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Triangle Credit Union • Triangle Fire Consultants



Annual Report 2020 - 2021



A Letter from our CEO & Board President

When the worst of the COVID-19 pandemic and its economic fallout hit Greater Nashua last year, we all faced difficult personal challenges.

In addition to coping with a global pandemic, a recession, and social and racial injustice, many people in our community lost work and found themselves in crisis. According to the Bureau of Labor Statistics, New Hampshire’s unemployment rate surpassed 17% at the height of the pandemic. Even when the vaccines were introduced and some individuals returned to work, many found it impossible to get ahead of their bills again after living on a reduced income for so long. As a result, the Front Door Agency experienced a significant increase in demand for our services from families falling behind on rent and utilities.

Last year, thanks to generous supporters like you, we helped **950 individuals** in our community during a turbulent and unpredictable time in their lives. While some uncertainty surrounding the pandemic remains as we head into the next fiscal year, our mission remains constant: we are committed to helping individuals and families in Greater Nashua overcome crisis and flourish into self-sufficiency.

To meet the increased demand for our services during the pandemic and beyond, the Agency expanded its Housing Stability Program, welcoming Laurie Ascani as the Program’s Compliance Administrator. To accommodate our growing team, we renovated the first floor of our main office, creating more office space and a larger reception area that allows clients and staff to more easily socially distance. The Agency also expanded its affordable housing



Front Door Agency Expands Affordable Housing Options In Nashua
This two-family home on Marshall Street in Nashua became the Agency’s sixth property offering affordable housing to local families that qualify.

inventory with the purchase of a two-family home on Marshall Street in Nashua.

To ensure the health and safety of the single mothers and children in our Transformational Housing Program, the Agency embarked on major renovations at the Norwell Home on Concord Street in Nashua. The kitchen, dining area, and one of the common bathrooms were renovated to allow more room for social distancing during busy mealtimes and common bathroom hours. One of our current suites was renovated into an “isolation suite” for any families that become affected by COVID-19 and must self-quarantine. And the HVAC system in the building was updated, including the installation of a fresh air ventilation system.

Despite the changes we’ve all experienced over the past year, one thing that has not changed is **your steadfast support**. We are so grateful for your investment in our community and the support of our Corporate Partners:

Summit Title (Platinum); BAE Systems (Gold); Bellwether Community Credit Union (Silver); Lowell Five Bank, Southern New Hampshire Health, and Stanley Elevator (Bronze); the Nashua Telegraph, WMUR, the New Hampshire Union Leader, and Frank FM (Media); Boston Billiard Club & Casino, Church of the Good Shepherd, New Hampshire Charitable Foundation, and the United Way of Greater Nashua (Community).

Your support was especially evident during the 33rd Annual Gourmet Festival & Auction. Although the pandemic forced us to host the event virtually for the second year in a row, you helped us raise \$140,000 to help local families! Please save the date for the 34th Annual Gourmet Festival & Auction to be held in person on Sunday, March 20, 2022.

We would also like to recognize our talented staff, volunteers, and Board of Directors for their unwavering commitment to our mission during a very uncertain year. With their hard work and dedication, our clients make lasting changes in their lives.

With gratitude and best wishes for a brighter year ahead,

Maryse Wirbal



Maryse Wirbal
Chief Executive Officer

Sue Beaubien



Sue Beaubien
President, Board of Directors



Families in New Hampshire are struggling to find affordable housing.


<1% vacancy rate for all rental units in the state (compared to a 6.8% vacancy rate across the United States)

\$1,600 average cost to rent a two-bedroom unit in Hillsborough County (up 28% since 2016).

136 # of hours you’d need to work per week at minimum wage to afford a two-bedroom unit.

\$65,700 yearly salary needed to afford a two-bedroom unit in Hillsborough County.

According to the 2021 Residential Rental Cost Survey Report published by the New Hampshire Housing Finance Authority.



Angela's Story



“Over the past year, I’ve experienced so much growth as a mother and as a woman,” Angela said. “I never want to depend on someone else again.”

After a series of unhealthy relationships, Angela was determined to become self-sufficient and build a better life for herself and her daughter, Brianna. But even before she lost her full-time job, she struggled to find an affordable apartment to rent.

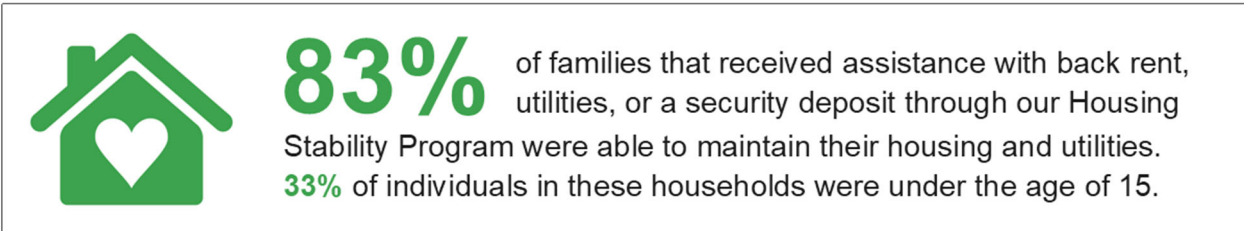
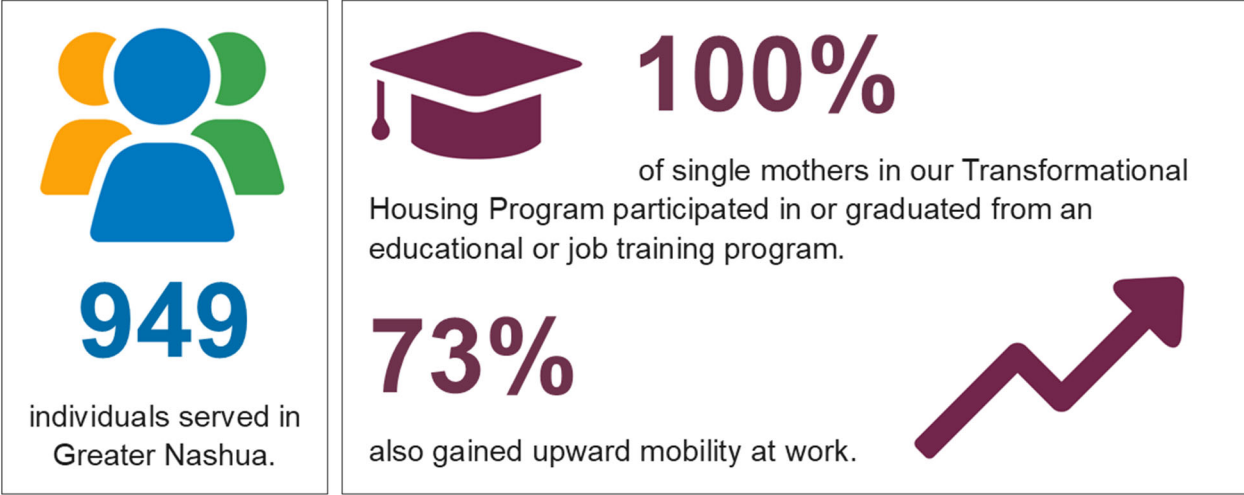
“We were literally facing homelessness,” Angela said. “I’m motivated and educated. I could not believe it was happening to us.”

Angela and Brianna joined our Transformational Housing Program and moved into one of the Agency’s affordable apartments. Angela worked with her case manager to create a plan to reach financial independence. She set savings goals and participated in our Financial Literacy Program while Brianna started a healthy routine at school.

Last month, Angela graduated from our Transformational Housing Program after accepting a full-time position where she makes enough to afford market rent, pay her bills, and start saving. Her credit score has gone up significantly, and she feels stable. **Stabilize. Transform. Flourish.**

Our Impact

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



ASSETS	
Current Assets:	
Cash and cash equivalents	1,368,524
Contributions receivable, net	57,454
Grants receivable	127,975
Other current assets	1,137
Total Current Assets	1,555,090
Noncurrent Assets:	
Investments	1,566,618
Revolving loan and security receivables, net	163,685
Noncurrent portion of contributions receivable	18,650
Property and equipment, net	2,538,407
Total Noncurrent Assets	4,287,360
TOTAL ASSETS	5,842,450
LIABILITIES & NET ASSETS	
Current Liabilities:	
Current portion of long-term debt	6,207
Accounts payable	87,186
Accrued payroll and related liabilities	8,430
Other liabilities	-
Total Current Liabilities	101,823
Noncurrent Liabilities:	
Long-term debt, net of current portion	774,957
Revolving loan and security payables	208,316
Security deposits	15,238
Total Noncurrent Liabilities	998,511
TOTAL LIABILITIES	1,100,334
Net Assets:	
Without donor restrictions:	
Undesignated	3,268,607
Board designated	647,600
With donor restrictions:	
Purpose restrictions	77,378
Time restrictions	278,436
Perpetual endowment	470,095
Total Net Assets	4,742,116
TOTAL LIABILITIES & NET ASSETS	5,842,450

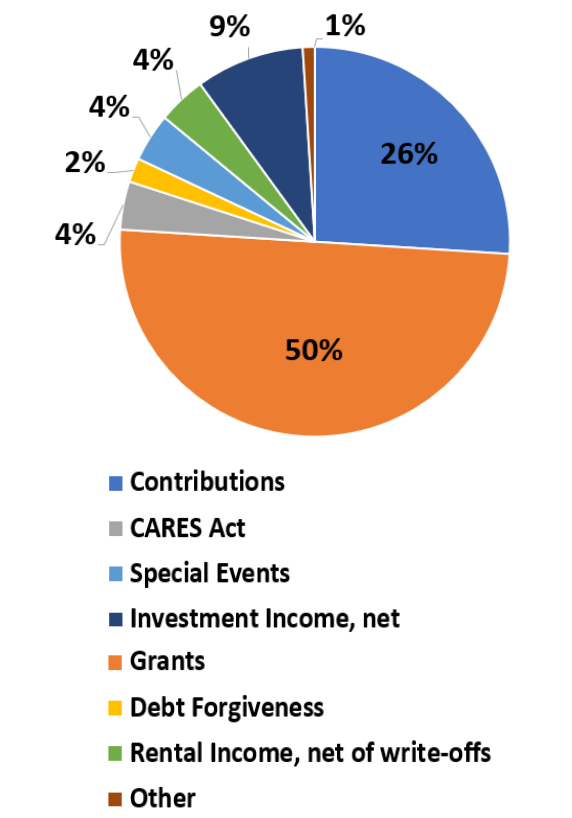


“I would like to thank everyone at the Front Door Agency for not just the assistance you provided, but rather the way in which you provided it. You saved us from a terrible situation that could have included homelessness.”

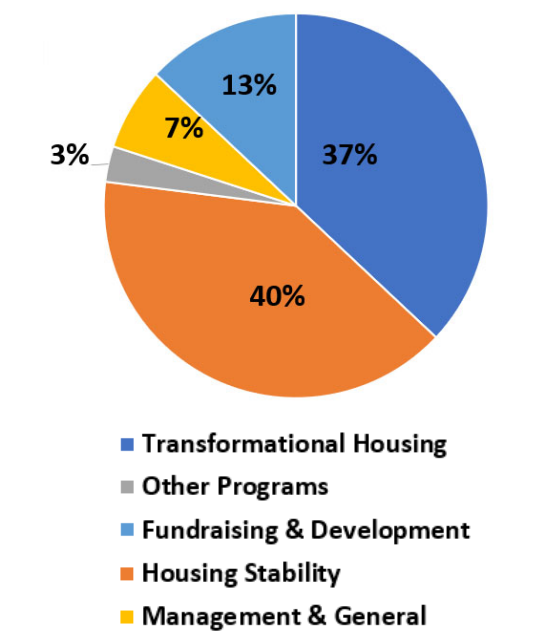
- Derek
Former Housing Stability Client



SUPPORT & REVENUE	
Support:	
Contributions	922,728
Grants	1,786,111
CARES Act	141,102
Debt forgiveness	84,991
Special Events:	
Gross special events revenue	270,270
Less cost of special events	(133,994)
Net special events revenue	136,276
Revenue:	
Rental income, net of write-offs	155,229
Other:	
Investment income, net	310,050
Other revenue	4,520
TOTAL SUPPORT & REVENUE	3,541,007



EXPENSES	
Program Services:	
Transformational Housing	638,659
Housing Stability	682,397
Other programs	56,420
Total Program Services	1,377,476
Supporting Services:	
Management & general	122,145
Fundraising & development	218,231
Total Supporting Services	340,376
TOTAL EXPENSES	1,717,852



We appreciate all of our generous supporters, and no gift is too small to help local families. We apologize to anyone that was inadvertently missed below!

INDIVIDUALS

Janet Ackerman
Jessica and Nick Ackerman
Sara and Todd Allen
Erin and Dave Almeda
Jed and Lindsey Anderson
Judith and Richard Anderson
Tim Angulas
Karen Archambault
Jack Atkinson
Mike and Stephanie Ballentine
Patrick Barry
Sue Beaubien
Joseph and Mary Bellavance
Kristy and James Besada
Maria and Vladimir Botcheva
Doreen and Dana Bourassa
Donna Bowie
Dean and Liz Brown
Bill and Mindy Burns
Brian and Debra Cahill
David Caisse
Nicole and Daniel Campbell
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Mark and Charlotte Constantian
Sarah and Raymond Creaney
Don Daigle
Fred Day-Lewis
Dan and Cindy Dellacamera
Sandra Desharnais
Cindy and Mark Detering
James Dennis DiPaolo
John and Anne Egan
Ron Evelyn
Paula Farrer
Joe Finocchiaro
Burns and Ellen Fisher
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Kevin Flynn

James Folk
Randy and Julia Forgaard
Diane Fossnes
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Suzanne Furtado
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William and Frances Gray
Bertrand Guimond
Dorothy Hackett
Brian and Sharon Hall
Lyn Healy
Robin and Calann Hertel
Joyce and Michael Hillis
Carol Houde
Cory and Ellen Hussey
Richard Iannacone
Kip and Kristin Jackson
Ken Jeffries
Doug and Shelly Kelliher
Bob and Vicki Kennedy
Curtis and Mary Jane King
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Linda and Mark LaFleur
Lori and Gary Lambert
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Brian and Lisa Law
George and Ellen Lencsak
Carmen and Steve Lesieur
Barbara and Peter Letvinchuk
Norbert and Elaine Levesque
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Jane Marlowe
Shawn and Lucie Martin

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Michael Murphy
Bill and Dana Naas
Debra and Matthew Nash
Laura Noel
Odie and Heidi Odierna
Cedric and Zoe Onsruth
Laurie and Michael Ortolano
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Kimberly Snow-Lawlor
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Jonathan and Laurie Spira-Savett
Sally Stalker
James Steiner
Melissa and Mark Swidler

Samuel and Sharon Tamposi
Joseph Tierney
Carroll and Nancy Towle
Alyssa and Mike Turcotte
Diane and Tom Weaver
Peter and Ann Webb
Daniel Weiss
Kathy Whitaker
Chris and Laura Wilcox
Gary and Brenda Wingate
Maryse and Jeff Wirbal
Cindy and Mike Woessner
Eitan and Gabriele Zeira
John and Kristine Ziemba

CIVIC

Amherst Jr. Women’s Club
Hollis Brookline Rotary Club
Rotary Club of Nashua
Rotary Club of Nashua West

COMPANY

Able Moving and Storage
Altitude Physical Therapy
AmeriHealth Caritas
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NH CDFA
NH Healthy Families
Northeast Delta Dental
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Pillar to Post Home Inspection
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PRG Rugs
Profile Electric
Prolman Realty, Inc.
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Reeds Ferry Shed
Refined Beauty Medical Spa
Right Networks, LLC
Ripano Stoneworks
Santander Bank, N.A.
Schroeder Construction
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The First Church, UCC
The Hanover Insurance Group

The Harbor Group
The Lighthouse Preservation
Society
The Omni Mount Washington
Resort
The Nashua Telegraph
Town of Hudson
Town of Merrimack
Triangle Credit Union
Triangle Fire Consultants, LLC
UBS
Union Leader Corp.
United Way of Greater Nashua
United Way of Massachusetts
Bay
Vermont Mutual Insurance Group
Vitasoy USA
Watkins Road Development
Whiting-Turner Contracting
Company
Williams Wealth Management
Winer & Bennett
WMUR-TV, Inc.
Xtreme Xperience
YMCA of Greater Nashua

FAMILY FUND

Hussey Family Foundation
John P. Stabile II
Family Foundation
Macari Family Foundation
Roedel Family Foundation

FOUNDATION

Cogswell Benevolent Trust
Crane Fund for Widows
and Children
Dobles Foundation
Eastern Bank Charitable
Foundation
James W. O’Brien Foundation
Movement Foundation Inc.
New Hampshire Charitable
Foundation
People’s United Community
Foundation
Samuel P. Hunt Foundation

Donors \$500+ (continued)

TD Charitable Foundation
Texas Instruments Foundation
The Agnes M. Lindsay Trust
The Barker Foundation
The Nash Foundation, Inc.
TJX Foundation

LEGACY SOCIETY

**Denotes gifts received*

Erin and Dave Almeda
Jed and Lindsey Anderson
Sue Beaubien
Ned and Cindy Beebe
Carol and Jay Connor
Katherine Kiratsos*
Lori and Gary Lambert
Odie and Heidi Odierna
Walter Razzaboni, Jr.
Denise Thompson
Maryse and Jeff Wirbal
Cindy and Mike Woessner
Helen Vittum*
3 Anonymous Gifts

MEMORIAL GIFTS

In memory of Lois Jourdain
Norma Hart
Pamela and Craig Moul
In memory of Ron Kraus
Allison Kraus
Network for Good
In memory of Rita Shepard
Donna and Pete Anderson
Brenda and Albert Conrad
Gail and Robert Huntley
John and Gerrienne Nazer
Donald and Sandy Shepard
Nicole Shepard
Gary and Mary Beth Zaremski
In memory of Fredye Sherr
Bruce and Catherine Comes
Kenneth Sherr
In memory of Arline Wirbal
Sylvia Jansen
Helen Pappagianis
Joanne and Thomas St. Pierre
Maryse and Jeff Wirbal



What's Your Legacy?

*A message from the Rev.
Dr. Robert "Odie" Odierna*

As a long-time supporter of the Front Door Agency, I sincerely appreciate your faith in us as a worthy cause.

As you can imagine, the need for the Agency's services in our community is increasing. But with your support, we provide the tools, direction and support necessary for families to stabilize, transform and flourish as contributing members of our community.

I'd like to invite you to join the Agency's **Legacy Society**. It's easy to join, and your gift will help us transform the lives of families in our community for generations to come.

To learn more, scan the QR code with your cell phone's camera.

Thank you,
and God bless!



34th Annual Gourmet Festival & Auction

Sunday, May 15, 2022

We can't wait to celebrate the Agency's 35th Anniversary with you!

Scan the QR code below to get your event and raffle tickets, or for more information!

Presented by:

Board of Directors

With appreciation for believing in our mission, offering invaluable support, and helping us make a positive impact in our community!

Suzanne Beaubien
President
Bellwether Community Credit Union

Meagan Pollack
President-Elect
Curriculum Associates

Chris Wilcox
Vice-President
Lowell Five Bank

***Erin Almeda**
Secretary

John Chase
Treasurer
Retired, BAE Systems

***Linda LaFleur**
Immediate Past-President
SquareTail Advisors

Janet Ackerman
Eastern Bank

***Jessica Ackerman**
Deloitte & Touche

***Jed Anderson**
Broad Street Planning

Maria Botcheva
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*The Event Center,
Courtyard by Marriott*

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Nick Frasca
Frasca & Frasca

Joyce Hillis
Devine Millimet

Cory Hussey
Stanley Elevator

***Robert K. Kennedy**
BAE Systems

Tina-Marie Liles
PMSI

David S. McGinley
Retired

Jeff Monahan
The Monahan Companies

John Porter
Keller Williams Realty

Walter Razzaboni, Jr.
UBS Financial Services

***Robert Shaw**
Texas Instruments

Melissa Swidler
SWI Designs

Alyssa Turcotte
Eaton & Berube Insurance

***John Ziemba**
Triangle Credit Union

**Denotes past presidents*

Please help us welcome our new FY22 Board Members:
James Kuhnert, Retired · Bill Luk, BAE Systems · Tony Rozon, Santander Bank

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