

our
community
isn't the
place...



it's the people



our mission continues

- ◆ transform poverty and build community
- ◆ do more with less through community action
- ◆ encourage and empower Cape Ann citizens to take action on the community's behalf
- ◆ identify community problems, create solutions, and generate results
- ◆ be the bedrock of the human services community of Cape Ann

a message from the Executive Director



Welcome Leaning over the blueprints of our new building we could feel the below-freezing wind swirling outside the door. In the dead of winter, surrounded by construction debris and empty space, it was hard to imagine the finished product scheduled to be unveiled in the spring. But while we struggled to envision the details of the build-out, we had a clear vision and strategic plan for the human services that would be coordinated inside the building.

Like all the other innovative solutions at Action, Inc. that vision began with a need. The old yellow schoolhouse at 24 Elm Street served us well as a corporate headquarters for over thirty years, but it was in dire need of major renovation, and we had long since outgrown it. Over the course of several decades, we had learned to deal with the limitations of our location, but when it needed to be sold by the city, we were faced with an immediate need to relocate.

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The Action, Inc.
Annual Report / 2004

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Action, Inc.
Ed Veeje Fairchild
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The Gloucester Daily Times

Special thanks to
The Millipore Foundation
for providing the photo used
on our Annual Report cover

identify problems

It recently occurred to me that many of Cape Ann's community programs originated and were developed in much the same way as our new site on Main Street. A need became evident, a plan was put into place, a program was created to address that community need, and the results benefited everyone in the community.

It also occurred to me that many people aren't aware of the fact that quite a few of the human service agencies on Cape Ann were conceived at Action, Inc. as part of our mission to transform poverty through successful community programs. We've been doing more with less through community action for almost four decades.

In this year's annual report, I'd like to share some of that history with you, as well as what we are currently doing, as a way of demonstrating that Action has always been more than the old yellow schoolhouse at 24 Elm Street. We have, in fact, been the bedrock of the human services community of Cape Ann for thirty-nine years.

create solutions

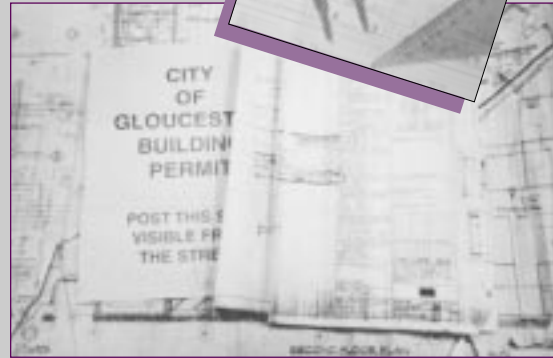
In 1968, Action, Inc. reinvented the *Gloucester Council on Aging*, and beginning in 1971, we were the first agency on the North Shore to offer homemaking, personal care, and chore services for the disabled and elderly. In 1973, we also developed the first elderly housing in Gloucester and created *The Gloucester Senior Center, Meals on Wheels*, and *Senior Care*.

In 1977, during a period of high unemployment, when people were experiencing problems putting food on the table, Action started the *Cape Ann Food Bank*, which was later incorporated into the current *Food Pantry* and *Open Door* programs. Action also operated the only *Family Day Care* and after-school day care programs for working parents.

For years, Action provided a mobile trailer as emergency shelter for homeless people who were in danger of freezing in the New England winter, but in 1988, Action took a bolder step in addressing the need by persuading the community to donate funds for a permanent overnight shelter that could accommodate more people. Action still operates that shelter today.

From 1970 -1978, we operated public transportation before it became *CATA* and also pioneered what is now known as *Fishermen's Wives*, *Head Start*, *Child Development* (recently renamed *Pathways for Children*), and *Retired and Senior Volunteer Programs* (RSVP). While no longer operated by Action, Inc., these programs remain partners, and provide vital services to our friends and neighbors who call the Cape Ann community home.

We believe that our role is to develop new community programs that can grow into healthy and independent entities that meet the community's ongoing needs. We believe that our community isn't a place; it's the people, and our job is to encourage and to empower the community to take action by identifying the problems, creating solutions, and generating results through the programs we implement.



generate results

This year's annual report describes each of our departments in the context of the community need (the problem), the initiatives designed to meet that need (the solution) and the community action taken this year (the results).

One such example of addressing an emerging community need is the HOPWA (Housing Opportunities for People with Aids) program directed by Ralph Johnson. A disproportionate number of individuals live with AIDS in Essex County and are in need of housing and other social services.

Action obtained a grant from HUD (Department of Housing and Urban Development) to operate a ten-unit housing facility in Gloucester and provide ten scattered site apartments throughout Essex County for individuals and families living with HIV and AIDS. Twenty additional individuals will receive employment and training, as well as placement services.

This year Action signed the purchase and sale agreement on an eleven-unit property in Gloucester to house individuals with AIDS. We also developed a partnership with the North Shore AIDS Project to identify people in need. This project has also included the development of a service network of more than fifty agencies across Essex County that provide services to HIV and AIDS clients.

We will continue to pursue this and other innovative programs that transform poverty and build community from our new site on Main Street. We are proud that our new integrated site embodies our philosophy: being a one-stop agency that offers wrap-around services for multiple needs. If you haven't been to our new location, please come by and see how we've grown, not only in space but in programs that are meeting community problems head on.

William Rochford
Executive Director Action, Inc.



employment &

“I was afraid of starting classes after having been out of school for twenty years. I had never even turned on a computer!”

After the successful completion of her first two classes, Marianne, with the help and encouragement of our job developer, was placed at our local hospital as an Access Representative.

“I feel great helping my family... and smart!

Now, I have just signed up for Medical Billing and Coding because I want to advance and I know I can do it.”

- Marianne
an Action client speaking in reference to the
Computer Literacy/Career Readiness Program



& training



Employment & Training

Ronna Resnick

Identifying the Problem

Continued economic downturn and downsizing increased unemployment and underemployment. Welfare reform fallout continued to impact the Cape Ann community. Moreover, strict fishing industry regulations limited working days at sea and the size of catches.

Creating a Solution

We develop varied job training to meet market demands and develop entry-level employment programs in partnership with public and private entities that empower clients to achieve economic security through skills training, personal development, counseling, goal-setting, and job placement and retention services. We also help immigrants achieve greater self-sufficiency through a specialized *English as a Second Language* program.

Generating Results

- 26 students completed Career Readiness/Computer Training
- 36 students completed 12-hour computer program application courses
- 58 homeless individuals took classes
- 2 clients launched their own shops: catering and consignment
- 35 clients participated in Project Adventure
- 141 individuals received job referrals
- 83 clients obtained employment
- 341 clients received career coaching services, information, and referral
- 20 students completed medical terminology/medical billing and coding class
- 8 clients were awarded Adult Diplomas
- 12 adults attended Adult Basic Education classes
- 12 adults demonstrated improved reading, math, and writing ability
- 10 students received scholarships
- 30 immigrants improved their English literacy

youth & family development

Compass Youth Program

Ed'Veeje Fairchild

Identifying the Problem

Youths from low-income and/or unstable families, in foster care, or who have learning disabilities or other life challenges can be at risk of dropping out of high school and/or becoming court offenders. This often results in unemployment or underemployment, limited job skills, low self-esteem, and continued at-risk behavior.

Creating a Solution

We help at-risk youths on Cape Ann by giving them a high school education alternative, meaningful summer work experiences, life-skills training, and creative opportunities that reduce the causes and appeal of at-risk behavior.

Generating Results

- 12 youths completed Life Skills/Computer Literacy training
- 41 youths received case management services
- 32 youths reached one or more of their life, education and/or career goals
- 32 youths were employed
- 20 youths improved their reading, writing and math through the GED program
- 1 student passed the GED examination
- 12 students participated in the Gloucester High School Satellite Program
- 5 youths increased knowledge of nutrition, health and wellness
- 10 youths gained work skills through completing six-week, paid vocational internships.



Head Start, Grantee Program

Caroline Haines

(delegated to Pathways for Children)

Identifying the Problem

Low-income families cannot afford high quality child care or pre-school services for their 3 to 5-year-old children.

Creating a Solution

Head Start, a pre-school program, provides comprehensive services to meet the child care needs of low-income families. Children attend daily and receive two USDA-approved meals, as well as health screenings, dental screenings, and follow-up.

Generating Results

150 children were enrolled and received pre-school services

senior services



HomeCare

GerryAnne Brown

Identifying the Problem

Premature institutionalization of the elderly and the disabled occurs when adequate homecare services can't be provided on a daily basis.

Creating a Solution

We increase the quality of life for the elderly and the disabled by providing homecare services that enable them to remain independent and productive within their homes and communities.

Generating Results

574 elders and disabled persons received 62,337 hours of personal care services

20 new homecare workers were certified in the 40-hour Personal Care/HomeMaker certified training program

Adult Foster Care

Dr. Cynthia Bjorlie

Identifying the Problem

If adequate homecare cannot be provided, disabled adults are removed from an interactive community life and institutionalized, costing tax payers an average of \$3,000 per client per month.

Creating a Solution

We place disabled adults in foster care where their personal needs such as assisted bathing, dressing, and monitoring for medical stability can be provided in a home environment at a much lower cost to the tax payer.

Generating Results

14 clients were placed with foster families

energy assistance



“ We want to
provide
more effective
and efficient
human
anti-poverty
services...”

- Elliott Jacobson

Record Cold Takes Big Toll on the Region

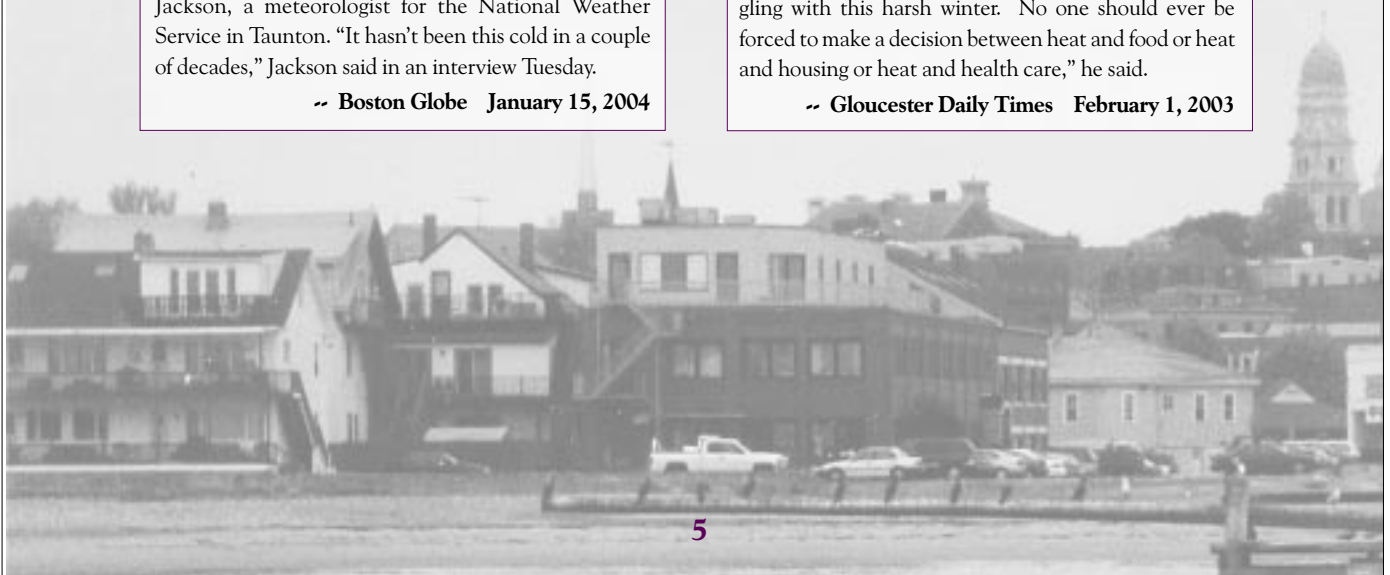
“A fresh blast of Arctic air sweeping the region has made the North Shore feel more like the North Pole, prompting local communities to button up for the record cold for the second time in a week. Bone dry, cold air from northern Canada was expected to bring record temperatures of 1 to 6 below zero today and tomorrow, and wind-chill readings of 15 below zero,” said Mike Jackson, a meteorologist for the National Weather Service in Taunton. “It hasn’t been this cold in a couple of decades,” Jackson said in an interview Tuesday.

-- **Boston Globe** January 15, 2004

Low-income Heating Funds Mean *Life or Death*

With the temperature rarely crawling above 42 degrees and often in the single digits in Cape Ann for all of last month, U.S. Rep. John Tierney, D-Salem, said his office has received many calls from families worried they wouldn’t have heat to make it through the winter. Tierney called the emergency increase in federal funds “literally life or death for the families in my district struggling with this harsh winter. No one should ever be forced to make a decision between heat and food or heat and housing or heat and health care,” he said.

-- **Gloucester Daily Times** February 1, 2003





“No one should ever be forced to make a decision between heat and food or heat and housing or heat and health care.”

- Congressman John Tierney

Energy Assistance

Elliott Jacobson

Identifying the Problem

Escalating costs of utilities, inefficient consumption, and poor household budgeting result in high and possibly wasteful spending of financial resources. These unplanned and unanticipated factors create financial hardship for many low-income households.

Creating a Solution

We provide eligible households with weatherization and system repair or replacement services to reduce energy costs, as well as fuel assistance to eligible households in crisis.

Generating Results

1478 households received fuel assistance
 211 received heating bill assistance through Citizen's Energy
 5157 households served statewide by energy weatherization and conservation contracts:

- 453 by HEARTWAP (Heating System Emergency Repair and Replacement Program)
- 251 by DOE (Department of Energy) Weatherization
- 1109 by Keyspan
- 2577 by AMP (Appliance Management Program)
- 173 by Mini AMPs (a segment of the Appliance Management Program)
- 594 by MECO (Massachusetts Electric Company) Weatherization

advocacy & housing

Gloucester Daily Times photo

Advocacy and Housing

Lisa Hartnett

Identifying the Problem

A shrinking economy, which limited full-time employment options that include adequate health care benefits, along with a lack of affordable housing, threats of job loss and the concomitant risks of eviction, homelessness, and family dissolution, has placed many Cape Ann area families at risk, if not in crisis.

Creating a Solution

We provide at-risk families and individuals with the opportunities and tools to solve their problems, including access to emergency shelter or rent, and mortgage and utility arrearage payments. We also provide legal assistance in dealing with evictions, loss of public benefits, divorce, custody and support payment issues, as well as case management, counseling, support services (including budget, financial, and income maintenance counseling) and follow-up. This enables low-income individuals and families to become more stable and self-sufficient.

Generating Results

- 880 households requested assistance
- 1167 people from 480 households gained access to community resources
- 348 children from 167 families received holiday gifts and clothing
- 96 clients received case management, counseling, benefits assistance, assistance with credit problems, and referrals
- 75 households increased self-sufficiency
- 166 households received housing assistance
- 105 at-risk households received financial assistance and maintained tenancy
- 57 at-risk households received advocacy services and maintained tenancy
- 101 clients received Family Law services
- 12 clients learned to represent themselves through pro se divorce clinics
- 100 households requested "Get the Lead Out" program assistance
- 17 households obtained lead paint removal loans

Shelter / Emergency Assistance

Ralph Johnson

Identifying the Problem

Homeless individuals in crisis need to be sheltered and stabilized so that other services can be provided on a non-emergency basis.

Creating a Solution

We operate a 20-bed emergency homeless shelter (open 365 nights per year) while also providing services for guests that include two hot meals, carryout lunch, case management, substance abuse counseling and referral, HIV education and referral, employment and training, as well as job development.

Generating Results

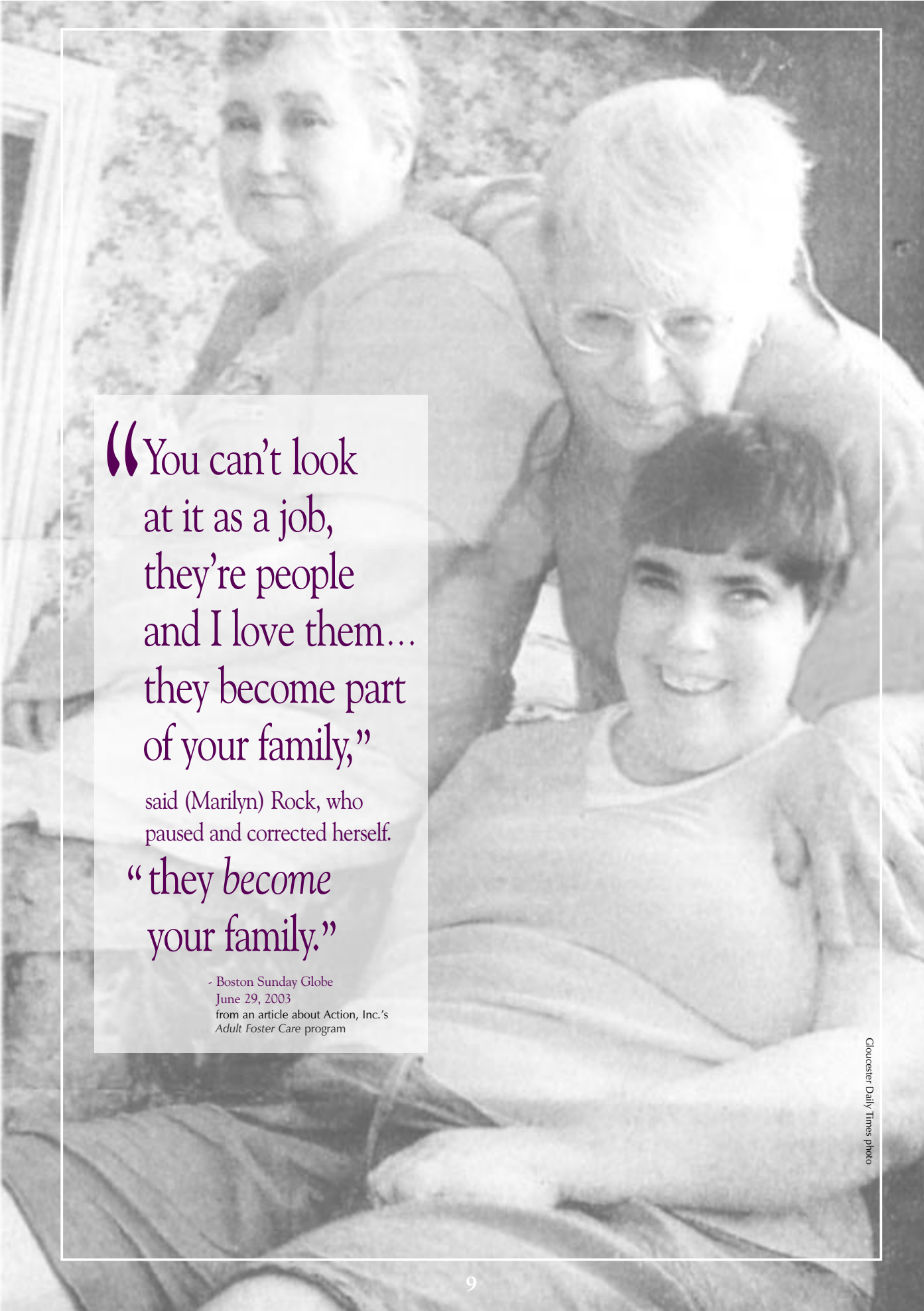
- 237 individuals stayed at the shelter
- 66 individuals moved into stable housing
- 111 homeless utilized internal services
- 99 people were referred to external services
- 25 individuals received follow-up services and care and have maintained their housing



“ I had the willingness
and she had the patience and
compassion to give me her all.
She cared enough to
guide me through situations I never
had to do or could have done by myself.”

- Pamela
an Action client referring
to her Housing Advocate





“You can’t look
at it as a job,
they’re people
and I love them...
they become part
of your family,”

said (Marilyn) Rock, who
paused and corrected herself.

“they *become*
your family.”

- Boston Sunday Globe
June 29, 2003
from an article about Action, Inc.’s
Adult Foster Care program

Gloucester Daily Times photo

the funders of Action, Inc.
 people, organizations, municipalities,
 agencies & businesses that
care
 about our
community

Grants & Contributions

Cabot Family Charitable Trust
 Cape Ann Interfaith Commission
 City of Gloucester Community
 Development Block Grant
 Community Services Block Grant
 Department of Energy
 Department of Housing
 and Community Development
 Department of Housing
 and Urban Development
 Department of Transitional Assistance
 First Parish Church Congregational
 in Manchester
 Ford Foundation
 Gloucester Housing Authority
 HUD Housing Opportunities
 for Persons With AIDS
 Ipswich Police Association
 Linden Foundation

Massachusetts Bankers Association
 McCarthy Family Foundation
 Medtronic Foundation
 Millipore Foundation
 North Shore Workforce Investment Board
 Oxford Foundation
 Riverdale Station
 Rockport Police Relief Association
 Sailor's Snug Harbor Foundation
 Shaw Fund for Mariner's Children
 The Tyrian Lodge, A.F. & A.M.
 Town of Essex
 Town of Ipswich
 Town of Manchester
 Town of Rockport
 Trinity Congregational Church in Gloucester
 West Gloucester Trinity Church

Partners

Danvers Electric Company
 Global Energy Partners
 Gloucester Public Schools
 HeadStart
 Joyce Foundation
 Keyspan
 Massachusetts Electric Company

Massachusetts Housing Finance Agency
 Millennium Training Institute
 Nantucket Electric Company
 Narragansett Electric Company
 Peabody Electric Company
 SeniorCare, Inc.
 Water Environmental Research Foundation

Annual Appeal contributing organizations

A-1 Exterminators
 All Season Window & Insulation Co.
 Anchor Associates, Inc.
 Art By Any Means Jewelry
 Beaton Real Estate
 Ben & Barbara Beyea Foundation
 Cape Ann Insurance Agency
 Cape Ann Mini Storage
 Cape Ann Savings Bank
 Clarion Corporation
 Connors Pharmacy
 Cunningham & Cunningham
 Attorneys at Law
 Detra Family Fund /Charitable Gift Fund
 E. C. T. Walker
 Earthworks Constructors, Inc.
 Edward G. Anderson Charitable Gift Fund
 Essex Fortune Palace
 First Congregational Church of Rockport
 First National Bank of Ipswich
 Fosters from Gloucester

Gloucester Cooperative Bank
 Glovers Floor Covering, Inc.
 Gorton's Seafood
 Granite Savings Bank
 Harry G. Levendusky Living TR
 Ipswich High School
 Chapter of Amnesty International
 Joan Wogan Real Estate
 John C. Fritz and Company
 John J. Walsh Insurance Agency Inc.
 Joseph & Lillian Eaton Foundation, Inc.
 Madonna Del Rosario Society
 Margaret M. Doherty
 Charitable Gift Fund
 Middlecott Foundation
 Miles River Sand & Gravel, Inc.
 Mill River Consulting
 Moulton Insurance
 Mullen
 Northeast Technology, Inc.

Paul Strisik Gallery
 PG Trionic, Inc.
 Polar Bear Insulation
 Quilt Shoppe
 RLCM, Inc.
 Rockport Design
 Rockport National Bank
 Samarkand
 Schlichte, Johnstone & Henry, P.C.
 St. Mary's Episcopal Church
 Stocker Oil Co.
 TAA Discretionary Fund
 The Goodwin Party Shop
 The Peter & Elizabeth C. Tower Foundation
 The Pressroom, Incorporated
 The Red Apple
 The Thomson Corporation
 Trinity Congregational Church
 Varian Semiconductor Equipment
 Vista Motel, LLC



contributing to Action, Inc.

Action, Inc. "Exceeding Industry Standards"



Action, Inc. has again received a four-star rating from *Charity Navigator*, a highly respected nonprofit organization that researches thousands of charities and issues reports on their efficiency. This is the second consecutive year that Action, Inc. has received this rating. According to *Charity Navigator*, this rating indicates that Action, Inc. "exceeds industry standards and outperforms most charities" involved in similar endeavors. According to an article in *North Shore Sunday*, Action, Inc. is also one of the highest rated non-profit organizations in Essex County.

Action, Inc. Direct Investment in our Community



96 cents of every dollar contributed to Action, Inc. goes to those in need.

Action, Inc. spends 4% of its funding on overhead, while comparable organizations spend an average of 10%. Action, Inc.'s resources are invested directly in the community, not in fundraising and bureaucracy.

4% Administration and Fundraising

special thanks to our individual contributors

Action, Inc. is, and has always been, a community-driven, grassroots organization. While we do receive federal and state funding, as well as funding from private foundations, financial support from individuals in the Cape Ann Community is essential to what we do. We want to gratefully acknowledge the men and women of the Cape Ann community who have made our work possible over the course of almost four decades.

We would also like to offer our special thanks to the 420 individuals who contributed to the annual appeal this year. Each gift is significant. Together these gifts help provide shelter, independent living, emergency assistance, and other vital services to people in need. Your gifts help this community take action.

Ways to Donate to Action, Inc.

Gifts of Cash

Simple donations by check or money order are always appreciated.

Matching Gifts

Individuals can contribute by participating in a "matching amount" process. Many corporations and other businesses or professional entities will match employee gifts, in part, in whole, and in amounts greater than the whole.

Gifts of Securities

Gifts in the form of appreciated stocks and other securities may be donated, and often result in capital gains and tax deduction advantages to the donor.

Memorial/Recognition Gifts

Donations of any kind can be made in memory or recognition of an individual.

Pledges

Many donors prefer to contribute with regularly scheduled payments over a scheduled period of time.


Deferred Gifts

Deferred contributions can be in the form of pooled income funds, trusts, and bequests.

Gifts of Real Estate

Real estate property may be donated, and may result in tax advantages to the donor.

For further information about contributing, please contact: William C. Rochford, Executive Director of Action, Inc. 978-283-7874



“It feels so good to give to a group like this. You know that every penny goes toward helping someone who needs help.”

-an anonymous contributor to Action, Inc.



planning & development

Planning & Development

Chanda Millett Shin

- ◆ Action, Inc. secured \$1.3million grant for housing/job training for Essex County residents with HIV/AIDS.
- ◆ Raised \$55,000 for Action, Inc.'s annual appeal
- ◆ Secured 2003-2004 WIA Youth Title II contract
- ◆ Secured agency status as a Certified Housing Development Organization (CHDO)
- ◆ Secured three additional funding sources for Compass Youth Program
- ◆ Distributed 10,000 newsletters and 600 annual reports
- ◆ The Action, Inc. website received 23,534 visits
- ◆ 44 sites have links to actioninc.org

statistical overview

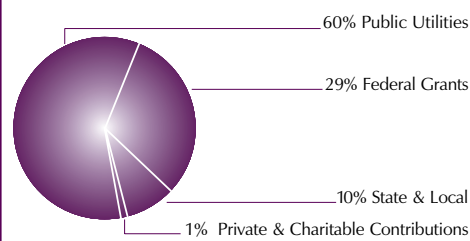
Number of Cape Ann families served by Action, Inc. in 2003

| | |
|-------------------------|-------|
| Compass Youth Programs | .60 |
| Homeless Shelter | .237 |
| Employment and Training | .341 |
| Advocacy and Housing | .494 |
| HomeCare | .574 |
| Energy Programs | .1689 |
| Adult Foster Care | .11 |

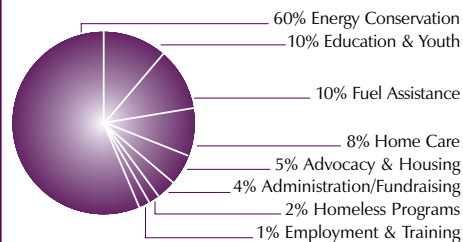
Overview of Clients Served

| | |
|--------------------------|-----|
| Children | 28% |
| Over Age 70 | 21% |
| Homeless | 10% |
| Disabled | 16% |
| Veterans | 9% |
| Lacking Health Insurance | 17% |
| Working Families | 26% |
| Single-Parent Families | 36% |

2003 Action, Inc. Revenue by Source of Funds



2003 Action, Inc. Expenses by Program



Tim Riley Deputy Director/CFO

Action, Inc. Officers & Board Members

Officers
 William C. Rochford
Executive Director
 Timothy L. Riley
Deputy Director/CFO

Board of Directors
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Chairperson
 Tone Kenney
Vice Chairperson
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Third Vice Chairperson
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 Ronald Linky
 Mary Jo Montagnino
 Linda Murphy
 John Prybot
 Richard Rafuse
 Salvatore Randazza
 Richard Ryan
 Larry Sinclair
 Karen Wade

How to Contact Action, Inc.



Action, Inc.
 180 Main Street
 Gloucester, MA 01930
 (978) 283-7874

Administration
 Advocacy & Housing
 Compass Youth Program
 Employment & Training
 Family Law • HomeCare
 MHFA Housing Loan Programs



Action Energy
 37 Washington Street
 Gloucester, MA 01930
 (978) 283-2131

Fuel Assistance
 (978) 281-3900



Action Shelter
 370 Main Street
 Gloucester, MA 01930
 (978) 283 - 4125

For further information about Action, Inc., visit our web site at
www.actioninc.org



action inc

identifying problems

creating solutions

generating results