

**United Way
of Massachusetts Bay**



Annual Report 2005–2006
people, places and the power of community



Lead. Advocate. Invest.

United Way brings together people from business, government, education, health care, faith groups, nonprofits and ordinary citizens. We raise awareness around issues facing our community, call attention to social problems, and build public/private partnerships. And we fund and build the capacity of more than 200 nonprofit agencies that perform critical services in the towns where you live and work. All in an effort to create real and lasting solutions across our region.

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A Movement for Social Change

This past year, we continued to make exciting strides toward creating lasting change in the communities of Greater Boston. It is our strong belief that this change begins with the building of individual skills and assets that enable people to become self-sufficient and, therefore, have a greater opportunity for success. This belief sustained us through this past year, directed our efforts on key community issues and allowed us to serve hundreds of thousands of individuals and families in our region.

Several successful initiatives led the way. In the area of sustainable employment and workforce development, our ongoing support of SkillWorks continues to be a key relationship. This past year alone, support from United Way of Massachusetts Bay (UWMB) enabled SkillWorks to fund six program partnerships and help over 1,500 low-income, low-skill individuals find jobs or move up the career ladder. We worked closely with the City of Boston's Earned Income Tax Credit campaign to put more money back into the pockets of low-income families and individuals, and back into the local economy. And we worked closely with the Commonwealth to develop a plan called Housing First to end family homelessness in the state.

A key focus this past year was after-school programs, which are critical to the academic success, self-esteem and self-reliance of our children. To that end, UWMB released the nationally recognized and sought-after study "Pathways to Success for Youth: What Counts in After-school, A Report of Massachusetts After-School Research Study." This is groundbreaking work that, going forward, will help us identify and build consensus on the characteristics of effective after-school programs, and thereby improve the quality of these programs.

These are just a few of the activities that made 2006 a pivotal year for crystallizing our mission and making strides toward our ten-year vision of making the greater Boston area the best place for children in the country. It is committed people like you who made this year a tremendous success, and who will make next year an even greater success.

Please join us on our journey to drive change through experience and compassion. With you at our side, we can bring together resources from all sectors of our community. With you at our side, we can call attention to social problems and build important public/private partnerships. With you at our side, we can fund and increase the efficiencies of nonprofit agencies that perform critical services across our region. In fact, it is only with you at our side that we can share our energy and our spirit to accomplish great things and truly make a difference in the lives of all people in our community.

Milton J. Little, Jr.
PRESIDENT AND CHIEF EXECUTIVE OFFICER
ANSIN EXECUTIVE LEADERSHIP CHAIR

United Way of Massachusetts Bay

Mission

To bring the community together to improve lives and strengthen the neighborhoods of Greater Boston

For 70 years, our mission has not changed. But what has and will change are the needs of the community and its people. Therefore, we will evolve the focus of our work in response to the changing needs of the community. We've never wavered from this commitment to stay ahead of the most pressing needs in society and to offset negative social trends, and we never will.

Vision

By 2015, the greater Boston metropolitan area will be the best place for children in the country.

We know that the best way to improve the future for our children is to both strengthen the financial security of their parents today, and ensure that kids are getting the nurturing support and educational opportunities that will prepare them for adulthood. So, when we talk about Greater Boston becoming the best place for children by 2015, this is what we mean. It's not just an issue about children, it's an issue for all of us who believe that social and economic opportunity should be accessible to everyone.

Why United Way

Many people have specific causes, issues and institutions they passionately support. And they should. Donations of this type bring great personal satisfaction. But a gift to United Way adds unique value to anyone’s charitable giving in a deep and integral way. United Way extends the reach of giving because we invest in agencies that many people are not likely to learn of on their own. And because all our funding is contingent upon a rigorous review process that ensures each agency we support upholds the highest degree of operations, management and governance, our donors are assured their gifts are well invested. In return, the more than 200 agencies we invest in continually become stronger and ever more able to maximize their impact on individuals, on communities and on the strength of our region. This is just one example of our work to create long-term changes that benefit everyone.



Real People. Real Progress. Real Results.

Last year was all about people,
progress and results.

The people who make our work possible. The progress we made through our many partnerships and collaborations. And the results that we saw through tangible improvements to the community.

There are solutions to the problems that undermine progress. We're working toward solutions that change the environments in which our children grow up so that they have better developmental outcomes. Greater chance to graduate high school. Greater chance to enter adulthood prepared to participate in our economy. And greater chance to contribute to its growth.

In the following section you will find an overview of our work. These are just some of the many things we did last year in the community—with our partners, with people like you—to improve lives and strengthen neighborhoods across the Greater Boston region.



Creating healthy environments *for learning*

Decades of research affirm that very young children grow, learn, develop and thrive when exposed to close, dependable, nurturing relationships. They suffer in their absence. And they recover remarkably well when these relationships are provided or restored. The social and emotional skills and competencies learned within these relationships are the foundation for a child's success in kindergarten and throughout life.

In response to these findings, United Way collaborated with the state government officials to create Connected Beginnings: Training Institute. The Institute's mission is to improve the social and emotional well-being of children from birth to five by coordinating, evaluating and training early childhood mental health professionals.

SOCIAL/EMOTIONAL WELL-BEING

Three and four-year olds in Massachusetts are being expelled from pre-kindergarten at a rate that is the ninth highest in 40 states. This past year we assisted **21,070 young children in receiving early care services** that prepared them to be socially and emotionally engaged while learning.



AFTER-SCHOOL FOR YOUTH

This past year we grew the **Math, Science, Technology initiative**—a program designed to prepare young people for rewarding careers in science-related industries. Phase I of this program started in 2004 with 50 students at 3 sites, we're now in Phase II and there are more than 300 kids in 25 science clubs throughout Greater Boston.

Facing similar challenges in after-school

Two years ago we launched a research effort with the Massachusetts Department of Education and the Office of Child Care Services to understand the complex relationship between the characteristics of after-school programs, program quality, and what makes the most positive impact on the students they serve.

The findings of the two-year Massachusetts After-School Research Study (MARS) were released in November, 2005, at the State House. Parents want after-school programs to help put their children on the path to success—in school and beyond. But our research report showed that simply walking through the doors of an after-school program isn't enough. Education, and compensation and retention of staff are key to after-school program quality, including the critical areas of staff and youth engagement.

MARS was the largest study of its kind in Massachusetts, involving 4,100 children in 78 after-school programs from 10 economically diverse school districts in urban, suburban and rural areas of the state. The findings provide solid evidence that developing the workforce, improving program quality, increasing communication with families, and fostering connections with schools, are the forces that will create a strong network of quality after-school programs.

This research is sought after for local and nationally recognized publications and conferences. The study was critical to policy makers who evaluated and ultimately restored \$1 million in state funding for the Out-of-School Time programs for FY07. Through the results of this study, UWMB aims to build consensus around common, proven-effective features of high-quality after-school programs, and determine the extent to which these characteristics produce positive outcomes for youth.



Providing hope through economic self-sufficiency

Beyond ensuring that kids are getting the nurturing support and educational opportunities they need to prepare them for adulthood, we must also strengthen the financial security of their parents today. These investments are critically important because when people are trained and have the necessary job skills, it keeps the standard of living moving forward.

Historically, our investments in economic self-sufficiency have been focused on efforts that support adult basic education, skills training and employment support services. For example, UWMB is a founding funding partner of SkillWorks, a \$15 million, five-year initiative launched in 2003. This public/private collaboration between philanthropic partners, government, community organizations, unions and employers was created to build a workforce development system that helps low-skill, low-income residents move to family-sustaining jobs, and helps employers find and retain skilled employees.

The effort resulted in the passage of the Economic Stimulus Bill by the State Legislature, provided additional funding (\$2.4 million) for increased programming, and established a Commission charged with making recommendations on systems improvements. UWMB is also working with a select group of employers to increase availability of jobs for graduates of training programs.

BUILDING SKILLS

This past year we co-sponsored the **Commonwealth Workforce Coalition's 3rd Annual Sharing Skills-Building Connections Conference** for Massachusetts workforce professionals, which was attended by over 300 professionals.



Effecting change by building financial assets

We are increasingly looking to identify and implement new approaches that will effect long-term systemic change. Launched last fall, our Pathways Project is working to expand a current homeless prevention program to an asset-building program for families. UWMB is partnering with the Massachusetts Coalition for the Homeless and the Massachusetts Credit Union League to offer eligible families a variety of asset-building opportunities such as security deposits, down-payment assistance, no-fee bank accounts, credit counseling, and Individual Development Accounts. The program operates in community health centers in Dorchester and Lynn, and was recently awarded \$500,000 to expand the program's geographic reach and hire new staff.

We are also partnered with the Massachusetts Department of Transitional Assistance and Massachusetts IDA Solutions (MIDAS) to launch Funding Futures, a \$1 million program to offer Individual Development Accounts to low-income families in the region. A matching \$500,000 grant from the U.S. Department of Health and Human Services under the "Assets for Independence Act" helped make this effort possible. An Individual Development Account is a way for low-income families to save money for a home, education, or starting a business with the support of public and private partnerships. Along with MIDAS we expect Funding Futures to be offered in ten community-based agencies.

UWMB is also working with Bank of America and our mutually funded agencies to increase the quality of financial education being delivered in the community to those who need it most.

BUILDING ASSETS

This past year UWMB, Massachusetts Coalition for the Homeless, and the Massachusetts Credit Union League provided asset-building opportunities and a homelessness early-warning system through housing clinics within the Codman Square and Lynn community health centers. In the first six months, UWMB served 344 people in 125 households with services that helped people avoid homelessness.

It's all about people, progress and results.

It's all about people, progress and results. The partnerships we form, our work with public policy, how we increase the efficiency of all the agencies we partner with and, of course, the people we help. Last year was a promising year and a challenging one, too, but with your help we can continue to make positive strides in the community in 2007 and far beyond.

We thank you for your ongoing support.



Our Strategic Focus

We primarily concentrate our resources in the areas of children, youth, employment, and housing.

Our vision is focused on the needs of children primarily as an investment that shows the most potential for return. Children are society's greatest asset, and an investment in their potential today, will build a stronger tomorrow for all of us.

Of course, we believe that choosing one basic need over another should never be a choice anyone has to make. So we also connect individuals and families in crisis to emergency financial assistance and services, because if people don't have food, clothing and shelter, they are unable to benefit from other, longer-term services.

All the work we do helps build personal and monetary assets for individuals and families in an effort to ensure that children are surrounded with everything they need to learn, grow, thrive and succeed. And it's premised on supplying people with the tools necessary to enter the economic mainstream—and stay there.

That's good for people, good for the economy, good for our future.



Healthy Child Development

Positive social and emotional development is critical to a healthy childhood. Our work supports the latest scientific research and innovative practices and programs to help prepare children for kindergarten and a lifetime of achievement.

Your Investment In Action

Last year, UWMB-funded
services reached 21,070
young children, ages 0–6:

Dionne BOTH DIONNE'S PARENTS ARE DRUG ADDICTS. DIONNE WAS ABUSED HER WHOLE LIFE UNTIL SHE FINALLY LEFT HOME. THANKFULLY DIONNE FOUND THE BOYS AND GIRLS CLUB EARLY ON. SHE HAD TO SNEAK INTO THE CLUB BECAUSE SHE WAS ONLY 5 AND THE MINIMUM AGE WAS 6, THE STAFF KNEW, BUT LOOKED THE OTHER WAY. "I DON'T CALL MY HOUSE A HOME BECAUSE FOR ME, MY HOME WAS THE CLUB. THE CLUB WAS THE PLACE I COULD GO TO FOR EVERYTHING I NEEDED. IT WAS MY SAFE PLACE." DIONNE IS NOW 22.

DIONNE RECALLS, "THE STAFF THERE MADE SURE I WAS WARM, FED AND AS HAPPY AS THEY COULD MAKE ME. WHENEVER AN OPPORTUNITY FOR A PROGRAM OR EVENT HAPPENED, THE STAFF MADE SURE I WAS SIGNED UP. THE CLUB WAS WHERE I WENT EVERY DAY."

DIONNE RELIED ON THE SUPPORT SHE RECEIVED AT THE BOYS AND GIRLS CLUB. SHE HAD ROLE MODELS WHO NURTURED HER, GUIDED HER AND SUPPORTED HER THROUGHOUT HER DIFFICULT CHILDHOOD. DIONNE SPENT ALMOST EVERY WAKING MOMENT FOR 13 YEARS IN THAT CLUB, AND WITHOUT THE LOVE AND SUPPORT OF THE QUALIFIED STAFF, SHE MIGHT HAVE CONTINUED ON A HARMFUL PATH.

DIONNE NEVER GAVE UP, NOR DID THE STAFF, SHE'S NOW WORKING AT CARNEY HOSPITAL AS AN LPN AND HOPES TO COMPLETE HER DEGREE IN NURSING AT QUINCY COLLEGE SOON. SHE IS JUST ONE OF THE CHILDREN WHO BENEFITED FROM THE HIGH STANDARDS OF EXCELLENCE WE HOLD OUR PARTNERS TO. AND PART OF THAT IS MAKING SURE THAT AGENCY STAFF HAVE THE CAPACITY, RESOURCES AND QUALITY TRAINING TO IDENTIFY AND HELP CHILDREN THE WAY DIONNE NEEDED TO BE HELPED.

DIONNE IS NOW GIVING BACK TO THE COMMUNITY AND HER FUTURE HAS NEVER BEEN BRIGHTER.

8,868 received child care
and/or early care
and education services

9,070 received family
support services

2,201 received early
intervention
services

794 received recreational
services



Opportunities for Youth

Youth graduate from high school with options for the future. Our work gives kids a safe place during out-of-school time to connect with peers and mentors, and to explore, learn, and develop the skills and relationships they need to achieve throughout life.



Angela MOVED HERE FROM PUERTO RICO AT A YOUNG AGE. SHE WAS ANGRY WITH HER PARENTS FOR MOVING, SHE WAS IN A NEW COUNTRY, AND TO TOP IT OFF, SHE WAS ENROLLED IN AN ENGLISH-SPEAKING CLASSROOM FOR THE FIRST TIME. ANGELA SOON TURNED TO THE STREETS AND BECAME INVOLVED IN DESTRUCTIVE BEHAVIOR. SHE FELT THAT HER CHOICES WERE LIMITED AND THAT SHE HAD NOWHERE TO TURN. "I KNEW DEEP DOWN THAT I WASN'T LIVING UP TO MY POTENTIAL AND I CERTAINLY WASN'T GAINING ANY POSITIVE AND USEFUL LIFE SKILLS."

THEN, AT AGE 12, ANGELA DISCOVERED ROCA, A UNITED WAY-SUPPORTED AGENCY IN CHELSEA. SHE CONSIDERED IT DESTINY. THE STAFF AT ROCA BELIEVED THAT SHE COULD MAKE POSITIVE CHANGES. THEY MADE SURE SHE WAS IN SCHOOL, TALKED TO HER PRINCIPAL, GOT HER EXTRA HELP WITH HOMEWORK, AND THEY OFFERED A SAFE PLACE FOR ANGELA TO GO AFTER SCHOOL. "FOR THE FIRST TIME IN MY YOUNG LIFE, THERE WERE ADULTS WHO WENT OUT OF THEIR WAY TO SHOW UP FOR ME, AND WHO BELIEVED THAT I COULD BE A LEADER BY MAKING CHANGES."

ULTIMATELY, THEIR SUPPORT—AND THAT OF HER FAMILY—ENABLED ANGELA TO GET HER UNDERGRADUATE DEGREE AND THEN HER MASTER'S. AS A SPECIAL PROJECTS COORDINATOR FOR THE YOUTH DIVISION AT ROCA INC., ANGELA IS GIVING BACK TO THE COMMUNITY SO THAT OTHER YOUNG PEOPLE MAY AVOID SOME OF THE CHALLENGES SHE FACED WHILE GROWING UP. "TODAY I AM AN ADULT WITH THE ASSETS OF AN EDUCATION, A SAFE HOME, A STABLE JOB AND LIMITLESS POTENTIAL." ANGELA CAN TAKE GREAT PRIDE KNOWING THAT HER JOB IS REWARDING AND MEANINGFUL TO ALL THE YOUNG PEOPLE WHO RELY ON HER EACH AND EVERY DAY.

Your Investment At Work

231,858 school age youth (7–18) benefited from programs and services provided by UWMB-funded agencies:

- 
- 161,056** participated in out-of-school time activities
 - 1,004** received career development and employment services
 - 3,563** benefited from child abuse prevention and education
 - 15,282** received counseling/mental health services

Family-Sustaining Employment

A good job can lead to self-sufficiency and the start of a better life. Our work with partnering agencies helps people secure living-wage employment through job and life-skills training, job placement, English as a Second Language, and Adult Basic Education.



Nathaniel BY AGE 15, NATHANIEL WAS OUT OF SCHOOL, RUNNING THE STREETS, LIVING IN HALLWAYS—WHEREVER HE COULD FIND SHELTER. BY 21 HE HAD SERVED SIX MONTHS IN JAIL, LOST HIS JOB AND WAS ABOUT TO BECOME A FATHER. NATHANIEL NEEDED A CHANGE.

FAR TOO OFTEN PEOPLE LIKE NATHANIEL LACK GUIDANCE, ROLE MODELS, AND THE NETWORK OF SUPPORT NECESSARY TO EARN A GED, FIND A BETTER JOB, AND WORK TOWARD BRIGHTER FUTURE.

NATHANIEL, HOWEVER, KNEW HE COULD DO BETTER. HE SOUGHT HELP AT JFYNETWORKS, A UNITED WAY-SUPPORTED AGENCY. STUDYING FOUR DAYS A WEEK, FOUR HOURS A DAY, HE COMPLETED THE JFYNETWORKS GED PROGRAM AND WENT ON TO EARN HIS GED IN 2001.

AFTER A FEW MORE YEARS OF WORKING UNSKILLED JOBS, NATHANIEL NEEDED SOMETHING MORE FOR HIMSELF AND HIS DAUGHTER. “I WANTED AN OPPORTUNITY FOR MORE STABLE WORK AND A CHANCE TO ADVANCE.” NATHANIEL ENROLLED IN THE ENVIRONMENTAL TECHNOLOGY JOB SKILLS TRAINING PROGRAM WITH JFYNETWORKS. AFTER MUCH HARD WORK, HE GRADUATED IN 2005.

IN HIS GRADUATION SPEECH NATHANIEL CONTRIBUTED MUCH OF HIS SUCCESS TO HIS FAMILY, FRIENDS AND CLASSMATES, AND TO “THE WISDOM AND ENCOURAGEMENT OF THE JFYNETWORKS STAFF.” NATHANIEL IS JUST ONE OF THE PEOPLE WHO HAS BENEFITED FROM THE HIGH STANDARDS OF EXCELLENCE THAT WE HOLD OUR PARTNERS TO. AND PART OF THAT IS MAKING SURE THAT AGENCY STAFF HAS THE CAPACITY, RESOURCES AND TRAINING TO IDENTIFY AND HELP KIDS LIKE NATHANIEL, AND THAT GOES A LONG WAY.

SINCE GRADUATION, NATHANIEL HAS BEEN EMPLOYED WITH A GOOD JOB. RECENTLY HIS EMPLOYER CALLED JFYNETWORKS TO SAY, “SEND ME A DOZEN MORE LIKE NATHANIEL.” TODAY, THE POSSIBILITIES ARE ENDLESS.

Your Investment At Work

Last year, 25,450 individuals benefited from sustainable employment programs and services provided by UWMB funded agencies:

7,309 gained job readiness or occupational skills

6,289 increased basic skills through programs including English for Speakers of Other Languages, Adult Basic Education and GED classes

3,378 obtained employment

343 achieved wage gains and/or job upgrades



Safe and Affordable Housing

Every child needs a safe place to call home. Our work helps individuals and families develop the financial resources needed to find safe and affordable housing, and also gets people into homes instead of shelters as part of our Housing First policy.

Mary HAD A SIMPLE DREAM, SHE WANTED A SAFE PLACE TO CALL HOME FOR HERSELF AND HER SON. MARY'S DREAM, HOWEVER, WAS FAR OUT OF REACH, THAT IS, UNTIL SHE FOUND THE ALLSTON BRIGHTON CDC, A UNITED WAY-SUPPORTED AGENCY THAT PROVIDES THE TRAINING AND TOOLS FOR PEOPLE TO ACQUIRE SAFE AND AFFORDABLE HOMES.

MARY HEARD ABOUT THE SAVINGS FOR SUCCESS INDIVIDUAL DEVELOPMENT ACCOUNT PROGRAM WHERE SHE QUALIFIED TO EARN \$200 A MONTH IN GOVERNMENT-ASSISTED MATCH MONEY FOR EVERY \$50.00 SHE SAVED FROM HER JOB. MARY APPLIED RIGHT AWAY.

DURING THE TWO YEARS IN THE PROGRAM, MARY ATTENDED MONTHLY WORKSHOPS AND LEARNED HOW TO BUDGET AND REPAIR HER CREDIT, AND SHE PAID DOWN DEBT. SHE ALSO LEARNED EVERYTHING SHE COULD ABOUT THE HOME-BUYING PROCESS. WITH THE SUPPORT OF ALLSTON BRIGHTON CDC MARY RECEIVED THE NECESSARY TOOLS TO MAKE HER DREAM OF HOMEOWNERSHIP A REALITY.

BUT IT WENT BEYOND THAT. MARY ALSO JOINED A PROGRAM THERE CALLED TECHNOLOGY GOES HOME. THIS PARENT/CHILD COMPUTER-TRAINING PROGRAM PROVIDED A SPACE FOR MARY AND HER SON TO LEARN AND BOND TOGETHER IN A SAFE AND PRODUCTIVE ENVIRONMENT. SHE GAINED THE COMPUTER SKILLS NEEDED TO GET A WORK PROMOTION, AND A RAISE, MAKING IT POSSIBLE TO PUT EVEN MORE INTO HER SAVINGS.

"IN THIS DAY AND AGE, IN THIS STATE IN PARTICULAR," SAID MARY, "I KNOW SO MANY HARDWORKING PEOPLE WHO HAVE NOT BEEN AS FORTUNATE AS I HAVE BEEN TO FIND AN AFFORDABLE HOME." TODAY MARY IS A HOMEOWNER—ABLE TO PROVIDE HER CHILD WITH A SAFE AND STABLE ENVIRONMENT IN WHICH HE CAN GROW AND THRIVE, AND MOST OF ALL, BE SAFE. THE FUTURE ONCE AGAIN LOOKS BRIGHT FOR MARY AND HER SON.

Your Investment At Work

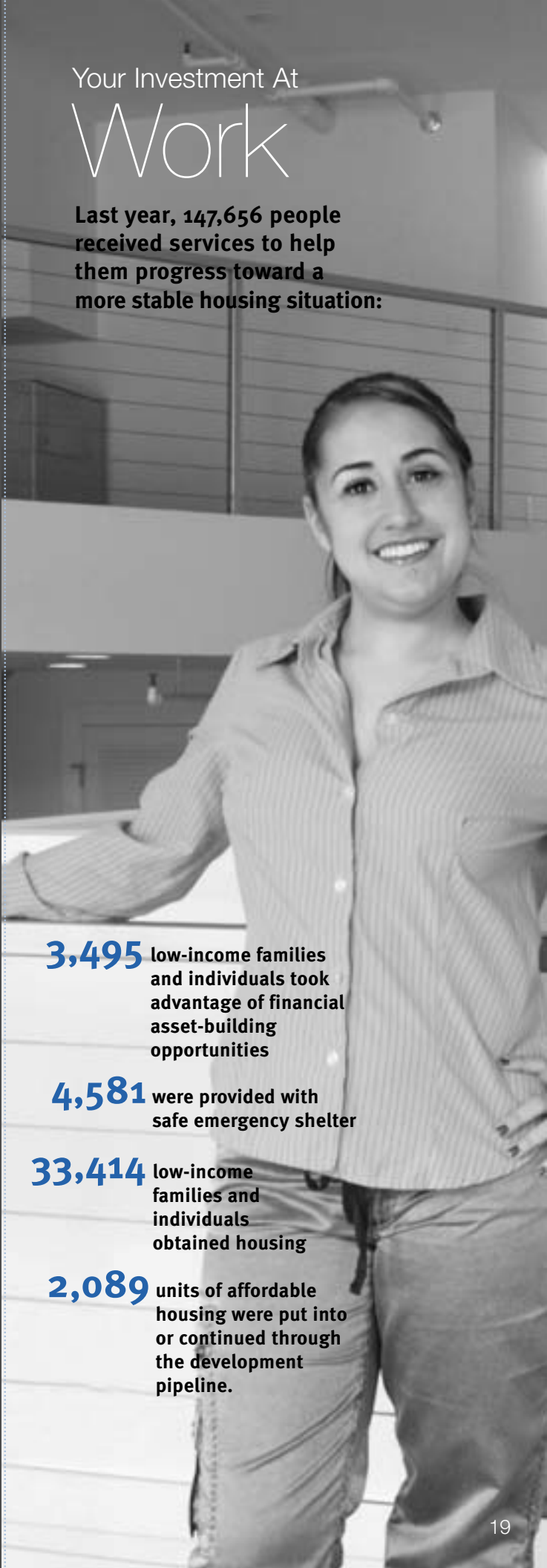
Last year, 147,656 people received services to help them progress toward a more stable housing situation:

3,495 low-income families and individuals took advantage of financial asset-building opportunities

4,581 were provided with safe emergency shelter

33,414 low-income families and individuals obtained housing

2,089 units of affordable housing were put into or continued through the development pipeline.





Our Story in Brief

We know that you truly want to make a difference in the neighborhoods and communities where you live and work. And our experience tells us the best way to help the most people is to focus on the causes of the most serious problems.

Here at United Way of Massachusetts Bay, we're focused on children, youth, employment, and housing. It takes the whole community working together to reach our goals in these areas. So we bring together people from all across the community—people from government, business, labor, faith groups, nonprofits, and ordinary citizens. And we actively manage resources, agency relationships, logistics, volunteers, and events—all in an effort to work toward a common goal that by 2015 the greater Boston metropolitan area will be the best place for children in the country.

If it requires fundraising, going to the State House or City Hall, raising awareness, or just getting people to work together, that's what we do. Your United Way contributions go to work bringing lasting change, right here, where we live, work, and raise our families.

We could not help the people we help, support the agencies we support, or address the problems we address without people like you. Thank you for your commitment to progress. You are truly the champions of change.

United Way of Massachusetts Bay, Inc.

Statement of Financial Position

All results reported in this book are as of June 30, 2005
(With Comparative Totals for 2004)

	2005				2004
	Unrestricted	Temporarily Restricted	Permanently Restricted	Total	Total
Assets					
Current assets					
Cash and cash equivalents	\$ 3,373,236	\$ 850,696	\$ -	\$ \$4,223,932	\$ 8,502,437
Receivables					
Contribution receivables, net of allowance for uncollectible pledges	-	15,866,436	-	15,866,436	15,942,042
Scholarship and preservation pledges receivable	23,300	-	163,996	187,296	567,000
Interest and dividends receivable	43,193	-	-	43,193	83,884
Government sponsored programs and grants	113,444	139,783	-	253,227	492,408
Receivables from charitable trust	-	6,000	-	6,000	24,000
Other current assets	2,250,081	71,300	-	2,321,381	1,132,801
Investments	29,544,665	2,607,830	3,928,913	36,081,408	33,307,384
Total current assets	35,347,919	19,542,045	4,092,909	58,982,873	60,051,956
Property and equipment, at cost, less accumulated depreciation of \$1,554,579 in 2005 and \$2,061,695 in 2004	1,983,443	-	-	1,983,443	555,445
Investments in perpetual trusts	-	-	4,737,475	4,737,475	4,549,873
Scholarship and preservation pledges receivable	6,304	-	150,576	156,880	241,227
Other assets	-	210,774	26,935	237,709	6,000
Total assets	\$ 37,337,666	\$ 19,752,819	\$ 9,007,895	\$ 66,098,380	\$ 65,404,501
Liabilities					
Accounts payable and accrued expenses	\$ 3,039,742	\$ 71,300	\$ -	\$ 3,111,042	\$ 2,514,944
Accrued program allocations	-	-	-	-	1,356,432
Program initiatives payable	770,763	-	-	770,763	469,116
Donor designations payable	-	2,944,826	-	2,944,826	3,246,605
Grant designations payable	-	63,570	-	63,570	268,770
Deferred revenue	-	914,809	-	914,809	3,980,050
Total current liabilities	3,810,505	3,994,505	-	7,805,010	11,835,917
Deferred lease incentive	2,438,984	-	-	2,438,984	-
Deferred rent	188,763	-	-	188,763	-
Total liabilities	6,438,252	3,994,505	-	10,432,757	11,835,917
Net Assets					
General operations	5,630,386	-	-	5,630,386	5,155,939
Property and equipment	1,983,443	-	-	1,983,443	555,445
Designated by the Board of Directors					
Stabilization fund	3,030,058	-	-	3,030,058	3,444,225
Endowment fund	6,479,571	2,607,830	-	9,087,401	8,447,267
Program allocation reserves	13,775,956	13,144,484	-	26,920,440	27,481,146
Donor restricted	-	6,000	9,007,895	9,013,895	8,484,562
Total net assets	30,899,414	15,758,314	9,007,895	55,665,623	53,568,584
Total liabilities and net assets	\$ 37,337,666	\$ 19,752,819	\$ 9,007,895	\$ 66,098,380	\$ 65,404,501

United Way of Massachusetts Bay, Inc.

Statement of Financial Activities

All results reported in this book are as of June 30, 2005
(With Comparative Totals for 2004)

	2005				2004
	Unrestricted	Temporarily Restricted	Permanently Restricted	Total	Total
Public support					
Donor contributions	\$ -	\$ 45,011,218	\$ -	\$ 45,011,218	\$ 47,900,474
Grant revenue	7,176,348	50,000	-	7,226,348	5,802,905
Other income	92,629	17,948	26,935	137,512	10,485
Gross total public support	7,268,977	45,079,166	26,935	52,375,078	53,713,864
Less					
Provision for uncollectible pledges	-	(2,585,475)	-	(2,585,475)	(1,482,034)
Donor designations	-	(4,850,063)	-	(4,850,063)	(5,622,332)
Grant designations	-	(50,000)	-	(50,000)	(220,000)
Net total public support	7,268,977	37,593,628	26,935	44,889,540	46,389,498
Net assets released from restriction	36,646,476	(36,646,476)	-	-	-
Total public support	43,915,453	947,152	26,935	44,889,540	46,389,498
Distributions and expenses					
Allocations and other distributions	27,834,993	-	-	27,834,993	28,640,364
Grant disbursements	7,328,585	-	-	7,328,585	5,867,668
Affiliate dues	416,601	-	-	416,601	377,140
Total distributions	35,580,179	-	-	35,580,179	34,885,172
Functional expenses					
Community services	3,007,160	-	-	3,007,160	4,051,609
Management and general	2,114,003	-	-	2,114,003	2,419,700
Fund-raising	6,780,936	-	-	6,780,936	6,494,041
Total functional expenses	11,902,099	-	-	11,902,099	12,965,350
Total distributions and expenses	47,482,278	-	-	47,482,278	47,850,522
Excess of distributions and expenses from current operations over public support	(3,566,825)	947,152	26,935	(2,592,738)	(1,461,024)
Endowment and investment activities					
Portfolio dividends and interest	1,335,239	-	-	1,335,239	1,182,146
Portfolio gains (losses), net fees	1,685,547	370,079	-	2,055,626	2,987,656
Scholarship, preservation contributions and bequests to endowment	109,404	-	338,796	448,200	2,446,249
Distributions from funds held by others	663,110	-	-	663,110	590,591
Unrealized gains (losses) on perpetual trusts	-	-	187,602	187,602	260,784
Total increase (decrease) from endowment and investment activities	3,793,300	370,079	526,398	4,689,777	7,467,426
Increase (decrease) in net assets	226,475	1,317,231	553,333	2,097,039	6,006,402
Net assets, beginning of year	30,672,939	14,441,083	8,454,562	53,568,584	47,562,182
Net assets, end of year	\$ 30,899,414	\$ 15,758,314	\$ 9,007,895	\$ 55,665,623	\$ 53,568,584

These two pages include United Way of Massachusetts Bay, Inc.'s audited Statement of Financial Position and Statement of Activities for Fiscal Year 2005 (July 1, 2004–June 30, 2005). A complete audit of United Way of Massachusetts Bay's financial statements is conducted annually by the certified public accounting firm of PricewaterhouseCoopers LLP. Copies of the full 2005 audited report are available from United Way of Massachusetts Bay, Inc.

Partner Agencies

Agassiz Village	Community Work Services	Massachusetts Association For Mental Health
AIDS Action Committee*	Comprehensive School-Age Parenting Program (CSAPP)*	Massachusetts Coalition for the Homeless
All Care VNA of Greater Lynn*	Concord-Assabet Family & Adolescent Services*	Massachusetts Immigrant & Refugee Advocacy Coalition (MIRA)
Allston Brighton Community Development Corporation	Crispus Attucks Children's Center Inc. D.E.A.F., Inc.*	Massachusetts Society for the Prevention of Cruelty to Children (MSPCC)
American Cancer Society, New England Division	Dare Family Services*	Medical Foundation, The
American Red Cross of Massachusetts Bay	Disability Law Center	Melrose Family YMCA*
Arlington Boys & Girls Club	Dorchester Bay Economic Development Corporation	MetroWest YMCA*
Arthritis Foundation, Massachusetts Chapter*	Dorchester Youth Collaborative (DYC)	Minute Man Arc for Human Services*
Asian American Civic Association	DOVE (Domestic Violence Ended)*	Mujeres Unidas en Accion
Asian Task Force Against Domestic Violence	East Boston Ecumenical Community Council (EBECC)	Natick Visiting Nurse Association*
Associated Early Care & Education	East Boston Social Centers	Neighborhood of Affordable Housing (NOAH)
Association for Retarded Citizens of South Middlesex (SMARC)*	East End House	New England Shelter for Homeless Veterans*
Bay State Community Services*	Elizabeth Peabody House	Newton Community Service Centers
Big Brothers of Massachusetts Bay	Elizabeth Stone House	Newton-Wellesley Home Health Services*
Big Sister Association of Greater Boston	Ellis Memorial & Eldredge House	North Metropolitan Homemaker-Health Aide Service*
Bird Street Community Center	Ensuring Stability through Action in our Community	North Shore ARC
BostNET	Family & Children's Service of Greater Lynn	North Suffolk Mental Health Association*
Boston Area Rape Crisis Center	Family Service of Greater Boston	Nuestra Comunidad Development Corporation
Boston Asian: Youth Essential Service	Federated Dorchester Neighborhood Houses	Parents Helping Parents
Boston Center for Independent Living	Fenway Community Development Corporation*	Partners for Youth with Disabilities
Boston Minuteman Council, Boy Scouts of America	Fidelity House*	Patriots' Trail Girl Scout Council
Boys & Girls Club of Lynn	Girl Scout Council of Southeastern Massachusetts*	Pine Street Inn*
Boys & Girls Club of Woburn	Girl Scouts of Spar & Spindle Council	Plymouth Bay Girl Scout Council* (Girl Scout Council of Southeastern Massachusetts)
Boys & Girls Clubs of Boston	Girls Incorporated of Lynn	Project Hope
Boys & Girls Clubs of Middlesex County, Inc.	Greater Boston Diabetes Society*	Roca
Bridge Over Troubled Waters, Inc.	Greater Boston Food Bank*	Roxbury Multi-Service Center, Inc.
Brookline Center	Greater Boston Legal Services	Roxbury Youthworks
CAB Health & Recovery Services*	Greater Lynn Mental Health & Retardation Association*	Salem Harbor Community Development Corporation
Cambridge Camping Association*	Greater Lynn YMCA	Salesian Boys & Girls Club*
Cambridge Community Center	Greater Medford Visiting Nurse Association*	Salvation Army
Cambridge Community Services	Gregg House	Samaritans of Boston
Cambridge Family & Children's Service	Guidance Center, Inc.	Shelter, Inc.
Cambridge Family YMCA	Hale Reservation	Sociedad Latina
Camp Fire USA - Eastern Massachusetts Council	Hallmark Health Visiting Nurse Association*	Somerville YMCA
Camp Fire USA North Shore Council	Hattie B. Cooper Community Center	South Boston Neighborhood House
Caritas Home Care*	Help for Abused Women & Their Children (HAWC)*	South Shore ARC*
Casa Myrna Vazquez	Hispanic Office of Planning & Evaluation (HOPE)	South Shore Day Care Services
Catholic Charities of Greater Boston:	Home for Little Wanderers	South Shore YMCA
Catholic Charities/North	Homeowners Rehab*	SPAN, Inc.*
El Centro del Cardenal	Hyde Square Task Force	Special Fund for Emergency Financial Assistance*
Haitian Multi-Service Center	Inquilinos Boricuas en Acción (IBA)	Thom Child & Family Services*
Labouré Center	International Institute of Boston	Transition House
Center House, Inc.*	Jamaica Plain Neighborhood Development Corporation	Travelers Aid Family Services
Centro Latino de Chelsea	Jewish Community Center of the North Shore*	Triangle, Inc.*
Centro Presente	Jewish Family Service of the North Shore*	Tri-Town Council on Youth & Family Services*
Cerebral Palsy Association of Eastern Massachusetts	JFY Networks	United South End Settlements
Cerebral Palsy of Massachusetts*	The Jimmy Fund of Dana-Farber Cancer Institute/United Way of Massachusetts Bay Collaboration Fund*	Urban Edge
Charles River Association for Retarded Citizens*	John F. Kennedy Family Service Center*	Urban League of Eastern Massachusetts
Child Care Resource Center	John M. Barry Boys & Girls Club of Newton	Victory Programs
Children's Friend and Family Services	La Alianza Hispana	Vietnamese American Initiative for Development (Viet-AID)
Children's Law Center of Massachusetts	Lena Park Community Development Corporation	Visiting Nurse and Community Health*
Children's Services of Roxbury	Massachusetts Association for the Blind Community Services*	Visiting Nurse Association of Boston
Chinese Progressive Association	Malden YMCA	Visiting Nurse Association of Eastern Massachusetts
Citizens' Housing & Planning Association (CHAPA)	Malden YWCA - Center for Women & Families	Visiting Nurse Association of Middlesex East*
City Life/Vida Urbana	Mass Mentoring Partnership*	VNA Care Network*
City Year - Boston*	Massachusetts Advocates for Children	Walpole Area Visiting Nurse Association*
Combined Jewish Philanthropies:	Massachusetts Alliance of Portuguese Speakers (MAPS)	Waltham Boys & Girls Club
CJP: Jewish Big Brother & Big Sister Association	Massachusetts Alliance on Teen Pregnancy	Watertown Boys & Girls Club
CJP: Jewish Community Centers of Greater Boston		West Suburban YMCA*
CJP: Jewish Community Relations Council		Woburn Council of Social Concern
CJP: Jewish Family & Children's Service		YMCA of Greater Boston
CJP: Jewish Vocational Service		YMCA of the North Shore
Codman Square Neighborhood Development Corporation		YWCA Boston
Colonel Daniel Marr Boys & Girls Club		YWCA Cambridge
Committee for Boston Public Housing*		
Community Art Center		
Community Legal Services and Counseling Center		

**receives designations only*

Last year we...

Planned

and publicized the **National Association of Letter Carriers' Food Drive**, for the tenth consecutive year. In conjunction with the U.S. Postal Service, United Way of America and AFL-CIO, over 150,000 pounds of food were collected and distributed to food banks in the Massachusetts Bay area.

Awarded

\$500,000 from the **Federal Department of Health and Human Services**, awarded \$100,000 from the **Massachusetts Department of Transitional Assistance**, and raised \$300,000 to use as match money for the Funding Futures Individual Development Account Initiative. This program assists 500 low-income individuals in saving for a first home, post-secondary education, or the capitalization of a small business. UWMB is working with MIDAS, its primary partner, and ten community-based agencies to administer this program.

Partnered

for the fourth year in a row, with **Boston's Earned Income Tax Credit (EITC)** campaign to put more of the money earned by low-income individuals and families back into their pockets. UWMB has helped over 5,800 taxpayers bring back nearly \$9 million into the local economy. This year, UWMB provided a \$10,000 EITC capacity-building grant to the Hispanic Office of Planning and Evaluation to increase outreach and tax services to Spanish-speaking families.



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