bring stability to their lives.

A basic expectation of women in the program is that they enroll in classes to further their education. In addition, many of them work full or part time to achieve their goal of becoming self-sufficient members of our community.

Many mothers and their young children enter the program with nothing more than a desire to improve their lives and the changes we see are transformational!

The Front Door Agency does wonderful work in our community and leaves an indelible mark on the lives of our clients. Your support truly does make a difference and for that we thank you.


Maryse Wirbal, CEO


Erin K. Almeda, Board President

PROGRAM HIGHLIGHTS

Our Integrated Programs Improve Lives in the Community.

Prevention & Intervention of Homelessness

Many times a family has experienced a temporary setback and all they need is “one touch” to get back to independence. We provide one-time or short-term rent and mortgage subsidies and housing placement services for individuals and families in crisis. Preventing homelessness is much more cost effective and less disruptive to families than dealing with homelessness once it has occurred.

Permanent Affordable Housing

The Front Door Agency owns a six-unit property known as Shattuck Place. With this purchase three years ago, we were able to diversify our housing portfolio and offer permanent, affordable housing opportunities to families in need.

Financial Literacy

We offer a five-week basic financial education program free to the community, twice each year. Presented by financial experts from the community, the series is based on the belief that understanding money management is key to achieving



Crisis Advocacy & Resource Education (CARE)

Many individuals and families need only a one-time support to maintain financial self-sufficiency during a crisis. The Front Door Agency offers assistance with car repairs, Medical and dental expenses and other basic needs to qualified applicants — making it easier for them to stay working.



Transitional Housing

The Front Door provides singles mothers and children facing homelessness with affordable housing options and comprehensive support services.

Our three-phase program emphasizes life skills and education. Each year women graduate with certifications and degrees, along with valuable parenting and life skills. They are able to provide for their own families and in many cases, to give back to the community.



PROGRAM OUTCOMES

Moving Toward Independence

After one year in our Transitional Housing program, 70% of women showed improvement in at least 1/3 of the self-sufficiency measures (at right).

TRANSITIONAL HOUSING

We measure each client's progress in 15 areas:

- Income
- Employment
- Housing
- Food
- Childcare
- Children's Education
- Adult Education
- Legal Issues
- Health Care
- Life Skills/Program Participation
- Mental Health
- Substance Abuse
- Family Relations—Parent/Child
- Transportation
- Community Involvement

PREVENTION AND INTERVENTION OF HOMELESSNESS

- 100% of households receiving assistance through this program in FY15, achieved immediate housing stability.
- 82% of households receiving assistance did not experience an episode of homelessness within the following 12 months.
- 95% of clients receiving security deposit assistance (66 units/159 people) maintained their housing for at least one year.

EDUCATION

The Front Door Agency was pleased to award two scholarships in 2015 from the **Dr. Ronald J. Kraus Memorial Scholarship Fund**. Two women in our Transitional Housing Program, Heidi and Raechel, each received \$2,000 toward their educational expenses.

For more information about the fund, please visit www.frontdooragency.org



“I enjoy knowing that my efforts contribute to the success of the individuals enrolled in the Front Door Agency's exceptional programs. The changes in their families are real and make a big difference, not only to the adults but also to the children.”

— Dave McGinley, Board Member

A LIFE TRANSFORMED



“ A big part of my success has been the many caring people who believed in me when I didn’t even believe in myself.”

IN NICOLE’S OWN WORDS

It’s been a long journey, but I’m proud to say I am now supporting myself and my family on my own. A big part of my success has been the many caring people who believed in me when I didn’t even believe in myself.

When I first came to the Front Door Agency’s Transitional Housing Program, I was leaving an abusive relationship. My abuser had isolated me from my family and left me feeling scared, anxious and unsure about our future. At the time, I didn’t have career goals; I just wanted to be safe and to keep my daughter safe.

It took a while, but eventually I earned a bachelor’s degree in social work from Bridgewater State University with a 3.89 GPA. I am now a licensed social worker for the Massachusetts Department of Children and Families and in May 2015, I moved my family into a brand new home of our own.

I know I could not have achieved all this without strong support from the Front Door Agency. The gift of education changed my life!

“ Words cannot express how fulfilling my board membership has become with the Front Door Agency. The fact that our clients have to be vested in themselves is so important. It has been so rewarding to see the many success stories.” — Karen Carlisle, Board Member



OUR PROPERTIES - 27 TOTAL UNITS



Our Main Office at 7 Concord St., Nashua



**The Norwell House—acquired in 2001
Serves eight families in Phase 1 (Stabilize Phase)**



**Amherst Street—acquired in 2011
Serves two families in Phase 3 (Flourish Phase)**



**Shattuck Street—acquired in 2012
Six units of Permanent Affordable Housing**



**Caroline's House—acquired in 1994
Currently undergoing much-needed renovations
Serves four families in Phase 2 (Transform Phase)**



**Victory House on Vine Street—acquired in 1999
Serves five families in Phase 2 (Transform Phase)**

The Agency also serves two families in units sub-leased below market rents from area landlords.

OUR 2014-15 PARTNERS

BAE SYSTEMS

www.baesystems.com

GOLD PARTNER

For more than five decades, BAE Systems has remained committed to supporting the community as they develop advanced technology to protect our nation. We are pleased that they support the Front Door Agency as a Gold Partner. In addition to their corporate financial commitment, many BAE employees are actively engaged in our Adopt-a-Family Christmas Program. Last year they personally provided brighter holidays for 275



www.citysidecorp.com

SILVER PARTNER

Cityside Management Corporation has earned a highly regarded position in REO asset management over the last 15 years and now manages over 100,000 properties in more than 40 states.

Since its inception, the company has recognized its social responsibility in the communities they serve. They have been a generous corporate partner to the Front Door

BRONZE PARTNERS



Bellwether Community Credit Union, in business for more than 90 years, continues to thrive in the financial services industry by "listening to customers" and by actively engaging in the communities they serve. The Front Door Agency is pleased to have their strong support.

www.bccu.org



Enriching the community is a core belief of Triangle Credit Union. They offer a full array of financial services and products to more than 40,000 members in New Hampshire. We are proud to have their support for our mission.

www.trianglecu.org



Lowell Five Savings

Bank has been a part of the community for more than 160 years. The bank prides itself on offering custom-tailored financial products and services and also gives generously to organizations such as the Front Door Agency.

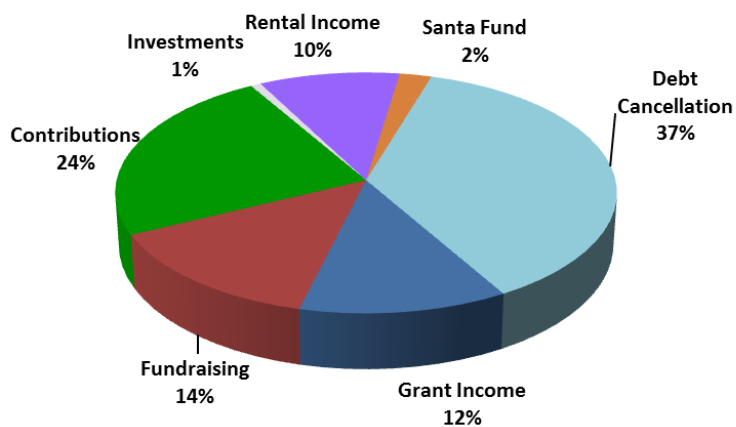
www.lowellfive.com

MEDIA AND COMMUNITY PARTNERS



Year in Review

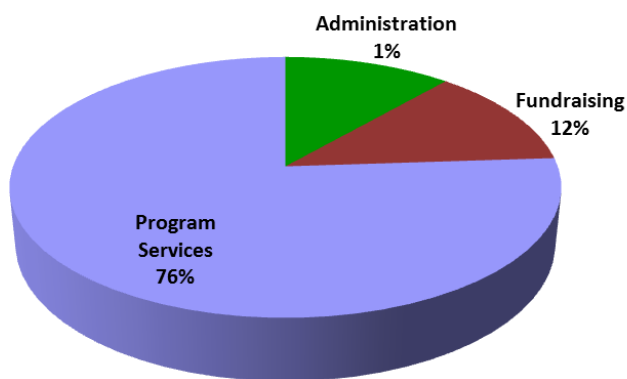
TOTAL REVENUE



REVENUE

Grant Income	\$196,446
Fundraising	229,039
Less cost of	(5,100)
Direct Benefit to Donor	
Contributions	280,978
Investment Income	11,696
Rental Income	161,853
Santa Fund income	36,777
Mental health services	2,786
Miscellaneous income	5,393
In kind donations	100,022
Cancellation of debt	<u>595,985</u>
TOTAL REVENUE	\$ 1,610,482

TOTAL EXPENSES



EXPENSES

Administration	114,842
Fundraising	124,990
Program Services:	
Transitional Housing	534,712
Direct Services	<u>226,874</u>
TOTAL EXPENSES	<u>1,001,418</u>
Increase in Net Assets	609,064
NET ASSETS, Start of Year	<u>592,445</u>
NET ASSETS, End of Year	1,201,509

“

I get tremendous satisfaction knowing that the energy I put into the Front Door Agency makes a memorable and positive impact in the community.” — Jed Anderson, Board Member



Year in Review

ASSETS

CURRENT ASSETS

Operating cash & cash equivalents	\$325,356
Endowment marketable securities	559,284
Promises to give	28,620
Endowment promises to give	10,067
Client receivables—HHARLF, HSGP, RLF	132,854
Miscellaneous receivables—State of NH HSGP	3,266
Other current assets	3,136
TOTAL CURRENT ASSETS	1,062,583

PROPERTY & EQUIPMENT

Land, building & improvements	1,965,825
Leasehold improvements	56,941
Equipment & furniture	41,957
TOTAL PROPERTY & EQUIPMENT	2,477,964
Less accumulated depreciation	(686,910)
	1,377,813
Other assets—cash restricted	37,568
TOTAL ASSETS	2,477,964

LIABILITIES & NET ASSETS

CURRENT LIABILITIES

Notes payable, current portion	7,100
Accounts payable	18,416
Security deposits	10,330
Deferred revenue	31,651
HHARLF & HSGP vouchers outstanding	164,223
	231,720
NOTES PAYABLE, net of current portion	1,044,735

NET ASSETS

Unrestricted	850,326
Temporarily restricted	62,268
Permanently restricted	288,915
	1,201,509
TOTAL LIABILITIES & NET ASSETS	2,477,964

Board of Directors 2014-15

Executive Committee

President

Mrs. Erin Almeda
Concord Hospital

President-Elect

Mr. John Ziemba
Triangle Credit Union

Vice President

Mr. Jared Anderson
Weisman, Tessier, Lambert

Secretary

Ms. Suzanne Beaubien
Bellwether Community Credit Union

Treasurer

Ms. Jessica Ackerman
Deloitte & Touche

Immediate Past President

Mr. Michael Gonzales
Citizens Bank

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Mrs. Karen Carlisle Crowne Plaza Nashua	Ms. Linda Lafleur MESH Agency
Mr. John Chase Retired BAE	Mr. Chris Malloy Community Events
Ms. Karin Duchesne The Nashua Bank	Mr. Mike Martinez Cityside Management
Mr. Zachary Duprey The Provident Bank	Mr. David S. McGinley Burstpoint Network
Mr. Nick Frasca Frasca & Frasca Law	Ms. Beth Needham Eaton & Berube
Mr. Cory Hussey Stanley Elevator	Rev. Dr. Robert Odierna Church of Good Shepherd
Mr. Kip Jackson Pegasus Systems	Mr. Robert Shaw Texas Instruments
Mr. Robert Kennedy BAE Systems	

*Welcome new board members in July 2015:
Jacqueline Clancy, Paula Farrer and
Meagan Pollack.*

Leave a Legacy with Planned Giving

We would like to invite you to consider the Front Door Agency in your will or life insurance plans. To learn more about how you can make a lasting gift and invest in the future of our community, please visit www.frontdooragency.org/giving.

THANK YOU TO OUR GENEROUS DONORS! YOU ARE TRANSFORMING LIVES.

*The following individuals and organizations supported the Front Door Agency during the 2015 fiscal year at a level of \$500 and above. Our sincere thank you to **all** of our donors; a contribution in any amount makes a big difference to people in need. Learn more about the impact of your gift at www.frontdooragency.org/giving.*

Able Moving and Storage	Conway Office Solutions	Mr. Cory Hussey
Mr. and Mrs. Nicholas Ackerman	Dartmouth-Hitchcock	Ideal Concrete Block
Agnes M. Lindsay Trust	Daughters of Isabella	Mr. Kip Jackson
Mr. and Mrs. Dave Almeda	Ms. Marilyn Day-Lewis	J. Lawrence Hall Company
Amherst Junior Women's Club	Mr. and Mrs. Daniel DellaCamera	Kalil & Kress Family & Cosmetic Dentistry
Mr. and Mrs. Jared Anderson	Mr. Rick Dowd	Mr. and Mrs. Robert Kennedy
Mr. Scott Anderson & Ms. Donna Roy	Ms. Karin Duchesne	Ms. Donna Kraus
Mr. and Mrs. Carl Andrade	Mr. Zachary Duprey	Kripalu Center for Yoga & Health
Anrik Irrigation	Eastern Bank	Ms. Amy LaBelle
Ms. Karen Archambault	Eaton & Berube Insurance	LaBelle Winery
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Mr. Danny Barnum	Mr. and Mrs. John Farrer	Mr. and Mrs. Richard Lovering
Bausch Articulating Papers, Inc.	Mr. and Mrs. Burns Fisher	Lowell Five Savings Bank
Ms. Sue Beaubien	First Church, UCC	Mr. and Mrs. Michael Lozeau
Ms. Eileen Beckhardt & Mr. Ben Freedman	Fit It In Fitness	LPL Financial
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Bellwether Community Credit Union	Flynn Construction Corp.	Mr. Chris Malloy
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Mr. and Mrs. Richard Binder	Frasca & Frasca, P.A.	Ms. Jane Marlowe
Bishop's Charitable Assistance Fund	Mr. and Ms. Nick Frasca	Mr. and Mrs. Michael Martinez
BJ's Charitable Foundation	Freedom CAD Services, Inc.	Matchbox Group
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Mr. and Mrs. Thomas Boucher	G.M. Roth Design Remodeling	Ms. Lynn McCartney
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Mr. and Mrs. James Burgoyne	Getz Charitable Trust	Mr. and Mrs. David McGinley
Mr. and Mrs. Brian Cahill	Mr. and Mrs. Michael Gonzales	Mr. David McLaughlin
Mrs. Karen Carlisle	Mr. and Mrs. Michael Gould	Mr. and Mrs. Marty McLaughlin
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Mr. and Mrs. John Chaput	Mr. Daniel Griffin	Ms. Melissa Moyer
Mr. and Mrs. John Chase	Ms. Janet Griffin	Mr. and Mrs. William McIntyre
Mr. James Chilton and Ms. Rachel Simone	Mr. Stephen Gronberg	Merrimack County Savings Bank
Christ the King Lutheran Church	Hanover Insurance Co.	Dr. Nader Moavenian, DDS, PA
Church of the Good Shepherd	Harbor Group	Mr. and Mrs. Jim Montine
Citizens Banks	Harvard Pilgrim Health Care Foundation	Morin's Landscaping
City of Nashua	Mr. and Mrs. James Healy	Mr. and Mrs. Loren Morse
Cityside Management	Ms. Lyn Healy	Mr. and Mrs. Paul Mosley
Collins Flowers	Horne Family Charitable Foundation	N.E. Patriots Foundation
Mr. Peter Collins	Mr. Christopher Howard	Nash Foundation, Inc.
Congregational Church of Amherst	HSN Cares	Mr. and Mrs. Scott Needham
Mr. and Mrs. Jay Connor	Mr. and Mrs. Charles Hugo	New Hampshire Fisher Cats
Dr. & Mrs. Mark Constantian	Hunt Community	New Hampshire Women's Foundation

NH Charitable Foundation
 NH Healthy Families
 NH Orthopaedic Center
 NTI Data Products
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 Rev. and Mrs. Robert Odierna
 Ms. Kathryn Olsen
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 St. Joseph's Hospital
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 Stanley Elevator Company
 State of New Hampshire
 Ms. Cheryl Steenbeke
 Mr. James Steiner and Ms. Audrey Augun
 Ms. Kathy Stockwell
 Mr. and Mrs. Michael Tabacsko
 Tamposi Foundation, Inc.
 Mr. and Mrs. Doug Taylor
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 TD Charitable Foundation
 The Lawn Dawg
 The Provident Bank

The Telegraph
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 Town of Merrimack
 Triangle Credit Union
 Tyngsboro Sports Center
 UBS Matching Gift Program
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 United Way of Massachusetts Bay & Merrimack Valley
 United Way of Rhode Island
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 Ms. Sandra Vogel
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 Mr. Frank Vumbaco
 Walt Disney World
 Wesbell Electronics
 WH Bagshaw Company, Inc.
 Williams Wealth Management
 Mr. and Mrs. Gary Wingate
 Winer and Bennett, LLP
 Mr. and Mrs. Jeff Wirbal
 Mr. and Mrs. Michael Woessner
 YMCA of Greater Nashua
 Mr. and Mrs. John Ziemba
 Zulu Nyala Group

HOW YOU CAN HELP

- “Adopt” a child for the holidays.
- Give to our Annual Fund.
- Ask your company about matching gifts.
- Remember the Front Door Agency in your Estate Planning.
- Ask us about Legacy Giving.
- Donate in-kind gifts of personal care items and household supplies — or run a drive to collect them.
- Participate in our special events.
- Take part in our Birthday Wishes program for children living in Transitional Housing.
- Volunteer to babysit for single mothers in our program.
- Help with general office support.
- Help with general maintenance or perform apartment inspections at our properties.
- Be an ambassador for the Agency and share the great work we do!

OUR SPECIAL EVENTS



Our Murder Mystery event at LaBelle Winery was a big part of our Harvesting Change Campaign, which raised \$40,000.



Volunteers — including this group of students—are at the heart of our unique Penny Drive, now in its 28th year.



With strong community support, our 27th Annual Gourmet Festival & Auction raised nearly \$140,000 to support our programs.

*With your generous support, the Front Door Agency
continues to transform lives in our community.*

We invite you to read our Annual Report to see how you are making a difference.



Visit us at
frontdooragency.org

Find us on
facebook and twitter.



Address Service Requested

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Nashua, NH 03064



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