

# 2019 Annual Report

**STABILIZE**



**TRANSFORM**



**FLOURISH**



# WHO WE ARE

## Serving Greater Nashua Since 1982

We offer support, foster education and provide services to assist individuals and families in their transition from crisis to self-sufficiency.



“Over these past few years, I’ve gone from being a struggling waitress and homeless teenage Mom to having my own apartment and a career as an oral surgery assistant. This program allowed me to become the person and mother I wanted and needed to be. Thank you for giving me hope and a life I hardly imagined was possible!”

# A NOTE FROM OUR CEO



The affordable housing shortage in Greater Nashua is not just an issue for those on fixed incomes, but also for many who work full-time.

Nashua has one of the highest apartment rental rates in the area, exceeding \$1,450 for a two-bedroom. With the average hourly renter wage at \$15.63, a single mother spends about 60% of her income on rent alone. It's easy to imagine how an unexpected car repair or medical crisis could lead to homelessness.

There is also an extreme shortage of affordable rental housing. Only 12% of all apartments in the area are even considered affordable, and there is less than a 1% vacancy rate.

Over the past year, we continued our work to find solutions to this problem. We partnered with the Boys and Girls Club of Greater Nashua to receive a grant from the Department of Justice Victims of Crime Act to provide housing and therapeutic supports to women and children affected by domestic violence.

We also continue to foster relationships with landlords, offer extensive case management and provide direct rental subsidies to help families avoid homelessness as they pursue economic stability and growth.

Families come to the Front Door Agency in need of so much more than housing, and our staff goes above and beyond to find long-term solutions to make systematic change. We cannot do this work without our nonprofit partners, donors, Board of Directors, volunteers and YOU! Ending homelessness and breaking the cycle of poverty is not a job for one individual or organization; it is a community responsibility. Together we provide support, foster education and provide services to assist families in their transition from crisis to self-sufficiency.

I look forward to sharing exciting news about our expansion efforts over the coming year and, as always, thank you for your continued support.

Very truly yours,

A handwritten signature in black ink that reads "Maryse Wirbal". The signature is fluid and cursive.

**Maryse Wirbal**

*Chief Executive Officer*

# A NOTE FROM OUR BOARD PRESIDENT



The Front Door Agency has been assisting Greater Nashua's most vulnerable population for thirty-two years, making it older than the average age of the women it serves in its Transformational Housing program. Today, the Agency continues to strengthen our community through its Transformational Housing, Housing Stability, Financial Literacy and Holiday programs. In 2019 alone, it positively changed the lives of more than 1,200 local men, women and children.

Using a multi-generational outcome model with a strong emphasis on educational opportunities, the Front Door Agency continues to demonstrate that when you help parents in crisis stabilize their lives, their children are more likely to thrive. For example, children in the Front Door Agency's programs are more likely to attend school and get better grades than before they came to the Front Door. The Agency also developed a scholarship for these children in an effort to help break the cycle of poverty and homelessness through higher education.

At this year's Annual Gourmet Festival & Auction, Vanessa, one of the mothers in the Agency's Transformational Housing program, delivered a moving speech that highlighted the passion that staff members have for helping others. The Agency not only helped Vanessa stabilize her life, but encouraged her to pursue her dream of earning a marketing degree. She was overwhelmed with gratitude for the simple things that helped her and her son on their journey toward self-sufficiency, including holiday celebrations that the "family" of Transformational Housing mothers and staff run. Finally, she explained that giving back has been a key part of her healing. Now that she has the ability to do so, she gives back frequently by volunteering at the Nashua Soup Kitchen and Shelter.

Over the last year, more than 700 generous donors also realized the importance of giving back. The changes that Vanessa and other families in our programs experience would not be possible without the support of our community. We are thankful to all who support us, including our corporate sponsors: BAE Systems (Gold Partner), Bellwether Community Credit Union, Lowell Five Bank and Southern New Hampshire Health (Bronze Partners) and United Way of Greater Nashua (Community Partner).

We are also thankful to the Agency's board of directors, a hard-working group of local professionals with an unwavering commitment to our mission. It is an absolute pleasure to work alongside these professionals,



knowing that our contributions make a direct impact on our community. We would especially like to thank departing board members Paula Farrer, Jackie Clancy and Molly Kepner for their years of service. We are so grateful for all they've done to advance the Agency's mission.

As you read more about the Front Door Agency's impact in 2019, I hope you are also filled with gratitude for the incredible work they do. I hope that gratitude encourages you to give back in a meaningful way to continue fighting homelessness in our own community.

All the best,

*Jessica T. Ackerman*

**Jessica Ackerman**

*Board President*

## Annual Gourmet Festival & Auction

Last year's event raised \$180,000 for local families facing homelessness. Join us in 2020!

March 22, 2020 from 4 - 8 p.m.

Nashua Country Club

[www.tinyurl.com/gourmet20](http://www.tinyurl.com/gourmet20)



# FROM HOMELESS TO ENGINEER



Two years ago, Tina and her three children fled from domestic violence. For the first time, she was on her own; she received no financial assistance and had no one in the area to lean on for help. When she lost her full-time, temporary job, her situation became dire.

Facing homelessness is difficult alone, but Tina

had three children to provide for. She lost all hope by the time she joined the Front Door Agency's Transformational Housing program.

**"I felt so discouraged, but my case manager helped me realize that, even though I can't change the past, I can create a better future for myself."**

Tina and her three children moved into the Norwell Home on Concord Street in Nashua. They joined seven other families led by young, single mothers and began their journey toward self-sufficiency.

**"For the first time in my life, I had options."**

With safe, permanent housing and the support of 1:1 case management, Tina began to stabilize her life. She worked closely with her case manager to create a budget for herself, and quickly realized that she needed a higher education or job training to secure a career that would support her family and help her get ahead.

Tina enrolled in the Microelectronics Boot Camp at Nashua Community College, and this educational opportunity became the key to her success. She now works full-time as a Quality Control Engineer at BAE Systems and has custody of her children. They live

in permanent housing and it's Tina's goal to save up for a house of their own.

**"Yes, my children saw me struggle. But they also saw me rebuild our lives from the ground up. And today, thanks to your generosity, we are thriving!"**



Read more success stories at [www.frontdooragency.org](http://www.frontdooragency.org).

## 2019 IMPACT

89%

of single mothers and their children in our Transformational Housing program were successfully stabilized.

91%

of clients that received security deposits through our Security Deposit Loan Program that were still in permanent housing six months later.

88%

of families that received assistance with rent and utilities through our Housing Stability program were able to remain in their homes.

79%

of preschool and school aged children in our programs showed improvements in attendance and grades at school.

766

local children in need received gifts, food and warm clothing through the generous support of the community during our annual holiday program in December 2018.

### Making Spirits Bright



Individuals, businesses and other organizations made the holidays special for local families in need. Hundreds of gifts were delivered to the Courtyard by Marriott Nashua where they were sorted and distributed by volunteers.

# FINANCIALS

## CURRENT ASSETS

Cash and cash equivalents	707,795
Accounts receivable, net	41,925
Contributions receivable, net	93,107
Other current assets	547
<b>TOTAL CURRENT ASSETS</b>	<b>843,374</b>

Investments	1,210,255
Revolving Loan and Security Receivables, Net	151,063
Property and Equipment, Net	1,290,744
<b>TOTAL ASSETS</b>	<b>3,495,436</b>

## LIABILITIES & NET ASSETS

Current Liabilities:	
Current portion of long-term debt	9,205
Accounts payable	22,453
Accrued payroll and related liabilities	4,016
Other Liabilities	15,496
<b>TOTAL CURRENT LIABILITIES</b>	<b>51,170</b>

Long-term Debt, Net of Current Portion	798,128
Revolving Loan and Security Payables	182,327
Security Deposits	10,269
<b>TOTAL LIABILITIES</b>	<b>1,041,894</b>

Net Assets:	
Without donor restrictions:	
Undesignated	1,416,036
Board designated	402,172
With donor restrictions:	
Purpose restrictions	272,149
Time restrictions	60,000
Perpetual endowment	303,185
<b>TOTAL NET ASSETS</b>	<b>2,453,542</b>

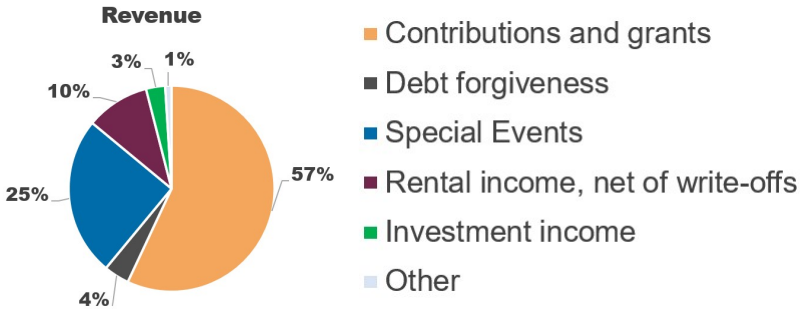
<b>TOTAL LIABILITIES &amp; NET ASSETS</b>	<b>3,495,436</b>
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“After struggling for years, I got the support I needed from the Front Door Agency to earn my college degree and find a job as a legal assistant. I’m proud that I can now provide for myself and my sons.”



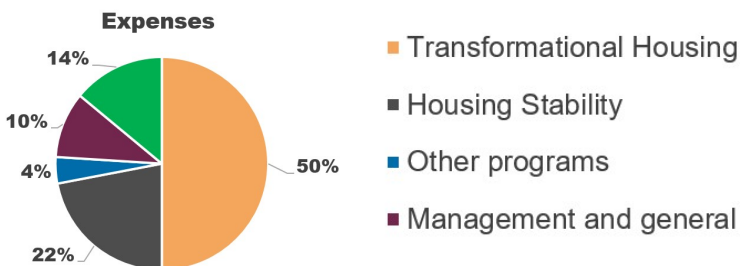
## SUPPORT, REVENUE & OTHER

Support:	
Contributions & grants	817,997
Debt forgiveness	53,984
Special events:	
Gross special events revenue	400,247
Less cost of special events	<u>(29,268)</u>
Net special events revenue	370,979
Revenue:	
Rental income, net of write-offs	144,385
Investment income	46,869
Other Revenue	6,154
Net assets released from restriction	<u>—</u>
<b>TOTAL REVENUE</b>	<b><u>1,440,368</u></b>



## EXPENSES

Transformational housing	555,260
Housing stability	251,914
Other programs	<u>47,988</u>
<b>Total Program Expense</b>	<b>855,162</b>
Management & general	111,791
Fundraising & development	<u>154,563</u>
<b>Total Supporting Expense</b>	<b>266,354</b>
<b>TOTAL EXPENSES</b>	<b><u>1,121,516</u></b>



# DONORS (\$500+)



Thank you to all of our generous donors! Our work in Greater Nashua is not possible without your contributions.

*We apologize to anyone that was accidentally missed below!*

## INDIVIDUALS

Lydia Acheson  
Jessica and Nick Ackerman  
Erin and Dave Almeda  
Jed and Lindsey Anderson  
Carl and Tina Andrade  
David Annand  
Karen Archambault  
Jack Atkinson  
Aaron and Adria Bagshaw  
Danny Barnum  
Jean Barrett  
Frank and Colleen Barros  
Sue Beaubien  
Joseph and Mary  
Bellavance  
Kristy and Jim Besada  
Maria and Vladimir  
Botcheva  
Aaron Brown  
Dave and Kim Cadorette  
Brian and Debra Cahill  
Karen and John Carlisle  
John and Barb Chase  
Michael Cimini  
Jackie and Kevin Clancy  
Carolyn Cline  
Carol and Jay Connor  
Karen Davis  
Robert Desrosiers  
Rick Dowd  
John and Anne Egan  
Paula Farrer  
Heather and Michael  
Fauteux  
Burns and Ellen Fisher  
Kevin Flynn  
Lydia Foley  
Randy and Julia Forgaard

Nick and Sasha Frasca  
Becky and Nate Gagne  
Mike and Kerry Gallagher  
Dana Georges  
Duncan and Marlene Gill  
Deb Goldstein  
Bogdan Golja and Mary Ann  
Melizzi-Golja Golja  
Bert Guimond  
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Andrea and Paul Hebert  
Maureen and James  
Heedles  
Joyce Hillis  
Cory and Ellen Hussey  
Ryan and Lindsay Hussey  
Richard Iannacone &  
Patricia Clancy Iannacone  
Ken and Jackie Jeffries  
Joyce Kelley  
Bob and Vicki Kennedy  
Curtis and MaryJane King  
Eugene and Judith  
Kusekoski  
Linda and Mark LaFleur  
Lori and Gary Lambert  
Alfred and Adele Langguth  
Dan Lauria  
Jack and Lori Law  
Lisa and Brian Law  
Danielle Leclair  
Carmen and Steve Lesieur  
Barbara and Peter  
Letvinchuk  
Tina-Marie and Doug Liles  
Rick and Jessica Lindof  
Michael and Christina  
Lozeau

Cathy and Doug Lynch  
Janet and Rick Manganello  
Jane Marlowe  
Shawn and Lucie Martin  
Mike and Betty Mazzaro  
Tom and Joan McAndrews  
Gloria McCarthy  
Lynn McCartney  
Dave and Karen McGinley  
Lindsey McGovern  
Bill and Kathie McIntyre  
Marty and Donna  
McLaughlin  
Dennis and Donna McMann  
David Milne  
Jeff Monahan  
Jim Monahan  
Paul and Kim Mosley  
Dave and Janine Mulligan  
Bill and Dana Naas  
Odie and Heidi Odierna  
Cedric and Zoe Onsruth  
Brent Osborn  
Jason and Karen Osborn  
Tim and Eva Paige  
William and Patricia Paxton  
David Pendergast  
Meagan and Todd Pollack  
John Porter  
Stephen and Jenn Post  
Walter Razzaboni  
Alan and Kristen Retter  
Brian and Lisa Roy  
James and Sarah Russell  
Jason Sakellar  
Rob and Kim Shaw  
Ken Sherr  
Lucinda Spaney  
Sally Stalker

James and Audrey Steiner  
 Jessie Stephens  
 Kathy Stockwell  
 Paul and Melissa Swatko  
 Melissa and Mark Swidler  
 Mike and Meg Tabacsko  
 Alyssa Turcotte  
 Alanna and Franklin  
   Van Antwerpen  
 Diane and Tom Weaver  
 Peter and Ann Webb  
 Chris and Laura Wilcox  
 Gary and Brenda Wingate  
 Maryse and Jeff Wirbal  
 Mark and Bonnie  
   Witaschek  
 Cindy and Mike Woessner  
 Robert and Rita Zanzerkia  
 John and Kristine Ziemba

## **CIVIC**

Amherst Junior  
   Women's Club  
 Conway Arena  
 Hollis Brookline  
   Rotary Club  
 Rotary Club of  
   Nashua West

## **COMPANY**

Anrik Irrigation  
 BAE Systems  
 Bangor Savings Bank  
 Bar Harbor Bank & Trust  
 Bausch Articulating Papers  
 Bellwether Community  
   Credit Union  
 Bortell Consulting  
 Boston Billiards Club  
   & Casino  
 Boston Red Sox  
   Foundation  
 Bright Esthetics &  
   Body Wellness

Cardin Jewelers  
 Cardoza Flooring  
 Castle Hill Inn  
 CGI Business Solutions  
 Charles Schwab  
 Christian Party Rental  
 Church of The  
   Good Shepherd  
 Citizens Bank  
 City Of Nashua  
 Co-Operative Insurance  
   Companies  
 Continental Paving, Inc.  
 Conway Office Solutions  
 Crown Linen  
 Digital Federal  
   Credit Union  
 Delta Dental  
 Dr. Nader Moavenian,  
   DDS, PA  
 Eastern Bank Charitable  
   Foundation  
 Eaton & Berube Insurance  
 Edward Jones - Frank  
   Vumbaco  
 Enterprise Bank  
 Eversource Energy  
 Everwood Flooring  
 Finlay Foundation  
 First Church, UCC  
 Flynn Construction  
 Fortin Gage  
 Franklin Savings Bank  
 Frasca and Frasca  
 Hanover Insurance Co.  
 Hunt Community  
 J. Lawrence Hall  
 LaBelle Winery  
 Lowell Five Bank  
 Main Dunstable School  
 Mallory Portraits  
 Masi Plumbing & Heating  
 McNulty & Foley

Merrimack County Savings  
   Bank  
 Metropolis Property  
   Management  
 Microdesk, Inc.  
 Monahan Companies  
 Morin's Landscaping, Inc.  
 Network for Good  
 NH Healthy Families  
 Optisure Risk Partners,  
   LLC  
 Pennichuck Water  
 People's United  
   Community Foundation  
 The Polished Man  
 Prolman Realty, Inc.  
 Provident Bank  
 RBC Wealth Management  
 Right Networks, LLC  
 RiverStone Resources,  
   LLC  
 Roedel Companies  
 Santander Bank, N.A.  
 Seelye & Schulz, P.A.  
 Souhegan Valley Happy  
   Hour Rotary  
 Southern New Hampshire  
   Health Systems  
 Stanley Elevator Company  
 State of New Hampshire -  
   Bureau of Homeless &  
   Housing Supports  
 Tamposi Foundation  
 TD Charitable Foundation  
 Texas Instruments  
   Foundation  
 The Harbor Group  
 TJX Foundation  
 Town of Hudson  
 Town of Merrimack  
 Triangle Credit Union  
 Turn Cycle Solutions  
 UBS

United Way of Greater  
Nashua  
Vermont Mutual Insurance  
Comp  
Winer & Bennett  
YMCA of Greater Nashua  
Zulu Nyala

## FAMILY FUND

Hussey Family Foundation  
Ma Family Fund  
Roedel Family Foundation

## FOUNDATION

Agnes M. Lindsay Trust  
Ann De Nicola Trust  
Barker Foundation  
Bishop's Charitable  
Assistance Fund  
Cogswell Benevolent Trust  
Madelaine G. von  
Weber Trust  
Nash Foundation, Inc.  
New Hampshire Charitable  
Foundation  
Stuart Draper Foundation  
The McIninch Foundation

## LEGACY SOCIETY

*\*Denotes gifts received*

Erin and David Almeda  
Jed and Lindsey Anderson  
Carol and Jay Connor  
\*Katherine Kirotis  
Lori and Gary Lambert  
Odie & Heidi Odierna  
Walter Razzaboni  
Denise Thompson  
Maryse and Jeff Wirbal  
Cindy and Michael  
Woessner  
\*Helen Vittum  
3 Anonymous Gifts

## In Memory of Doreen Morrissey



Robert and Donna  
Alger, Jr.  
Andy and Pat Anderson  
Catherine Avery  
Glen Baker  
John Barry  
Robert and Maryann Bates  
Chad Battaglia  
William Burgess  
John Callahan  
Arthur and Jean Carbone  
Feng-Yow Chen  
H. Clauer  
Mary Clevon  
Michelle Coullahan  
Brian and Tina Crawford  
Edward Davison  
Diane DePaso  
Eric Drouart  
Maureen Fay  
Bernard Fuller  
Debra Garlin  
George Gebelein  
Michael Girouard  
Donna Glomski  
Colleen Goleman  
Kenneth and Gretchen  
Gray  
John and Karen Green  
Harrison Gustin  
Wayne Harding  
Shirley Hart

Angela Kazazian  
James Kelly  
Katherine Koutroubas  
James and Gail  
Koutroubas  
Jennifer LaFrance  
Nancy Lamoureux  
Ruth Lewis  
Cynthia Lockwood  
Danielle Lussier  
Jeffrey MacDonald  
Lester and Helen  
MacLaughlin  
Steven and Ann Manson  
Lisa Martini  
David and Kathleen May  
Edith May  
David Miller  
Karen Mills  
Karen Morrissey  
Motoi Nakanishi  
Joseph and Maria  
O'Connor  
Ann O'Regan  
Bruno Pannese  
Anne Papile  
Hannah Pierce  
Robert Pinals  
Presentation Plus, Inc.  
Steven Sattin  
Alexandra Socha  
Kim Spaziani  
Margaret Stashluk  
David and Elaine  
Swanson, Jr.  
Robin Tellier  
Denise Townsend  
Heleen Vandeghinste  
The Village in Nashua  
Condo Association



# INVEST IN NASHUA'S FUTURE

Last year, 1,200 individuals came to us for help getting on a path to self-sufficiency. They may have suffered a job loss, divorce, illness or other major event that upset the balance of family life. We are able to provide the tools, resources and case management they need to change their lives, but we can't do this important work alone.

**Your generosity is vital to our work and the health of our community.**  
**Visit [www.frontdooragency.org/give](http://www.frontdooragency.org/give) to learn more and give today.**

## GIVE

Gifts of any amount make a difference in the lives of families in need. The Front Door Agency accepts gifts of many forms, including cash, appreciated securities, retirement plan assets, life insurance, real estate, and more.

## PLEDGE

Consider making a recurring gift that meets the ongoing needs of families in our community. Your monthly or annual donation shows your confidence in the Front Door Agency and the local families we serve.

## PLAN

Join our Legacy Society by including the Front Door Agency in your will or trust. This is an easy way to maximize your gift for years to come. Contact [NEnnis@frontdooragency.org](mailto:NEnnis@frontdooragency.org) for more information.

### What Does Your Support Provide?



\$50 covers transportation costs for a mom to get to and from work or school for a month.



\$100 provides new bedding and basic toiletries to a homeless family in our Norwell Home.



\$500 can help a family in crisis with back rent, avoiding homelessness and separation.



\$1,000 helps cover utilities and keeps our facilities comfortable and safe for families.



\$2,500 provides housing and dedicated case management for a family we serve.

# CREATE YOUR LEGACY



At an early age, Walter Razzaboni understood the value of helping others in crisis. He had a relative who found herself and three children homeless and in desperate need of help. She turned to an agency that gave her a safe place to call home and the opportunity for a second chance.

Walter strongly believes in giving people an opportunity to change their lives and is committed to the Front Door Agency's mission. When talking about the Agency, he often refers to the

proverb: "Give a man a fish and you feed him for a day; show him how to fish and you feed him for a lifetime."

Walter decided to leave a Legacy Gift to the Front Door Agency because of his strong belief in helping future generations overcome financial crisis. As the father of a young son, Walter demonstrates his values with hands-on volunteering, serving on the board of directors and committees, and supporting fundraising events. He tells his son that, "nothing is easy; you have to work hard and put your time in."

He has seen firsthand how hard the women in the Transformational Housing program work to overcome incredible obstacles such as poverty and abuse to make a better life for their children. That is why Walter has included the Front Door Agency in his Will.

By making a legacy gift to the Front Door Agency, you will transform the lives of families for generations to come. Contact [nennis@frontdooragency.org](mailto:nennis@frontdooragency.org) for more.

## Did You Know?



**There are currently 21 school-aged children in our Transformational Housing program.** For many of them, the Front Door Agency provided their first permanent home. We work 1:1 with families to ensure that children are enrolled in school and after school programs and have physician referrals for help with health or developmental issues. That's why nearly 80% of the children in our programs improve their school attendance and grades.

# BOARD OF DIRECTORS

Our Board of Directors lend their professional talents to help further our mission, and we are so grateful for their varied contributions.

**Jessica Ackerman, President**

*Deloitte & Touche*

**Erin Almeda, Secretary**

*Formally, Concord Hospital*

**Jed Anderson\***

*Weisman, Tessier, Lambert & Halloran*

**Suzanne Beaubien, Vice-President**

*Bellwether Community Credit Union*

**Maria Botcheva**

*Citizens Bank*

**Karen Carlisle**

*The Event Center, Courtyard by Marriott*

**John Chase, Treasurer**

*Retired, BAE Systems*

**Jackie Clancy**

*Southern NH Health System*

**Carol Connor**

*Retired, The Front Door Agency*

**Paula Farrer**

*Right Networks, LLC*

**Nick Frasca**

*Frasca & Frasca, P.A.*

**Lyn Healy**

*Education Consultant*

**Cory Hussey**

*Stanley Elevator*

**Robert Kennedy, Immediate Past-President**

*BAE Systems*

**Linda LaFleur, President-Elect**

*SquareTail Advisors*

**David S. McGinley**

*Retired*

**Jeff Monahan**

*The Monahan Companies*

**Meagan Pollack**

*Curriculum Associates*

**Walter Razzaboni, Jr.**

*UBS Financial Services*

**Robert Shaw\***

*Texas Instruments*

**Alyssa Turcotte**

*Eaton & Berube Insurance*

**The Rev. Alanna Van Antwerpen**

*Church of the Good Shepherd*

**Chris Wilcox**

*Lowell Five Bank*

**John Ziemba\***

*Triangle Credit Union*

\*Denotes Past Presidents

## Welcome New FY20 Board Members:

Kevin Flynn (St. Joseph Hospital), Joyce Hillis (Devine Millimet and Branch), Tina-Marie Liles (PMSI), John Porter (Keller Williams Realty), and Melissa Swidler (SWI Designs LLC).

# THANK YOU

*to our corporate and community partners for their ongoing, generous support.*

**BAE SYSTEMS**



7 Concord Street, Nashua, NH 03064  
603.886.2866  
[www.frontdooragency.org](http://www.frontdooragency.org)

