It is always a pleasure to welcome you to review our annual report. Each page of the report gives you an idea of the many things we accomplished this year.

We had a successful campaign this year led by Roger Beliveau of Stop & Shop, providing close to level funding for our member agencies. All recipient agencies were reviewed by our volunteer panels and funding recommendations were approved by the Board of Directors.

In addition to our campaign success we continued to expand our role as a community partner, with commitments to Project Homeless Connect, Teach for America, Kids-A-Palooza, and funding of our local food pantries and soup kitchens. We also support FamilyWise, the Volunteer Resource Center and the state-wide information and referral resource, MASS211. All of these initiatives are funded outside of the annual campaign funds.

The revival that we talked about in our last annual report went a bit slower than expected. However, there is great potential in our community. New leadership in the coming year brings a fresh outlook to the organization.

We have an outstanding staff, a committed Board of Directors, many dedicated volunteers and especially, a caring and generous community.

There is so much more that your United Way contributes to the community. Please take a few minutes to read more in the following pages about what we do and how committed we are to Greater Fall River.

LIVE UNITED

Alison M. Bouchard
Chair of the Board

Robert L. Horne
Executive Director
United Way of Greater Fall River owes the success of the 2017-2018 Annual Campaign to our dedicated volunteers and philanthropic donors. Year after year, we rely on the generosity of local businesses, organizations, and individuals to support and fund programs at 29 local member and affiliate agencies.

The 2017-2018 Campaign Chair, Roger Beliveau, Manager of Distribution Services at Stop & Shop New England, played an important role in the success of this campaign. Roger volunteered his time and leveraged his resources for the greater good of our community. He led us through a successful campaign, raising $1,301,876, surpassing the goal of $1,250,000 by a significant sum. We would like to thank Roger for his dedication. Our community is lucky to have his help and benefit from his hard work.

Our 2017 Lantern Society is made of up of over 245 givers, raising over $310,000 towards our goal. We are proud to welcome back four members of our nationally recognized Tocqueville Society, each contributing $10,000 or more to United Way of Greater Fall River’s annual campaign or endowment fund.

We are grateful for the support of our local foundations, including the Koppelman Family Foundation’s gift of $40,000, Charlton Charitable Trusts and their gift of $90,000, and the Rodgers Family Foundation gift of $100,000.

Our local financial institutions continue to lead by example, collectively raising over $284,000. They include BankFive, BayCoast Bank, St. Anne’s Credit Union, Bristol County Savings Bank, Bank of America, Rockland Trust, Webster Bank, Mechanics Cooperative Bank, Santander Bank, and Fall River Municipal Credit Union.

Our Board of Directors continue to show their support through giving both their time and financial gifts to the campaign. Their giving increased by 6%.

We acknowledged a few exemplary organizations and individuals at our 2017 Awards Dinner: BayCoast Bank was recognized as our #1 Giving Company, earning them the "Inspiration Award" for contributing $134,780 in combined corporate and employee gifts. Jim Wallace, EVP Chief Operating Officer of BayCoast Bank was presented with the Timothy J. Cotter Community Service Award. The "Spirit of United Way Award" went to BankFive, for their increased employee campaign. Fall River Housing Authority received the "LIVE UNITED Award," and People, Incorporated was awarded the “Community Impact Agency Award,” as they made major efforts on their campaign this year. Patricia Bernier was recognized for her 35 Years of Service to United Way of Greater Fall River.

Together, we are making Greater Fall River a better place for all of us. A sincere thanks to all of the volunteers and donors that supported the 2017 Annual Campaign.
Our Lantern Society Members continue to pioneer giving in our community accounting for 26 percent of overall giving to United Way. The generosity of these groups and individuals continues to assure our sustainable giving to our many deserving agencies.

United Way is proud to have five members of the Lantern Society recognized as national leaders as part of the Tocqueville Society, including Charlton Charitable Trusts, Stanley Koppelman, Rodgers Family Foundation, Raymond Kret Family Trust, and Susan & Terrence Tyrrell. Since 2006, The Rodgers Family Foundation has given to United Way as members of La Societe Nationale within the Tocqueville Society.

Our Endowment Fund experienced another year of overall growth, ending the year at $6,020,230, an increase of $381,904 over the previous year end. This number continues to be impressive for a United Way of our size and continues to be an important resource for our United Way.

Our Endowment and Planned Giving program will be very active in 2018-2019. A focus this year will be to communicate with those professionals who represent clients who may be in a position to include United Way in their estate planning or consider a direct gift.

There is no question that we have been blessed with an endowment fund that contributes to our operating budget ($191,195) which means more funds for our member agencies. There are also restricted funds ($49,985) that help fund our Community Impact Grants.

We have enjoyed a successful relationship with Plimouth Investments. Their periodic reviews with the Finance Committee help us to be well-informed on our investments. We look forward to working with them in the year to come.

**Leadership Giving**

Our Lantern Society Members continue to pioneer giving in our community accounting for 26 percent of overall giving to United Way. The generosity of these groups and individuals continues to assure our sustainable giving to our many deserving agencies.

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**Finance & Audit Committees**

The United Way Finance Committee is comprised of 11 members of our Board of Directors who donate their time and talent to United Way. These dedicated individuals are our most experienced board members and spend countless hours making sure that donor’s gifts are spent wisely. The committee meets once a month to review the organization’s financial reports, and also acts as an advisory committee to the Board of Directors, reviewing all policies and procedures.

The Audit Committee is represented by members of the Finance Committee, several of whom have a financial background, and meets annually at the conclusion of the audit. They review the audit and the IRS Form 990 that is prepared each year by a local accounting firm. The audit is then presented to the full board for review; copies of which are available for viewing at the United Way office.
### 365 Small Business Circle

We would like to acknowledge the generosity and giving spirit of the following 365 Small Business Circle members who are helping us change lives in many ways:

- Burns Tools
- Captain O'Connell Co.
- Durfee Buffinton Insurance Co.
- E P Tremblay Associates
- Fisher Bus, Inc.
- H & S Tool & Engineering
- Highland Pediatrics, PC
- Mullen Bros.
- Pilotte's Truck Refrigeration
- Tipsy Toboggan Fireside Pub

These local small businesses are making a difference in our community, alongside hundreds of Lantern Society Members, individuals, businesses, and organizations that support United Way of Greater Fall River's Annual Campaign year after year.

### Allocations & Funding for 2017-2018

#### Member Agencies

<table>
<thead>
<tr>
<th>Agency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Red Cross</td>
<td>$35,000.00</td>
</tr>
<tr>
<td>The Arc of Greater Fall River</td>
<td>$55,300.00</td>
</tr>
<tr>
<td>Big Friends Little Friends</td>
<td>$49,070.00</td>
</tr>
<tr>
<td>Boys &amp; Girls Club of Fall River</td>
<td>$72,417.00</td>
</tr>
<tr>
<td>Diabetes Association</td>
<td>$60,000.00</td>
</tr>
<tr>
<td>Fall River YMCA</td>
<td>$10,714.00</td>
</tr>
<tr>
<td>Family Service Association</td>
<td>$46,564.00</td>
</tr>
<tr>
<td>Greater Fall River Re-CREATION</td>
<td>$18,145.00</td>
</tr>
<tr>
<td>King Philip Preschool</td>
<td>$20,026.00</td>
</tr>
<tr>
<td>Ninth Street Day Nursery</td>
<td>$22,147.00</td>
</tr>
<tr>
<td>People, Incorporated</td>
<td>$54,468.00</td>
</tr>
<tr>
<td>Samaritans of Bristol County</td>
<td>$32,500.00</td>
</tr>
<tr>
<td>SER-Jobs for Progress</td>
<td>$49,369.00</td>
</tr>
<tr>
<td>Stanley Street Treatment &amp; Resources (SSTAR)</td>
<td>$42,830.00</td>
</tr>
<tr>
<td>Steppingstone, Inc.</td>
<td>$34,861.00</td>
</tr>
<tr>
<td>United Partnerships</td>
<td>$52,148.00</td>
</tr>
<tr>
<td>WORD Inc. Child Development Center</td>
<td>$29,340.00</td>
</tr>
</tbody>
</table>

#### Affiliated Agencies

- Child & Family Services
- Fall River Deaconess Home
- Girl Scouts of Southeastern New England
- Greater Fall River Community Food Pantry
- HealthFirst Family Care Center
- Hospice Care
- Katie Brown Educational Program
- Our Sisters’ Place
- S.H.A.R.E. Foundation
- SMILES - Mentoring
- SouthCoast Visiting Nurse Association
- Southeast Family Services

#### Designated Funds

- Community Service Program
- Community Impact Grants
- Foundations
- Out of Area Designations
- Endowment Fund Designations
- Food & Shelter Grants

#### TOTAL DISTRIBUTION OF FUNDS:

$1,074,361.57

These numbers represent fiscal year end distributions June 30, 2018.

### Origins of Donations & Gifts

United Way improves lives by mobilizing caring people to invest in the community where their resources are needed most. The donations received come from individuals and organizations that support and believe in this mission. The pie chart below illustrates the different segments of these generous donors at United Way.

- **19%** Foundations
- **43%** Employees
- **16%** Small Businesses, Corporations
- **18%** Retirees, Special Gifts
- **3%** Professionals

*Based on campaign funds before transfer; does not include endowment.*
### COMMUNITY IMPACT GRANTS

The Community Impact Grant Committee reviewed 32 applications totaling $240,896 from thirty organizations. This year, $137,985 was invested into local non-profit organizations through United Way of Greater Fall River’s Community Impact Grants. Twenty-two programs received funding that support social, physical and mental health for individuals of all ages.

Two featured grants this year are:

- **$7,000 awarded for SER-Jobs for Progress Evening Ewingling Program for Children**, an onsite classroom and computer based tutoring center designed to improve and develop the academic performance and English language literacy of the children of speakers of other languages attending SER’s evening adult education classes.
- **$10,000 awarded to the Boys & Girls Club Outside School Hours Programs**, which serves Greater Fall River’s disadvantaged and underserved youth with daily academic, community service, health and prevention education, creative and fine arts, technology and recreational sports programs.

Additional grants were awarded in 2017-2018. A $2,500 grant was awarded to the Samaritans of Bristol County through the generosity of the Grimshaw-Gudewicz Charitable Foundation. A $25,000 grant was also provided to Teach for America, supporting our local schools.

### DISTRIBUTION OF FUNDS

While there are no dues paid to our United Way by member or affiliate agencies, there is a formula for cost recovery from our Annual Campaign. We are fortunate to have resources from our Endowment Fund to help offset administration & fund raising expenses. This allows more of our campaign funds to be available to our agencies. With this internal transfer of funds we reduced our overhead percentage to 18.6%. Additionally, we have a shrinkage factor of 8%.

The pie chart below reflects the share of designated and undesignated funds that are distributed to a variety of health & human service agencies. The Community Service Program is a United Way program which includes INFOLINE, MASS 211, Volunteer Southcoast, Familywise and a variety of community service projects.

### STATEMENT OF FINANCIAL POSITION

#### June 30, 2018

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$257,357</td>
<td>$335,806</td>
</tr>
<tr>
<td>Investment Income Receivable</td>
<td>5,000</td>
<td>1,581</td>
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<tr>
<td>Pledges Receivable (Less: Allowance for Uncollectible Pledges of $100,180 (2018) and $88,474 (2017))</td>
<td>416,430</td>
<td>439,159</td>
</tr>
<tr>
<td>Contributions Receivable from Charitable Remainder Unitrusts</td>
<td>335,004</td>
<td>316,007</td>
</tr>
<tr>
<td>Security Deposit and Prepaid Rent</td>
<td>3,330</td>
<td>3,330</td>
</tr>
<tr>
<td>Promise to Give</td>
<td>105,000</td>
<td>111,000</td>
</tr>
<tr>
<td>Investments: Endowment</td>
<td>4,571,625</td>
<td>4,408,046</td>
</tr>
<tr>
<td>Operating</td>
<td>682,029</td>
<td>505,462</td>
</tr>
<tr>
<td>Cash Surrender Value, Life Insurance</td>
<td>13,941</td>
<td>13,553</td>
</tr>
<tr>
<td>Property and Equipment, Net</td>
<td>796,469</td>
<td>6,065</td>
</tr>
<tr>
<td>Beneficial Interest in Perpetual Trusts</td>
<td>794,445</td>
<td>794,445</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$7,189,200</td>
<td>$6,932,454</td>
</tr>
</tbody>
</table>

#### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable and Accruals</td>
<td>$1,117</td>
<td>$1,159</td>
</tr>
<tr>
<td>Grants Payable</td>
<td>140,912</td>
<td>112,985</td>
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<tr>
<td>Allocations and Designations Payable</td>
<td>392,947</td>
<td>373,051</td>
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<tr>
<td>Annuity Payment Liability</td>
<td>550,057</td>
<td>503,176</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>15,981</td>
<td>15,981</td>
</tr>
<tr>
<td>Net Assets</td>
<td>6,639,143</td>
<td>6,429,278</td>
</tr>
<tr>
<td>Unrestricted</td>
<td>3,315,411</td>
<td>3,120,674</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>3,320,829</td>
<td>3,299,808</td>
</tr>
<tr>
<td>Permanently Restricted</td>
<td>3,320,829</td>
<td>3,299,808</td>
</tr>
<tr>
<td>Total Net Assets</td>
<td>6,639,143</td>
<td>6,429,278</td>
</tr>
</tbody>
</table>

TOTAL LIABILITIES AND NET ASSETS | $7,189,200 | $6,932,454 |
United Way of Greater Fall River would like to acknowledge and thank all the corporations and their employees, health organizations, educational institutions, public service employees, professionals, small businesses and individual donors for making this year’s campaign successful.

Special recognition and thanks are extended to major donors for leading the way, collectively contributing over $980,000 to help those in need in the local community.

IN RECOGNITION & APPRECIATION

MEMBER AGENCIES

American Red Cross
182 North Main Street
Fall River, MA 02720
508-676-8276

Arc of Greater Fall River
182 North Main Street
Fall River, MA 02720
508-679-0001

Big Friends Little Friends
101 Rock Street
Fall River, MA 02720
508-672-6340

Boys & Girls Club of Fall River
508-673-3777

Shaw’s Supermarkets
508-673-3777

Samaritans of Bristol County
P.O. Box 1333
Westport, MA 02780
508-678-1916

S.E.R. Jobs for Progress
164 Bedford Street
Fall River, MA 02720
508-676-1916

Diabetes Association
4 South Main Street
Fall River, MA 02720
508-679-5233

Fall River YMCA
199 North Main Street
Fall River, MA 02720
508-675-9233

Family Service Association
101 Rock Street
Fall River, MA 02720
508-672-6340

Greater Fall River Re-Creation
45 Rock Street
Fall River, MA 02720
508-679-0922

Knights of Columbus
700 North Eastern Avenue
Fall River, MA 02724
508-676-5708

Fall River Deaconess Home
603 Rock Street
Fall River, MA 02720
508-678-7723

People, Incorporated
4 South Main Street
Fall River, MA 02720
508-679-5233

AFFILIATED AGENCIES

Child & Family Services
66 Troy Street
Fall River, MA 02720
508-676-5708

Our Sisters’ Place
P.O. Box 4236
Fall River, MA 02722
508-677-0224

S.H.A.R.E. Foundation
257 Cherry Street
Southeast Family Services
257 Cherry Street
Fall River, MA 02720
Fall River, MA 02720
508-679-5233

Southcoast Visiting Nurse Association
182 North Main Street
Fall River, MA 02720
508-933-3000/800-698-6877

Southeast Family Services
257 Cherry Street
Fall River, MA 02720
508-679-2199

10 United Way of Greater Fall River
In 2017-2018 United Way continued our support and partnership with MASS211, a statewide 24-hour information and referral service and FamilyWize, a prescription discount card program for uninsured and underinsured. This past year, 1,575 calls were made to 2-1-1 and $164,028 were saved through FamilyWize in the Greater Fall River area alone.

Day of Caring
United Way tackled the Alfred J. Lima Quequechan River Rail Trail this year to clean up trash and debris with volunteers from our member agencies, community partners, and supporting businesses. This effort was accomplished in conjunction with the Friends of the Quequechan River Rail Trail and the City of Fall River.

Kids-A-Palooza
United Way participated in People Incorporated’s Kids-a-Palooza for the fourth consecutive year, hosting fall crafts both for kids. This annual, family-friendly event is open to the community and is full of crafts, games, treats, and activities of all kinds. We are proud to partner with all of the participating organizations each year!

HUNGER & HOMELESSNESS
United Way proudly provided $40,000 in special funding to local food pantries and soup kitchens during the high demand seasons, increasing access to food and support services for individuals and families. In addition to the distribution of food grants, we also participated in a few special projects in our community such as the distribution of goods from Amazon and the collection of canned goods and diapers at annual dinners.

Thanksgiving Baskets
United Way of Greater Fall River partnered with local businesses and faculty at the Frank M. Silvia Elementary School to assist with the assembling of Thanksgiving baskets for students in need for the second consecutive year. United Way coordinated with Bristol County Savings Bank and Stop and Shop Distribution to supply funding, supplies and volunteers to build over 30 baskets for families in need.

Project Homeless Connect
This one-day event provides a one-stop resource center for individuals and families currently homeless or at risk of becoming homeless. United Way of Greater Fall River participated for the sixth consecutive year, providing funding for state identification cards from the Registry of Motor Vehicles for 79 people.

Stamp Out Hunger
Stamp Out Hunger is the nation’s largest one-day food drive is run and supported by the National Letter Carriers who volunteer to collect and distribute non-perishable food items. For the third year, United Way partnered with GM Refrigeration and BankFive to provide 55,000 plastic bags in Fall River, Somerset and areas of Swansea. These bags have helped increased giving significantly.

COMMUNITY SERVICE AND PROJECTS