

Thank You to Our Generous Donors

GOVERNMENT SUPPORT

City of Gardner
Gardner Public Schools/Title I Program
MassHousing/YouthRap
Montachusett Regional Vocational Technical School
Town of Athol
Town of Winchendon
USDA/Rural Business Cooperative Service
Rural Business Enterprise Grant

BUSINESSES & FOUNDATIONS

A.H.M. Electric Inc.
Athol Savings Bank
Bank of America Charitable Foundation
Chairtown Lumber Co.
Colonial Co-operative Bank
CompEdge Marketing & Design
Daly's Property Shoppe
David R. Richard Excavating
Dimacale & Gracie Real Estate, LLC
Fidelity Bank
Garlock Printing
Gardner Screw Corporation
GFA Federal Credit Union
Greater Worcester Community Foundation
Higher Ground Ministries
KDB Realty, LLC
Ladder Hill Design
Lashua-LaChance & Poliks Insurance Agency, Inc.
LeClerc Charity Fund
Lynde Hardware & Supply, Inc.
McCullough & Associates, CPA
Moss Hollow, LLC
New Covenant Ministries
RCAP Solutions
Rollstone Bank & Trust
Scotty's Potties
Stanley's Lunch, Inc.
TD Banknorth, N.A. Charitable Foundation
Venning & Jacques, P.C.
Wells Fargo Foundation on behalf of Wells Fargo Home Mortgage
Workers' Credit Union
WinnResidential

INDIVIDUAL DONORS

Richard and Evelyn Anderson
ANONYMOUS
Eleanor A. Ares
Henry P. Ares
Mr. & Mrs. Dick Belliveau
Ed Binnall
Stephanie L. Booker
Nancy Canu
Thomas J. Carroll
Bob & Doni Cohn
Lois Collette
James & Patricia Connors

If your name has been inadvertently omitted or is incorrect, please call James Cruickshank, Executive Director at 978-630-2975, ext. 306 or email jcruickshank@ggcdc.org. Please accept our apologies.

Annual Report design by Maureen Horrigan, CompEdge Marketing & Design

George C. Corey
Paul and Gail Cormier
James Cruickshank
David and Meg Curran
Alan Dernalowicz
Mr. & Mrs. Rene Doiron
Peter & Joanne Foster
Max and Louise Frei
Don & Doris Gearan
Cleo Gingras
Mark and Susan Goldstein
David Haddad
Dr. Renee & Barry Hakala
Mark and Shelly Hawke
Mrs. Nancy Hawke
Mr. & Mrs. Ron Hopper
Frances Horrigan
Rob & Deb Hubbard
Gayle and Roger Jailliet
Patricia A. Jandris
Tom & Ali Kymalainen
Audrey LaBrie
Charles & Paulette Langlois
Jules & Dorothy LaRoche
Pat Lasky
Anne and Charlie LeBlanc
Ed & Helen Lepkowski
Jack Lesperance
L. Edward Liptrap
Bernice MacDonald
Rose Manca and Mickey Guitare
Charles Martel
Pietro and Rosa Massa
Jill Masure
Mr. & Mrs. James J. Minns
Susan Monette
John & Janet Mulqueen
Earl R. Myntti
John Neville
Mr. & Mrs. Eben Pardee
Gilbert Parks
Larry and Karen Payne
Debra & Doug Pochini
Jacqueline R. Robichaud
Raymond J. Robichaud
James J. Robinson, Jr.
Elaine Rodecki
Arlene Rome
Sylvia Rome
Mr. & Mrs. Ronald L. Roy
Maxyne D. Schneider, SSJ
Joseph Stiso
Mr. & Mrs. Edward Stromski
Kathy Walker
Gerald White
Richard J. Williams
Dottie Yablonski
Eleanor F. Yankowski
E. Louise Yleva
Arthur & Ann Young

Career Development Interns

As the 10th year of the Office Internship Program, a value-added program for graduates of the *HOPE for Women* program, came to an end, participants used and refined the technical skills they have gained working with local host companies. Interns strive to reach toward the next milestone in their personal development while gaining professional experience and exposure to workplace challenges—and rewards. During the past year:



- ◆ 14 graduates applied for Internship positions
- ◆ 7 participants successfully completed internships with local host companies

The following companies hosted interns during the fiscal year: Adecco, Heywood Hospital, RCAP Solutions, Inc., and Winchendon CAC.

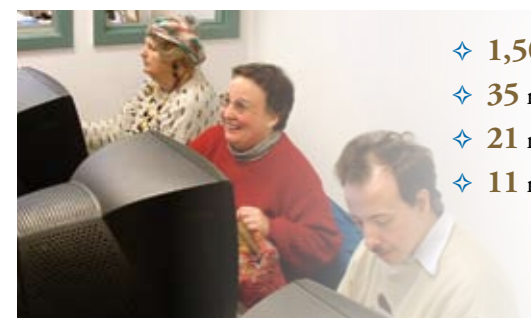
"In the past two years of my employment with RCAP, Tina has impressed me the most of any volunteer in her accomplishments while at RCAP."
—Intern Supervisor, RCAP Solutions, Inc.

"Lynn went above and beyond; we don't know what we will do without her."
—Director of Education, Heywood Hospital

The Office Internship program is made possible by a contribution from the Leclerc Charity Fund and individual and corporate donations.

The Cyber Café

The digital divide still exists for many residents and especially for the senior citizens who benefit from the Cyber Café program. The Greater Gardner CDC's capacity to provide access to computers is essential to assist residents in navigating the world of technology and to improve their quality of life through training and education for first-time homebuying, developing and improving job skills, operating a business, and connecting with the world through the Internet. In fiscal year 2009, the Cyber Café highlights included:



- ◆ 1,500 total uses
- ◆ 35 new members
- ◆ 21 renewing members
- ◆ 11 non-members

The computers were used to write résumés, conduct job searches, seek out first homes, complete college courses, plan reunions, keep in touch with family across the country, research family histories, and more.

The Cyber Café is supported through individual memberships, corporate and individual contributions. With a grant from the City of Gardner's Community Development Block Grant program, the Cyber Café received a much-needed technology upgrade to better serve and protect its users.



Seated: Joseph Stiso, Dottie Yablonski
Standing: David Curran, Susan Monette

2009 Board of Directors

OFFICERS

Joseph Stiso, President
Susan Monette, Vice-President
Dottie Yablonski, Treasurer
David Curran, Secretary/Clerk

DIRECTORS

Brian Aho
Jeffrey A. Ashworth
Stephanie Booker
Lisa Briggs
Christopher Daly
Donna Gamache
Nancy Gammell
Mark A. Goldstein, Esq.
David Haddad, Ed.D
Robert Hubbard
Patricia Jandris
Audrey LaBrie
Barbara Nealon
Tricia Pistone
Gerald White

2009 Staff

Felicite Andersson
Office Manager/Executive Assistant
Patricia Connors
Homebuyer Counselor
James Cruickshank
Executive Director
Doug Pochini
Housing Development Coordinator
Barbara Kendall
Office Assistant
Carol Wood-Klash
Extended Learning Coordinator

Statement of Financial Position

Greater Gardner Community Development Corporation
For the years ended June 30, 2008 and 2009 (reviewed)

	2009	2008
ASSETS		
CURRENT ASSETS		
Cash	\$32,080	\$37,869
Accounts receivable	17,969	32,490
Investment in affordable housing projects	436,419	75,894
Prepaid expenses	4,953	3,948
Total current assets	491,421	150,201
PROPERTY AND EQUIPMENT		
Land	10,000	10,000
Equipment	39,471	25,423
Building	402,217	402,217
Less accumulated depreciation	(46,116)	(31,342)
Net property and equipment	405,572	406,298
TOTAL ASSETS	\$896,993	\$556,499
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable	\$28,517	\$8,073
Notes payable-line of credit	25,000	25,000
Notes payable-affordable housing projects	411,078	86,340
Security deposits	1,085	1,826
Current portion of long term debt	6,955	6,413
Total current liabilities	472,635	127,652
Long term debt-net current maturities	161,539	168,327
Total liabilities	634,174	\$295,979
Temporarily restricted net assets	15,000	0
Unrestricted net assets	247,819	260,520
Net assets	262,819	260,520
TOTAL LIABILITIES AND NET ASSETS	\$896,994	\$556,499



Faces of the CDC

2009 Annual Report

The Greater Gardner Community Development Corporation promotes self-sufficiency by creating affordable housing opportunities and providing additional programs that raise the economic, educational, and social levels of residents in its service area.



246 Central Street • Gardner, MA 01440

978.630.2975

www.ggcdc.org



Joseph Stiso, President

Nearly every day I am asked, "what is the Greater Gardner CDC about?" Before becoming board president, I would have said that we are a nonprofit organization that provides affordable housing development and small business technical assistance; or that the CDC serves only low income residents; or that providing assistance in building healthier, stronger communities is our purpose. I may have said that the CDC is about helping people develop a career training path; or developing learning skills among youth so they may succeed academically; or that people from all walks of life are given a means to connect to

others and to information sources via the Cyber Café.

Today, I see what the CDC is about from the perspectives of our two most important constituency groups: people with genuine need who benefit daily from our programs, and from your perspectives, our donors and allies, who have faith—and the right—in expecting the CDC to make good on our promises to raise the economic, educational, and social levels of residents in Ashburnham, Gardner, Hubbardston, Templeton, Westminster and Winchendon. The stories you read in this report highlight just some of those successes. It has been my privilege to meet and talk with people who have been touched by the CDC's reach and hear their stories nearly every day. Today, when someone asks me what the CDC is about, I say what I have heard time and again among our clients: it's about Gratitude. People are grateful for the changes in their lives. They are grateful that the CDC remains a strong, vital force in the region upon which they can rely. They are grateful for the dedication and compassion of the CDC's highly capable staff.

I am grateful for all of these things too, because the CDC is all about being a network of friends, providers, contributors, volunteers, and champions working together to bring change—particularly during a time when change has become synonymous with constant upheaval for far too many struggling individuals, businesses, and families. I speak on behalf of the board members and staff in showing our gratitude for your participation in our network of friends, and I am pleased to submit our Fiscal Year 2009 Annual Report.

About GGDC

The Greater Gardner Community Development Corporation is a private, not-for-profit corporation, originally incorporated in 1983 and re-organized in 1992 to serve an expanded area including Ashburnham, Gardner, Hubbardston, Templeton, Westminster and Winchendon.

Our volunteer Board of Directors represent many sectors of our community, including business owners, financial and educational institutions, municipal employees, partner organizations and residents of the service area. Together, the Board of Directors, staff and volunteers work with a very real sense of dedication and commitment to our mission.

Throughout our history we have recognized that working together with our partners, who share a dream of improved quality of life for all in our area, we can achieve results that positively impact our communities much more than acting alone. You will see the many faces of those we assist as youth reach their academic objectives, home buyers are better informed and prepared for their purchase, first time buyers create homes in housing we develop, emerging and current small businesses achieve success, interns use newly acquired job skills in the workplace, and users connect to a worldwide network of information.

We always welcome new partners. This year the works of 10 artists have decorated our walls as we became a GALA Community Gallery, promoting the cultural diversity of the region while providing residents and visitors the opportunity for "an intimate look into the world of original art," according to Ed Schneeflock, GALA President.

Learning Opportunities for Kids

Homework Center at Olde English Village (OEV)

In its tenth year, the Homework Center provides after-school academic support to students in grades two through eight living at Olde English Village to enhance their academic performance and increase their self-confidence during the school year.

- ❖ Tutoring is provided to improve English and Math skills and comprehension.
- ❖ A computer lab assists students with homework and grade-specific project assignments.
- ❖ Individual mentoring is provided to assist students with daily homework and MCAS preparation.
- ❖ Forty-one students were enrolled this past school year who received assistance with grade specific projects, and work sheet exercises.



Summer Enrichment Program at OEV

This is designed to provide students a transition between the summer break and the beginning of a new academic year. For 2½ weeks in August 2008, eighteen registered students, through individual mentoring and small group work, practiced writing and grammar, and worked to complete their summer reading and improve their math skills. While studying Math and English, participating students also learned about the 2008 Summer Olympics in Beijing; the history of Olympic competitions; and the culture, cuisine and traditions of China.

10th Anniversary Celebration

In December of 2008 the Greater Gardner CDC celebrated the tenth anniversary of the Homework Center with a party attended by students and their families, teachers of GPS, former staff of the Homework Center, Winn Residential staff and school officials. One of the students created the artwork for the invitations. A posterboard displayed pictures from 1998-2008, quotes, and student artwork.

"I see Angel as making a great deal of progress since last year. I believe the Center has helped substantially."

—A teacher of a student who attends the Homework Center at OEV

The Homework Center is possible because of the collaboration and financial support from Winn Residential, Gardner Public Schools, MassHousing and individual and corporate contributions. The program invests these resources in our youth today so that their futures will include greater opportunities for personal achievement.

Homebuyer & Housing Programs

First-Time Homebuyer Education & Counseling

The Greater Gardner CDC offers educational and counseling assistance to prepare future homeowners to become stronger buyers, with a higher likelihood of long-term success. In comparison to the previous year, a nearly 80% increase was recorded for both First Time Homebuyer Education graduates and individual counseling participants.



- ❖ **104** Certificates of Completion were distributed
- ❖ **220** households received one-on-one counseling.

The Massachusetts Homeownership Collaborative-approved curriculum prepares participants to gain a better understanding of their credit reports, teaches how to improve money management, increase credit scores, review and compare mortgage products, and avoid delinquency and foreclosure.

To address the many questions prospective homeowners had about advantages, and risks, of buying foreclosed properties, the GGDC held a workshop on the pros and cons of buying at-auction, short sale, and lender-owned properties. More than 25 participants heard from guest speakers, including Garry Bator, GHS Property Preservation, John Flick, Flick & Elliott, P.C., Brad Becker, Home & Building Inspections, Rick Morin, Morin Real Estate, and Jacqui Keogh, Salem Five Mortgage Co.

"This course was very helpful, it has made us feel more confident especially since we came in as a couple and learned together."

—Jessica & Kevin, Hubbardston, Mass.

Housing Development

The Greater Gardner CDC's development of affordable, income-restricted purchase opportunities for income-eligible families enables them to stabilize their housing and financial needs while beginning the process of long-term wealth building and contributing to sustainable community development. Additionally, the transformation of vacant, unproductive lots into safe, quality and affordable ownership opportunities positively impacts the surrounding neighborhoods and increases municipal revenues.

In Winchendon, vacant lots at 558 and 562 River Street were transformed into community assets with the construction of single-family homes using modular technology. Partners in this development included Town Manager James M. Kreidler, Jr., Winchendon Board of Selectmen, the Winchendon Redevelopment Authority, and the Winchendon Office of Community Development and Planning, who secured Community Development Block Grant funds through the Mass. Department of Housing and Community Development to purchase the vacant lots, and GFA Federal Credit Union, who provided construction financing.

At 41 Clairmont Street in Gardner, more than 50 students and instructors of Montachusett Regional Vocational Technical School completed new construction of a single-family home on land donated by Mark Dymek, Dymek Custom Builders, Inc. This project was made possible with strong support of Mayor Mark Hawke, the Community Development and Planning Department, City Council, and Monty Tech School Committee. The project was financed in part by Community Development Block Grant Funds through the Mass. Department of Housing and Community Development and administered by the City of Gardner, with construction financing provided by Colonial Co-operative Bank.

GGDC Participates in Buy Greater Gardner Now



The Greater Gardner CDC joined local leaders in creating and launching BUY Greater Gardner NOW (BGGN), an incentive-based collaborative marketing campaign to promote homeownership in Gardner, Ashburnham, Hubbardston, Templeton, Westminster and Winchendon. This private/public partnership of local lenders, who have collectively pledged \$32M for mortgages, realtors, attorneys, appraisers, home inspectors, retail and service businesses, employers, non-profits, MassHousing, and city/town officials, kicked off on May 7, 2009. BGGN matches potential homebuyers with responsible mortgage products. New homeowners receive welcome gifts and discounts to encourage them to purchase needed products through local merchants. To learn more, visit the web site at www.buygreatergardnernow.com.



The Greater Gardner CDC remains a committed, contributing partner of the North Central Massachusetts NeighborWorks® HomeOwnership Center, a collaboration among Twin Cities CDC, the Montachusett Opportunity Council, the Montachusett Regional Planning Commission and RCAP Solutions. Working together, our goals are: to increase the percentage of residents who own their home, improve the condition of owner-occupied housing, and help homeowners keep their homes.

Additional financial support for Homeownership Education and Housing Development was received by the Greater Worcester Community Foundation, Bank of America Charitable Foundation, TD Banknorth Charitable Foundation, the Wells Fargo Foundation on behalf of Wells Fargo Home Mortgage, Community Development Block Grant Funds through the Massachusetts Department of Housing and Community Development and administered by the City of Gardner, Towns of Athol, Winchendon, Lancaster/Ashburnham; and individual and corporate contributions.

Business Assistance Program

The Greater Gardner CDC's support of small business development positively impacts individuals and communities in a variety of ways. For each entrepreneur, it's the attainment of a goal—being "my own boss." Additionally, empty store fronts are occupied; and existing businesses stabilize, expand, and provide additional jobs; and there is increase in the diversity of goods and services available to local communities. Emergent and current owners are knowledgeable, creative, passionate, and skilled in their particular service or product; are investing personal funds to increase their capacity through stronger organizational systems and marketing plans as well as securing capital funds for start-up or expansion. Both start-up and established businesses seek advice and assistance in legal, financial, and marketing. GGDC has provided business assistance services since the program's inception in 1992 including educational workshops, computer-based classes, one-on-one counseling, group training, and referrals to other area business resources, including non-traditional loans. During FY09:

- ❖ **56** intakes were conducted,
- ❖ **61.5** hours of individual counseling was provided,
- ❖ **25** Technical Assistance agreements were completed at a cost of \$42,976.50,
- ❖ **\$24,848.00** in grants were awarded,
- ❖ **\$18,128.50** was paid by business owners as their match,
- ❖ **98** jobs (66 Full Time and 32 Part Time) were created or retained, and
- ❖ **\$4,872,866.00** was the total gross income of those businesses who received technical assistance



This program is possible because of the funding received from the USDA Rural Business Cooperative Service Rural Business Enterprise Grant, TD Banknorth Charitable Foundation, corporate and individual donors.