



ANNUAL REPORT 2018



7 Concord Street | Nashua, NH 03064 | frontdooragency.org

STABILIZE. TRANSFORM. FLOURISH.

Board of Directors

PRESIDENT

Mr. Robert K. Kennedy
BAE Systems

PRESIDENT-ELECT

Mrs. Jessica Ackerman
Deloitte & Touche

VICE PRESIDENT

Ms. Linda LaFleur
SquareTail Advisors

SECRETARY

Ms. Suzanne Beaubien
Bellwether Community Credit Union

TREASURER

Mr. John Chase
Retired BAE Systems

IMMEDIATE PAST PRESIDENT

Mr. Jed Anderson
Weisman, Tessier, Lambert & Halloran

Mrs. Erin Almeda
Former Concord Hospital

Mrs. Karen Carlisle
Courtyard by Marriott

Mrs. Jackie Clancy
Southern New Hampshire Health System

Mrs. Carol Connor
Retired - Front Door Agency, Inc.

Mr. Zachary Duprey
The Provident Bank

Ms. Paula Farrer
Right Networks, LLC

Mr. Nick Frasca
Frasca & Frasca, P.A.

Ms. Lyn Healy
Educational Consultant

Mr. Cory Hussey
Stanley Elevator

Mr. Kip Jackson
Pegasystems

Ms. Molly Kepner
The Berstein Shur Group

Mr. Michael Martinez
Great North Property Management

Mr. David S. McGinley
Retired

Ms. Suneela Mistry
UniFirst

Mr. Jeff Monahan
The Monahan Companies

Ms. Meagan Pollack
Curriculum Associates

Mr. Walter Razzaboni, Jr.
UBS Financial Services

Mr. Rob Shaw
Texas Instruments

Ms. Alyssa Turcotte
Eaton & Berube Insurance

The Rev. Alanna Van Antwerpen
Church of the Good Shepherd

Mr. John Ziemba
Triangle Credit Union

Welcome to new board members joining in 2018:
Maria Botcheva of Citizens Bank and Chris Wilcox of Lowell Five Bank.

Message from the Board President & CEO



Maryse Wirbal
CEO

Throughout the Front Door Agency's thirty-one year history, literally thousands of individuals and families in the Greater Nashua area have benefitted tremendously from the vision of our Agency's founder. The selfless efforts and generous contributions of so many have enabled fulfillment – and expansion – of his vision.

Through provision of support and services to vulnerable individuals and families that enable them to transition from crisis to self-sufficiency, the Agency significantly strengthens our community. In 2018 alone, 1,811 individuals found assistance from the Agency's programs. These efforts confirm ours as a community whose members care about and for each other and extend helping hands to those in need.

These helping hands are extended to those who have been knocked down – or at least off balance – by life's adversities. These strong, steady hands help those in need to regain their balance – to *stabilize*. The helping hands help them develop realistic action plans to *transform* themselves... Plans that when successfully executed find them with new knowledge, skills and self-confidence that will allow them to pursue fulfillment of their most

wondrous imaginings - to *flourish!*

We all know that homelessness is a complex issue without a simple solution. But we also know that it is far more cost-effective (both financially and emotionally) to *prevent* homelessness than to try to fix it after it occurs. All of our programs are very intentionally designed to prevent homelessness and in those cases where it has already occurred to re-house the family or individual as quickly as possible.

With prevention being one of our core founding principles, this past year we realigned and renamed some of our programs to better reflect that ambition. Our Transitional Housing Program is now the *Transformational* Housing Program. Our former Prevention and Intervention of Homelessness Program is now part of a broader program called *Housing Stability* that also includes a federally-funded Rapid Re-Housing component.

By changing the names of our programs, we may better describe what we do, but something that doesn't change enables us to do it – **your steadfast support!** We are truly grateful for your generous investment in our Agency as well as the support of our corporate partners: **BAE Systems** (Platinum); **Bellwether Community Credit Union, Lowell Five, Southern New Hampshire Health** and **Triangle Credit Union** (Bronze). We are also thankful for support from our community partner, **United Way of Greater Nashua** and our media partners, **The Telegraph** and **WMUR-TV**.

Along with the Agency's talented and dedicated staff, our board of directors is a hard-working group with an unwavering commitment to our mission. We would especially like to



Robert Kennedy
Board President

thank departing members **Michael Martinez** and **Kip Jackson** for their twelve and five years of service, respectively. We are so grateful for their varied contributions!

Another factor in the many successes we share is the courage and determination of our clients to do the hard work necessary to improve their lives. We offer tools and resources, but each one of our clients must commit to make lasting – and sometimes difficult – changes in their lives.

One shining example is the young mother featured in this report on page 6. Heather and her daughters had been evicted from their apartment and ended up in a homeless shelter – feeling hopeless and lost. Thanks to the support of our Agency, young mothers like Heather are able to dream about – and realize – better lives.

We are all better for living in a community whose members care about and for each other. Thank you for partnering with us in this important endeavor.

“ We wouldn’t be where we are today without the Front Door Agency and all the people who support them. Thank you for making our ‘forever home’ possible.”



A Brighter Future

.....

“Taking my girls to a homeless shelter was the hardest thing I ever had to do as a mom,” says Heather. “But I felt like we had nowhere else to turn.”

.....

As a single mother, Heather tried to do everything right: she was working full-time and living with her two daughters in an apartment. But without child support or any state assistance, she struggled to afford food, rent, child care and other basic expenses on her own.

The family’s tipping point came when her daughters were turned away from child care. With no one to watch her children, Heather lost her job and the family was evicted from their apartment.

“Taking my girls to a homeless shelter was the hardest thing I ever had to do as a mom,” says Heather. “But I felt like we had nowhere else to turn.” The experience left her feeling hopeless and alone — until she learned about the Front Door Agency’s Transformational Housing Program.

Heather entered our program nearly two years ago, determined to never be homeless again. She took advantage of all the support and services offered to her — including financial literacy classes and the opportunity to become certified in medical coding and billing.

Today, Heather is working full-time in a better-paying job and she and her family recently moved into a home of their own. They are not only “surviving,” they are flourishing.

Program Outcomes at a Glance

You Make it Possible.

Julie B., a client in Transformational Housing, completed Electronic Boot Camp at NH Community College and secured full-time employment at BAE Systems.

We were able to stabilize 89% of families in crisis who entered our Transformational Housing Program.



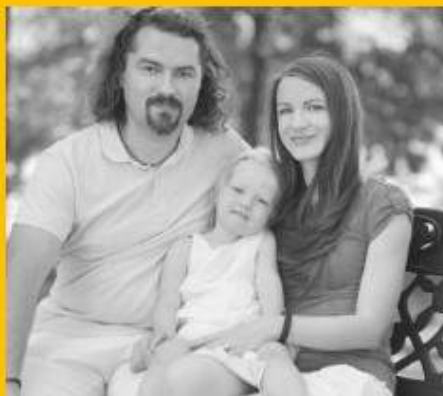
78% of preschool and school-aged children in our programs showed improvement in attendance and grades.

Raelyne S. earned her bachelor's degree in accounting from Southern New Hampshire University and is working part-time.

91% of clients receiving a security deposit loan were still in permanent housing six months later.



88% of families receiving assistance with rent and utilities were able to remain in their homes.



With generous community support, we provided gifts, food and clothing to 766 children.



Steady Leadership and Strong Core Programs

Twenty Years at the Helm

This year the Front Door Agency celebrated 20 years with Maryse Wirbal as CEO. Maryse is passionately committed to the Agency's core beliefs as well as the people we serve and she is also a strong and responsible steward of the financial assets entrusted to us.

"There is no way to measure the value of the many, varied contributions that Maryse has made to our Agency and our community," says President Robert Kennedy. "Her dedication to our mission and inspired leadership are largely responsible for the Agency's success over the past two decades."



Our integrated programs transform lives.

Transformational Housing

Our three-phase Transformational Housing Program emphasizes life skills and education as the key to breaking the cycle of poverty for single mothers and their children. Young women (ages 18-35) are provided with housing support and comprehensive services to transform their lives. In partnership with Budget Buddies, a Chelmsford-based non-profit, our moms actively participate in a 9-month financial coaching program.

Financial Literacy

The Front Door Agency offers this free program twice each year to the community. Working with financial experts from Santander Bank, we provide information and tools to help participants learn the basic principles of financial management.

Housing Stability

- Security deposit loans with favorable no-interest repayment terms;
- Assistance with rent and utilities so individuals and families can avoid eviction and shut-off;
- A Rapid Re-Housing Program to quickly stabilize homeless individuals and families by assisting them to find affordable housing and providing direct financial support and case management for up to 9 months.
- Permanent affordable housing for those who are at 60 percent or less of median income.

Holiday Santa Program

The Agency coordinates a holiday giving program for children in need in our community, serving between 600 to 1,000 children annually. This program relies on generous community participation and the Telegraph Santa Fund.

Mission

To offer support and provide services to assist individuals and families transition from crisis to self-sufficiency.



Core Values

- Belief in dignity, respect and compassion for all people
- Belief through education, every person can grow and succeed

Dignity
Respect
Compassion
Education

Audacious Goal

To create a fully-funded comprehensive program that enhances the psychological, physical and financial well-being of disadvantaged individuals and families in the Greater Nashua area by offering services to all who seek assistance.

Suite Sponsorships and Special Events

In fiscal year 2018, we launched a successful new sponsorship opportunity for businesses and individuals who want to connect more closely with our mission.

When the moms and their children arrive at the Norwell Home, they are overwhelmed with emotion. They find themselves in a space specially prepared for them with their own beds, new linens, towels

and personal touches to make each family feel at home.

Suite Sponsors help to defray these costs along with offering support with our overall upkeep and maintenance of common areas — ensuring all families feel a sense a pride in their home. Suites are sponsored at \$2,500 and \$1,000.

Thank You, 2018 Suite Sponsors

Bar Harbor Bank & Trust

Microdesk

The Nash Foundation

Eversource

Franklin Savings Bank

Moavenian Dental

Northeast Delta Dental

SAS Management

St. Mary's Bank

Stanley Elevator

30th Annual Gourmet Festival & Auction

Our 30th Annual Gourmet Festival & Auction brought together the area's finest chefs, more than 200 generous guests and some "must-have" auction items to raise more than \$165,000 to support our programs. The event was held March 25th at the Nashua Country Club.

Apart from the strong participation from area restaurants and our guests, the keys to the ongoing success of our Gourmet event are local businesses who sponsor the event and others who generously donate auction items.



During the Fund-a-Need portion of the event, Heather, a single mother in our Transformational Housing Program, shared her family's journey from a homeless shelter to a home of their own. (For more on her family, please see page 4.)



The success of our largest fundraiser depends on the generosity and talents of many chefs, restaurants and vendors who donate their time, as well as their food and beverages.

Photos courtesy of Studio Mark Emile

27th Annual High Five Give Five

Once again, the Merrimack, Nashua High South and Nashua High North football teams, Rivier University athletic teams, student volunteers, church groups and families canvassed Nashua area homes for spare change this past October. With a \$5,000 matching grant from the Finlay Foundation, a total of \$ 11,000 was raised in its last year of the drive.

Love Letters: Acclaimed Actors Perform Benefit Play

On June 2, 2018, the Agency presented two performances of "Love Letters" at Souhegan High School, raising more than \$11,000 to support our mission.

Featured performers were Dan Lauria (*The Wonder Years*) and Wendie Malick (*Hot in Cleveland*), both of whom donated their time and considerable talent to make the production a success. Lauria has maintained a connection with the Front Door Agency through his lifelong friendship with the Agency's founder, the Reverend Dr. Robert "Odie" Odierna and is a leadership donor to the Odie Scholarship Fund.



Year in Review STATEMENT OF FINANCIAL POSITION & ACTIVITIES

For the Year Ended June 30, 2018

ASSETS

CURRENT ASSETS

Operating cash & cash equivalents	569,587
Endowment marketable securities	608,320
Odie Scholarship marketable securities	97,562
Promises to give	445,202
Client receivables	144,464
Other current assets	1,632
TOTAL CURRENT ASSETS	1,866,767

PROPERTY & EQUIPMENT

Land, buildings & improvements	2,136,734
Leasehold improvements	56,941
Equipment & furniture	29,937
	2,223,612
Less accumulated depreciation	(895,281)
	1,328,331

OTHER ASSETS

Cash Restricted	42,094
	3,237,192

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES

Notes payable, current portion	8,294
Accounts payable	25,446
Accrued payroll and payroll taxes	4,678
Security deposits	12,134
Deferred revenue	18,100
HHARLF vouchers outstanding	173,307
	241,959

NOTES PAYABLE, net of current portion	860,543
---------------------------------------	---------

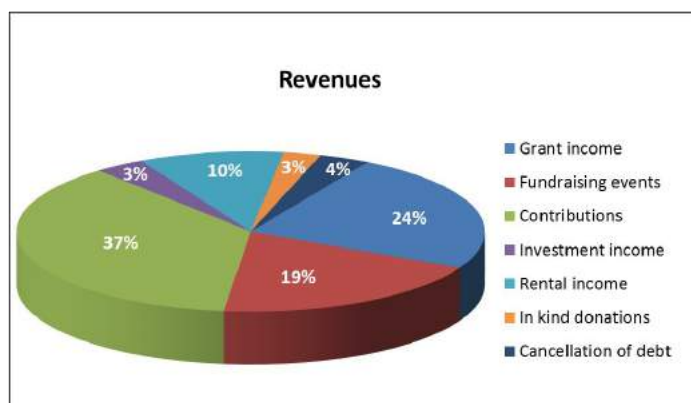
NET ASSETS

Unrestricted	1,278,927
Temporarily restricted	555,098
Permanently restricted	300,665
	2,134,690

TOTAL LIABILITIES & NET ASSETS	3,237,192
---	------------------

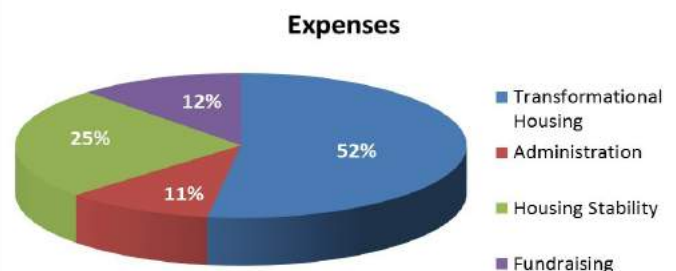
REVENUE AND SUPPORT

Grant income	372,336
Fundraising events	298,306
Contributions	567,137
Investment income	53,283
Rental income	154,835
Miscellaneous income	2,420
In-kind donations	39,478
Cancellation of debt	53,984
Total Revenue and Support	1,541,779



EXPENSES

Program services:	
Transformational Housing	520,899
Housing Stability	249,641
Administration	105,804
Fundraising	118,179
Total Expenses	994,523
Increase in Net Assets	547,256
Net Assets, Beginning of Year	1,587,434
Net Assets, End of Year	2,134,690



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

Our Endowment

The Front Door Agency received an unexpected generous bequest from a Nashua resident this past fall. The gift from the estate of Katherine E. Kiratsos will allow the Agency to expand its affordable housing opportunities and invest in infrastructure to better support families in need.

While this particular gift was a surprise, it is now the second transformative bequest that the Agency has received, the first of which allowed for the establishment of our endowment.

Growth from our endowment provides the Agency the resources to support current operations if needed, respond to opportunities for growth, and adapt to future needs.

This generous forethought by our community suggests wider opportunities for growth through planned gifts, reinforcing our recognized need to develop and expand our Planned Giving program. Our first effort will be to expand the Agency's established Legacy Society.

Currently we have 12 friends of the Agency who have confirmed with us that they have listed the Front Door Agency as a beneficiary in their estate. (These generous individuals are recognized

Scholarship Funds

The Ronald Kraus Memorial Scholarship Fund was established in 2013 in honor of Nashuan Ron Kraus, a longtime supporter and board president who was strongly committed to providing educational opportunities for all.

Thusfar, 8 scholarships have been awarded to single mothers and their children in his memory, including one at our Gourmet 2018 event to a young woman who is currently working toward a marketing degree at Nashua Community College.

The Odie Scholarship Fund was established in 2017 in honor of the Agency's primary founder, the Rev. Dr. Robert "Odie" Odierna upon his retirement from the board as well as his retirement from active ministry at our founding organization, Church of the Good Shepherd-Nashua. Odie and his wife Heidi kicked-off the fund and today with generous community support, we have raised over \$150,000 to provide children served through our programs with opportunities for advanced learning and higher education. In 2018, we awarded our first scholarship from the fund.

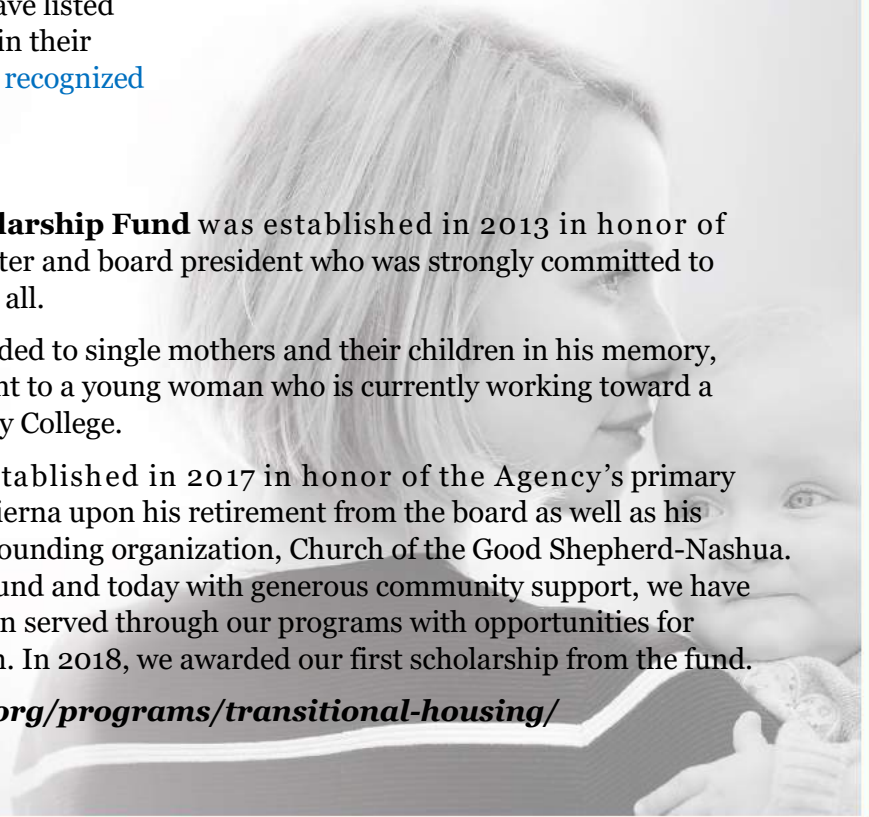
Learn more at frontdooragency.org/programs/transitional-housing/

in our Honor Roll of Donors on pgs. 10-11.) By continuing to educate our community and donors about both our mission, and their estate options, we hope to grow the number of members in this special group.

Ultimately, cultivating our donors and confirming the plans of new Legacy Society members will allow the Front Door to confidently develop its long-term strategic plan by growing the endowment.

Funding from planned gifts will grow and strengthen our unrestricted endowment, thus ensuring the longevity of the Front Door Agency. The returns will also supplement and buoy our Annual Fund, allowing for us to address the immediate needs of the people in our programs.

With our first thirty years behind us, it is important to solidify our position to help our community for the next thirty. Strengthening the Endowment through proper donor and estate cultivation will help to ensure the future of the Front Door Agency for decades to come.



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

*The following individuals and organizations supported the Front Door Agency during the 2018 fiscal year at a level of \$500 and above. Our sincere thank you to **all** of our donors at all levels; Learn more about the impact of your gift at www.frontdooragency.org/giving.*

Able Moving and Storage	Mr. & Mrs. John Chase	Mr. & Mrs. Randy Forgaard
Mr. & Mrs. Nicholas Ackerman	Christian Party Rental	Fortin Gage
Mr. & Mrs. David Almeda*	Church of The Good Shepherd	Franklin Savings Bank
Amherst Junior Women's Club	Citizens Bank	Mr. & Ms. Nick Frasca
Mr. & Mrs. Jared Anderson*	City Of Nashua	Frasca & Frasca, P.A.
Mr. & Mrs. John Angel	Mr. & Mrs. Kevin Clancy	Mr. Ryan Friel
Ann De Nicola Trust	Ms. Pamela Clement	Dr. Duncan Gill/Dr. Marlene Santiago
Anrik Irrigation	Ms. Christina Colthart	Mr. & Mrs. Bogdan Golja
Ms. Karen Archambault	Mr. & Mrs. Jay Connor*	Ms. Frances Gray
Mr. Jack Atkinson	Dr. Mark Constantian	Ms. Dorothy Hackett
BAE Senior Retirees Breakfast Club	Mr. & Mrs. James Conway	Hanover Insurance Co.
BAE Systems	Conway Office Solutions	Harbor Group
Ms. Adria Bagshaw	Ms. Elizabeth Cote	Ms. Lyn Healy
Ms. Karen Baker	Ms. Elizabeth Covino	Mr. David Heath
Ms. Beth Barker	Crown Linen Service, Inc.	Ms. Maureen Heedles
The Barker Foundation	Dartmouth-Hitchcock	Hollis Brookline Rotary Club
Mr. Danny Barnum	Ms. Karen Davis	Mr. & Mrs. Wayne Hoover
Mr. & Mrs. Francis Barros	DCU	Dr. Carol Houde
Bartlett Management	Mr. & Mrs. Daniel DellaCamera	Hunt Community
Ms. Sue Beaubien	Delta Dental	Mr. & Mrs. Cory Hussey
Beautiful Surroundings	Ms. Cindy Detering	Mr. Richard Iannacone
Ms. Eileen Beckhardt	Ms. Claudia Dionne	Immaculate Conception Parish
Bedford Village Inn	Mr. James Dore	In-Cal
Mr. & Mrs. Joseph Bellavance	Mr. Rick Dowd	J. Lawrence Hall
Bellwether Community Credit Union	Mr. Zachary Duprey	Mr. & Mrs. Kip Jackson
Ms. Kristy Besada	Eastern Bank Charitable Foundation	Mr. & Mrs. Thomas James
Bolton Law Offices	Eaton & Berube Insurance	Jeanne D'Arc Credit Union
Boston Billiards Club and Casino	Edward Jones Investments	Mr. Ken Jeffries
Brendan Vacations	Mr. & Mrs. John Egan	Jet Blue Airways
Mr. & Mrs. Nelson Breton	Enterprise Bank	Mr. & Mrs. Robert Kennedy
Mr. & Mrs. Dean Brown	Eversource Energy	Ms. Molly Kepner
Mr. & Mrs. Bill Burns	Everwood Flooring	Mr. & Mrs. Curtis King
Mr. & Mrs. David Cadorette	Mr. John Farrer	Ms. Betty Klamka
Mr. & Mrs. Brian Cahill	Ms. Paula Farrer	Mrs. Donna Kraus
Cardoza Flooring	Filles Disabelle	Mr. & Mrs. Gary Kuba
Mr. & Mrs. John Carlisle	Finlay Foundation	Mr. & Mrs. Eugene Kusekoski
Mr. & Mrs. Peter Chaloner	First Church, UCC	LaBelle Winery - Amy LaBelle
Mr. & Mrs. John Chaput	Mr. & Mrs. Burns Fisher	Mrs. Linda LaFleur
Mr. & Mrs. Mark Charbonneau	Flynn Construction Corp.	

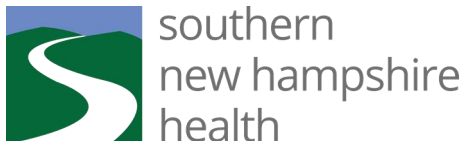
Lake Sunapee Bank
Mr. & Mrs. Gary Lambert*
 Mr. & Mrs. Alfred Langguth
 Mr. & Mrs. Peter LaPolice
 Mr. Dan Lauria
 Mr. & Mrs. Brian Law
 Mr. & Mrs. Jack Law
 Mr. & Mrs. Steve Lesieur
 Mr. & Mrs. Peter Letavinchuk
 Lowell Five Savings Bank
 Mr. & Mrs. Michael Lozeau
 Mr. & Mrs. Peter Luthi
 Ms. Cathy Lynch
 Mr. & Mrs. Scott MacIntyre
 Ms. Janet Manganello
 Ms. Jane Marlowe
 Mr. & Mrs. Michael Martinez
 Masi Plumbing & Heating
 Mr. & Mrs. Mike Mazzaro
 Mr. & Mrs. Thomas McAndrews
 Ms. Lynn McCartney
 Mr. & Mrs. David McGinley
 Mr. & Mrs. William McIntyre
 McNulty & Foley Catering
 Merrimack County Savings Bank
 Microdesk, Inc.
 Microsoft Corporate
 Mr. David Milne
 Ms. Suneela Mistry
 Dr. Nader Moavenian, DDS, PA
 Mr. Jeff Monahan / Monahan Companies
 Mr. & Mrs. Jim Montine
 Morin's Landscaping
 Mr. & Mrs. Mike Morrissey
 Mr. & Mrs. Paul Mosley
 Mr. & Mrs. Jeff Mulligan
 Mr. & Mrs. David Mulligan
 Nash Foundation, Inc.
 Nashua Ice Center Corp.—Conway Arena
 Nashua Medical Fitness & Massage
 Nashua Presbyterian Church
 Mrs. Beth Needham
 Network for Good
 NH Healthy Families
 Mr. & Mrs. Mike O'Brien

The Rev. Dr. & Mrs. Robert Odierna*
 Omni Mount Washington Resort
 Mr. Brent Osborn
 Mr. & Mrs. Timothy Paige
 Ms. Christine Pattison
 Pennichuck Water
 People's United Community Foundation
 Mr. & Mrs. Thomas Perry
 Persian Rug Gallery
 Mr. & Mrs. Todd Pollack
 Mr. Kevin Porter
 Mr. & Mrs. Stephen Post
 Mr. & Mrs. Brad Poznanski
 Mr. & Mrs. Anil Prasad
 Provident Bank
Mr. Walter Razzaboni, Jr.*
 RBC Wealth Management
 Mr. & Mrs. Alan Retter
 Right Networks, LLC
 Ms. Shannon Riley
 River Card Room
 Mr. Fred Roedel
 Roger's Mrkt.Team/Adventures in Advertising
 Drs. Brian Roy
 Samuel P. Hunt Foundation
 Santander Bank, N.A.
 Mr. Timothy Scherer
 Mr. & Mrs. Jack Schroeder
 Schroeder Construction Management, Inc.
 Scentsas Fine Jewelry & Home Decor
 Sharon Rose Skin Care and Cosmetics
 Mr. & Mrs. Rob Shaw
 Ms. Beth Sheehan
 Mr. Kenneth Sherr
 Ms. Patricia Singeltary
 Skillsoft
 Sodexho/St. Joseph Hospital
 Souhegan Valley Happy Hour Rotary
 Ms. Heidi Southard
 Southern New Hampshire Health
 Southwest Airlines
 Rabbi & Mrs. John Spira-Savett
 St. Mary's Bank
 Ms. Sally Stalker

Stanley Elevator Company
 State of New Hampshire
 Mr. James Steiner
 Ms. Jessie Stephens
 Ms. Kathy Stockwell
 Mr. & Mrs. Michael Tabacsko
 Tamposi Foundation, Inc.
 TD Charitable Foundation
 Texas Instruments Foundation
 The Conservancy Foundation, Inc.
 Mr. & Mrs. Greg Thomas
 Thrivent Choice Program
 TJX Foundation
 Town of Hudson
 Town of Merrimack
 Triangle Credit Union
 Mrs. Alyssa Turcotte
 Turn Cycle Solutions
 UBS
 Uniclean
 United Way of Greater Nashua
 Rev. Alanna Van Antwerpen
 Vesper Country Club
 Ms. Sandra Vogel
 Walt Disney World
 Mr. & Mrs. Thomas Weaver
 Mr. & Mrs. Peter Webb
 Weisman, Tessier, Lambert & Holloran
 Wells Fargo
 Mr. & Mrs. Gary Wingate
Mr. & Mrs. Jeff Wirbal*
Mr. & Mrs. Michael Woessner*
 Mr. & Mrs. John Ziembra
 Zulu Nyala Group

Thank you to our corporate and community partners!

BAE SYSTEMS



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



7 Concord Street ♦ Nashua, NH 03064
603.886.2866
www.frontdooragency.org

