



the
FRONT DOOR

Your Path to Self-Sufficiency



ANNUAL REPORT 2016

President's & CEO's Message



Maryse Wirbal, CEO

Nashua is home to over 87,000 people. While some households are strong and vibrant, others are dealing with poverty, homelessness, and chronic health conditions. But something that all households share

together is hope—hope for a better life for their children, and hope for a stronger community. Together, we have the power to help keep that hope alive and make progress in battling poverty.

We have the power to expand opportunities for all families living in Greater Nashua. There is a tremendous amount of work to be done, but the numbers are with us. Hundreds of generous people and organizations who have invested in this Agency are making a difference and helping families to stabilize, transform and ultimately flourish—making Greater Nashua better every day.

We are so fortunate to have **BAE Systems** as a Platinum Partner; **Cityside Management** and **Triangle Credit Union** as Silver Partners; and **Bellwether Community Credit Union**, **Lowell Five** and **Mesh** as Bronze Partners. These businesses understand the importance of giving back.

In addition to these wonderful partners, hundreds of other households, civic organizations, businesses and religious organizations work with us to support innovative efforts in Nashua to help families reach their potential. Each year, more people join in this good work.

Our fundraising endeavors, including our 28th Annual Gourmet Festival and our 2nd Annual Harvesting Change events, exceeded budget revenue goals. The Agency's success certainly lies in the heart of its Board of Directors and staff. Their dedication to our mission and those who need our services is admirable. They work tirelessly to provide sound fiscal management in order to serve as many families as possible who are experiencing a crisis to return to self-sufficiency. To this end, we would like to thank Karin Duchesne for her Board service over the last three years.

This past year we added a new program called Rapid Rehousing and we completed a new strategic plan that charts the course for the Agency over the next four years. Key components of the plan are sustainable growth, reduction in homelessness and the expansion of our mission and brand awareness.



John Ziemba, Board President

We are excited to work towards achieving viable, sustainable growth that benefits all of our stakeholders through property expansion, program expansion and improvement in infrastructure efficiencies. With collaboration of community and business partners, our clients will achieve greater confidence, skills and job opportunities, thus resulting in more families flourishing.

As we increase our offering of affordable housing stock, families will stabilize and transform quicker, allowing them more accessibility to our programs and reducing the number of homeless families in the community. This has become even more evident as the average rent for a 2-bedroom apartment in Nashua is currently \$1,336 a month. Through increased community partnerships and increased client success, the Front Door will achieve a level of excellence that will serve as a role model to others, attracting a growing number of supporters. But we can't do it alone.

With every person who invests in the Front Door Agency, the power of many grows a little stronger. And Greater Nashua gets a little better. Thank you for being part of it.

A handwritten signature in black ink, reading "Maryse Wirbal".

Maryse Wirbal, CEO

A handwritten signature in black ink, reading "John Ziemba".

John Ziemba, Board President

Board of Directors

EXECUTIVE COMMITTEE

PRESIDENT

Mr. John Ziemba
Triangle Credit Union

PRESIDENT ELECT

Mr. Jed Anderson
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VICE-PRESIDENT

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Mrs. Jessica Ackerman
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IMMEDIATE PAST PRESIDENT

Mrs. Erin Almeda

CHIEF EXECUTIVE OFFICER

Mrs. Maryse Wirbal
Front Door Agency, Inc.

BOARD OF DIRECTORS

Mrs. Karen Carlisle
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Mr. John Chase
Retired BAE Systems

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Mrs. Beth Needham
The Hanover Group

The Rev. Dr. Robert Odierna
Church of the Good Shepherd

Ms. Meagan Pollack
Curriculum Associates, Inc.

Mr. Robert Shaw
Texas Instruments

*Welcome to new board members joining us in 2016-17:
Molly Kepner, Suneela Mistry, Jeff Monahan and Walter Razzaboni, Jr.*

WE PUT HOUSING FIRST

An Affordable, Safe Home Is Key To Financial Stability



TRANSITIONAL HOUSING

The Front Door provides single mothers and children facing homelessness with affordable housing options and comprehensive support services. Our three-phase program—stabilize, transform and flourish – 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.

This past year, four moms graduated with degrees, certifications, or licensures. All four found employment in their fields including marketing, medical coding and billing, business management, and dental assisting. Also a former program graduate donated \$5,000 to the Agency to thank us for all we did for her and her family years ago!

PREVENTION & INTERVENTION OF HOMELESSNESS

With high housing costs in the region, many working families in financial crisis find themselves struggling to pay the rent or save for a security deposit loan. Our Agency provides one-time or short-term rental and mortgage assistance as well as security deposit loans to qualifying individuals.

RAPID REHOUSING PROGRAM

In fiscal year 2016, The Front Door received federal grant funding to establish a Rapid Rehousing Program. This initiative is targeted to people on the verge of homelessness or already homeless. The goal is to quickly stabilize the individual or family by helping them to find affordable housing and then to provide financial assistance and intensive six-month case management so they are able to remain safely housed while working on financial improvement goals.

PERMANENT AFFORDABLE HOUSING

The Front Door Agency owns a six-unit property known as Shattuck Place. This unit allows us to offer permanent, affordable housing opportunities to qualifying families in need.

“The best thing I got from the [Transitional Housing] program was hope. I felt it when I walked through the door and thought ‘maybe someday I’ll have a front door of my own.’”
—Kendra, Transitional Housing Mom

OUR INTEGRATED PROGRAMS IMPROVE LIVES

Education and Advocacy Are Critical Components

HOLIDAY WISHES PROGRAM

The Front Door Agency provides toys, warm clothing, and a meal for children in need during the holidays. Thanks to the generosity of many holiday “adopters” in our community – including BAE Systems, Church of the Good Shepherd and many other organizations and individuals, along with support from the Telegraph Santa Fund – we brought brighter holidays to 971 children in fiscal year 2016.

FINANCIAL LITERACY

The Agency offers a five-week basic financial literacy program free to the community, twice each year. Beginning in spring 2016, Santander Bank joined with Triangle Credit Union and Provident Bank to offer their financial experts as presenters for this program. This series is based on the belief that understanding money management is key to achieving financial independence.

INDIVIDUAL DEVELOPMENT ACCOUNT (IDA)

IDA is a “matched” savings account designed to help low-income and low-wealth families accumulate more money for education, home ownership and small business development. The Front Door administers this program in our region for the Community Loan Fund. Qualified applicants can have their savings matched on an 8:1 ratio – for every dollar saved, the participant receives an additional \$8, up to a maximum of \$4,000.



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 – in some cases, making it easier for them to stay working.

“In today’s world, we are faced with let downs and disappointments daily. But then there are miracles like the Front Door Agency’s Christmas program and individuals like you that let me know there is still beauty in humanity. Thank you.”

—Nicole, Mother of four



A LIFE TRANSFORMED

**“I LOVED MY SON,
BUT MY ADDICTION
WAS SO STRONG, I
COULD BARELY TAKE
CARE OF MYSELF.”**

Growing up, Meghan was a great student who ran high school track and enjoyed horseback riding and time with her family. But her life took an unexpected turn in her senior year when she was diagnosed with Lyme Disease, leading to chronic pain and an addiction to prescription pain medication. From there, her addiction progressed to opioids without her parents even being aware of it.

As addiction took control of her life, Meghan alienated herself from her family and friends and eventually she lost custody of her infant son, Alex. “I loved my son, but my addiction was so strong, I could barely take of myself,” she says, recalling that painful and terrifying time in her life.

Today, after graduating from our program, Meghan is drug-free, working full-time in a career she loves and living independently. She now serves as a sponsor to other women struggling with addiction. The remarkable changes in her life took courage, motivation and intensive support – something she found in the Front Door Agency’s Transitional Housing Program.

“I honestly don’t know if I would be here today if it wasn’t for the help I received from the Front Door Agency,” she says. “The staff was amazing and I was given the tools and the guidance I needed to stand on my own for the first time and take responsibility for myself and Alex. I can’t thank you enough!”

A close-up photograph of a young child, likely a toddler, wearing a black knit beanie and a grey hooded jacket. The child is looking upwards and slightly to the right with a thoughtful or hopeful expression. The background is a blurred outdoor setting with a building and trees.

"The best thing the Front Door Agency did for my family was to give Alex his mother back."



CLIENT STORIES



IF IT WASN'T FOR THE FRONT DOOR, MY FAMILY WOULD HAVE ENDED UP HOMELESS."

Marta and Tom were facing eviction from their apartment after their family of three unexpectedly grew to a family of six in one year. They had gained custody of a niece and nephew whose mother had passed away and in the same time period, Marta gave birth to their second child. As a result, the family fell behind on their expenses. The Agency was able to provide rental assistance and stop the family from being evicted. "If it wasn't for the Front Door, my family would have ended up homeless," says Marta. "I can't thank you enough for giving us a chance to get back on our feet."



I DON'T THINK I WOULD HAVE BEEN ABLE TO GO BACK TO SCHOOL WITHOUT THIS HELP."

Jill is a single mother and one of 9 participants in our IDA program – which matches funds towards a higher education degree at a rate of 8:1. She currently works nights and is pursuing a bachelor's degree in nursing during the day while a family member watches her toddler. "I'm so grateful to the Front Door for offering this program. I don't think I would have been able to go back to school without this help and I know my student loans will be more affordable."



I RECEIVED THE SUPPORT AND ENCOURAGEMENT I NEEDED TO FIND AN APARTMENT AND STABILIZE MY FINANCES."

Linda, age 60, was on the verge of homelessness following a divorce that left her with no financial resources and no roof over her head. She had some income from social security and a part-time job – but she desperately needed a place to live and time to re-establish herself. In less than one month, we were able to find Linda an affordable one-bedroom apartment and direct her to our financial literacy program. Linda now lives within a budget, is able to support herself without rental subsidies and even finds time to volunteer at a local organization.

OUR SPECIAL EVENTS



GOURMET FESTIVAL AND AUCTION

Our 28th Annual Gourmet Festival & Auction, “There’s No Place Like Home” was held at the Nashua Country Club in March. This signature event raised \$140,000 to support our programs, thanks to the generosity of guests, partners, sponsors and auction donors. This popular early evening event features outstanding gourmet food from more than 20 area restaurants, as well as wine and spirit tastings. As part of the program, we were pleased to award Dr. Ronald Kraus Memorial Scholarships to two remarkable women in our Transitional Housing Program.

HARVESTING CHANGE CAMPAIGN

Our 24th Annual Penny Picker Drive was part of a larger fall fundraising initiative called Harvesting Change that included a special event at LaBelle Winery. The elegant evening of casino gaming and a dinner show offered our sponsors more visibility and contributed to the total raised from our door-to-door campaign, bringing it to \$49,000. Volunteers, many of them high school and college students, continue to be an integral part of our Penny Picker Drive.



HOW YOU CAN HELP

There are many ways to become involved with our Agency and make a difference for disadvantaged families in Greater Nashua:

- Adopt a child for the holidays
- Participate in a special event
- Take part in our Birthday Wishes program for Transitional Housing children
- Volunteer to babysit for single mothers in our program
- Help with general office support or do small maintenance jobs
- Ask us about Legacy Giving or Estate Planning
- Donate in-kind items needed by families in our Transitional Housing program
- Be an ambassador for the Agency and share the great work we do

WHAT WILL YOU MAKE OF THIS MOMENT?

Define your legacy with planned giving

Planned giving is a powerful way to affirm your values and priorities and leave a lasting legacy. It can be as simple as altering your will or changing the beneficiary on your IRA or insurance policy.

Your gift to the Front Door Agency will ensure families have access to safe, affordable housing while they rebuild their lives through higher education and skills training. You do not need to be wealthy to take advantage of planned giving.

**Call us 603.886.2866
to discuss your options.**



"My husband Dave and I support the Front Door Agency's Legacy Program because we are confident that our contributions will help hundreds of kids for future generations live out of poverty."

—Board Member Erin Almeda

YEAR IN REVIEW

STATEMENT OF FINANCIAL POSITION
For The Year Ended June 30, 2016

ASSETS

CURRENT ASSETS

Operating cash and cash equivalents	\$ 354,482
Endowment marketable securities	556,797
Promises to give	33,918
Endowment promises to give, net of a \$5,000 allowance for bad debt	5,817
Client receivables	143,114
Other current assets	4,120
	<u>1,098,248</u>

PROPERTY & EQUIPMENT

Land, building & improvements	2,016,148
Leasehold improvements	56,941
Equipment & Furniture	<u>41,025</u>
	2,114,114
Less accumulated depreciation	<u>(758,115)</u>
	<u>1,355,999</u>

OTHER ASSETS

Cash restricted	<u>37,854</u>
	<u>\$2,492,101</u>

LIABILITIES & NET ASSETS

CURRENT LIABILITIES

Notes payable, current portion	\$7,477
Accounts payable	15,703
Accrued payroll and payroll taxes	7,298
Security deposits	9,924
Deferred revenue	28,250
HHARLF vouchers outstanding	9,075
HSGP vouchers outstanding	<u>162,939</u>
	<u>240,666</u>
NOTES PAYABLE, net of current portion	<u>983,658</u>

NET ASSETS

Unrestricted	911,510
Temporarily restricted	65,852
Permanently restricted	<u>290,415</u>
	<u>\$ 1,267,777</u>
	<u>\$2,492,101</u>

YEAR IN REVIEW

STATEMENT OF ACTIVITIES

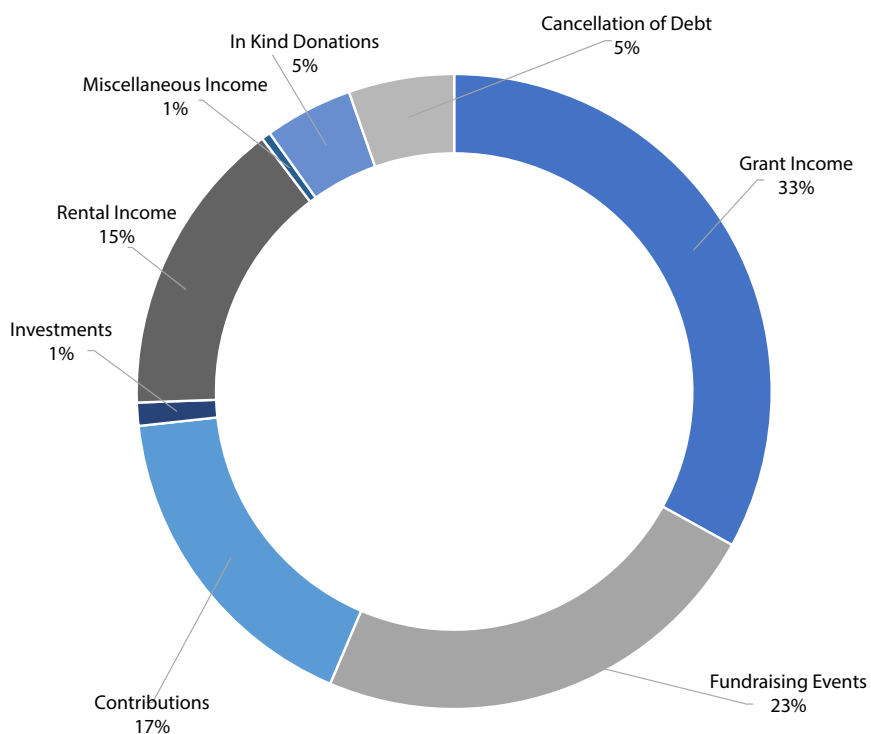
For The Year Ended June 30, 2016

REVENUE AND SUPPORT

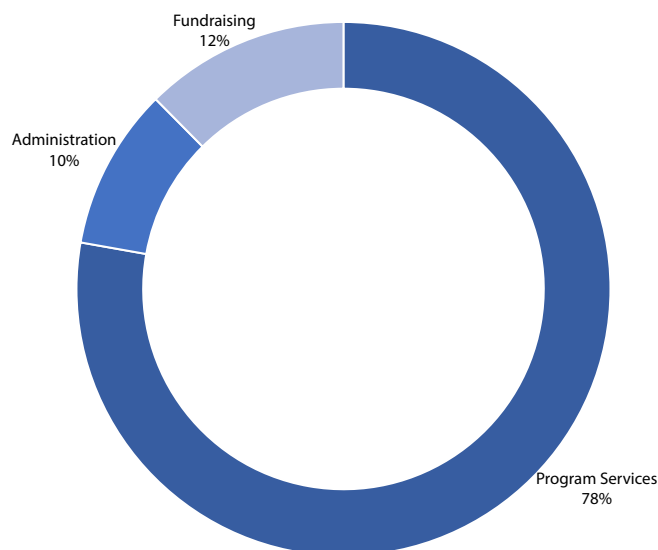
Grant income	\$358,460
Fundraising events	234,550
Less: Cost of direct benefit to donor	(18,103)
Contributions	171,008
Investment Income (Note L)	11,829
Rental Income	152,897
Santa fund income	29,717
Miscellaneous income	4,617
In kind donations	45,125
Cancellation of debt	53,984
Total revenue and support	<u>\$ 1,044,084</u>

EXPENSES

Program services:	
Transitional housing	\$490,101
Direct services	270,544
Administration	95,771
Fundraising	121,400
Total expenses	<u>977,816</u>
Increase in net assets	<u>66,268</u>
NET ASSETS, beginning of year	<u>1,201,509</u>
NET ASSETS, end of year	<u><u>\$1,267,777</u></u>



REVENUE



EXPENSES

PROGRAM OUTCOMES AT A GLANCE



162 families avoided
homelessness

148 people secured
permanent housing



11 women and 14
children overcame
homelessness and crisis
and became stable

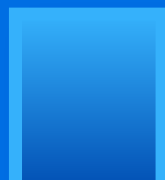
86%

were able to remain in their
current housing and stayed
current on their rent and
utility obligations for at least
a year after receiving
assistance.



90%

of participants who secured
permanent housing
maintained it for over a year
after receiving a security
deposit voucher.



89%

of those who received rapid
rehousing services were able
to maintain their housing after
their subsidy ended.



\$290,981

Raised Last Year



2,244 people
received
monetary support
securing their
basic needs



71 people received assistance to
remove barriers that prevented
them from getting to/from work
and appointments



971 Children received gifts,
food and clothing during the
Christmas season

21 women received
extensive case management,
housing, academic and other
supports to stay in school or
job training programs



OUR GENEROUS NEIGHBORS HELPING NEIGHBORS

Thank you to the following individuals and organizations who supported the Front Door Agency during the 2016 fiscal year at a level of \$500 and above.

Mr. and Mrs. Dave Almeda	Mr. and Mrs. Randy Forgaard	McIninch Foundation
Amherst Junior Women's Club	Mr. and Ms. Nick Frasca	Mr. and Mrs. William Mc Intyre
Ms. Tina Andrade	Frasca & Frasca, P.A.	McNulty & Foley Catering
Mr. and Mrs. Aaron Bagshaw	G.M. Roth Design Remodeling	Ms. Karen Menard
BAE Senior Retirees Breakfast Club	Mr. and Mrs. Kevin Gagnon	Mesh Interactive Agency
BAE Systems	Mr. Duncan Gill & Ms. Marlene Santiago	Microdesk, Inc.
Barker Foundation	Mr. Stephen Gronberg & Ms. Carol Houde	MillRiver Wealth Management
Bausch Articulating Papers	Mr. and Mrs. Brian Hall	Morin's Landscaping
Ms. Sue Beaubien	Hanover Insurance Co.	Loren and Jamie Morse
Ms. Eileen Beckhardt and Mr. Ben Freedman	Harbor Group	Mr. and Mrs. Paul Mosley
Mr. and Mrs. Joseph Bellavance	Harvard Pilgrim Health Care Foundation	Mr. and Mrs. Jeff Mulligan
Bellwether Community Credit Union	Mr. and Mrs. James Healy	Ms. Mary Murphy
Mr. and Mrs. Richard Binder	Hollis Brookline Rotary Club	Mr. Rick Nantel
Bishop's Charitable Assistance Fund	Horne Family Charitable Foundation, Inc.	Nashua Presbyterian Church
BMH and Son Construction, LLC	Hunt Community	New Hampshire Charitable Foundation
Boyd & Boufford Insurance Agency	Mr. Richard Iannacone and Ms. Patricia Clancey	NH Healthy Families
Ms. Elizabeth Brown	J. Lawrence Hall	NH Orthopaedic Center
Mr. & Mrs. Douglas Bryar	Ms. Hilary Jacques-Henry	Ms. Julie Norton
Mr. and Mrs. Brian Cahill	Mr. and Mrs. Thomas James	NTI Data Products
Mr. and Mrs. John Carter	Mr. Ken Jeffries & Ms. Jackie Baker	The Rev.Dr. & Mrs. Robert Odierna
Mr. and Mrs. John Chase	Mr. Robert and Ms. Vicki Kennedy	One Main Financial
Christian Party Rental	Mr. and Mrs. Curtis King	Mr. and Mrs. Timothy Paige
Church of The Good Shepherd	Mr. and Mrs. Mark Knights	Pennichuck Water
Citizens Bank	Mrs. Donna Kraus	People's United Community Foundation
City Of Nashua	Ms. Amy LaBelle & Mr. Cesar Arboleda	Mr. and Mrs. Thomas W. Perry
Cityside Management	LaBelle Winery	Peters of Nashua
Club National Charitable Fund	Mr. and Ms. Mark LaFleur	Pfeiffer Vacuum, Inc.
Collins Flowers	Lake Sunapee Bank	Mr. and Mrs. Todd Pollack
Mr. and Mrs. Jay Connor	Mr. and Mrs. Gary Lambert	Mr. John Poolack
Dr. Mark Constantian	Mr. and Mrs. Alfred Langguth	Mr. and Mrs. Brad Poznanski
Conway Arena	Mr. and Mrs. Jack Law	Mr. and Mrs. Doug Liles
DCU	Mr. and Mrs. Brian Law	Provident Bank
Ms. Sandra Desharnais	Mr. and Mrs. Steve Lesieur	Ms. Stephanie Pyle
Mr. James Dore	Lowell Five	Rapid Manufacturing Group
Mr. And Mrs. Zachary Duprey	Mr. John Lumbard	Mr. Walter Razzaboni
Eastern Bank	Mr. and Mrs. Peter Luthi	RBC Wealth Management
Eaton & Berube Insurance	Madelaine G. Von Weber Trust	Mr. and Mrs. Donald Reape
Enterprise Bank	Mr. Sy Mahfuz	Ms. Sandra Rodgers
Mr. and Mrs. John Farrer	Mr. and Ms. Mike Mazzaro	Rotary Club of Nashua
Filles Disabelle	Ms. Lisa McAndrews	Rotary Club of Nashua West
First Church, UCC	Mr. and Mrs. David McGinley	Samuel P. Hunt Foundation
Mr. and Mrs. Burns Fisher		Mr. and Mrs. Jack Schroeder
Flynn Construction Corp.		Seasonal Specialty Stores
		Seelye & Schulz, P.A.

Mr. and Mrs. Rob Shaw
 Ms. Beth Sheehan & Ms. Darlene Cote
 Ms. Patricia Singeltary
 Ms. Melissa Skarupa
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 Southern New Hampshire Health
 Rabbi & Mrs. Jonathan Spira-Savett
 St. Joseph's Hospital
 St. Mary's Bank
 Ms. Sally Stalker
 Stanley Elevator Company
 State of New Hampshire
 Mr. James Steiner and Ms. Audrey Augun
 Ms. Kathy Stockwell
 Mr. Sunil Sud
 Tamposi Foundation, Inc.
 TD Bank
 TD Charitable Foundation
 Telegraph
 Texas Instruments Foundation
 The Provident Community Foundation, Inc.
 Ms. Candace Thibodeau
 Third Party Administrators
 Town of Hudson
 Town of Merrimack
 Triangle Credit Union
 Tyngsboro Sports Center
 UBS Matching Gift Program
 Unitarian-Universalist Church of Nashua
 United Way of Greater Nashua
 Vitasoy USA
 Walt Disney World
 Mr. and Mrs. Thomas Weaver
 Whole Foods Market
 Mr. and Mrs. Gary Wingate
 Mr. and Mrs. Jeff Wirbal
 Mr. and Mrs. Michael Woessner
 Mr. & Mrs. John Ziembra
 Zulu Nyala Group

OUR 2015—2016 PARTNERS

We are grateful for strong financial and in-kind support from our corporate, community and media partners.

BAE SYSTEMS

PLATINUM PARTNER

BAE Systems
 baesystems.com



SILVER PARTNER

Cityside Management Corporation
 citysidecorp.com



SILVER PARTNER

Triangle Credit Union
 trianglecu.org



BRONZE PARTNER

Bellwether
 bccu.org

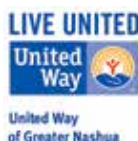
BRONZE PARTNER

Mesh
 meshagency.com



BRONZE PARTNER

Lowell Five Savings Bank
 lowellfive.com



COMMUNITY PARTNER

United Way of Greater Nashua
 unitedwaynashua.org



MEDIA PARTNER

Nashua Telegraph
 nashuatelegraph.com



MEDIA PARTNER

WMUR
 wmur.com

*Our fingertips never fade from
the lives that we touch. —Judy Blume*

THANK YOU!

for supporting our mission. In fiscal year 2016, we were able to assist more than 2,400 people in need in Greater Nashua. We invite you to learn more in this Annual Report.



Stay Connected: Visit us at www.frontdooragency.org, attend one of our monthly Open Houses or follow us on facebook, instagram, or twitter.

Address Service Requested

Nonprofit Org
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Bulk Mail
Permit 17



Front Door Agency
7 Concord Street
Nashua, NH 03064