

ACTION INC.

2023 Annual Report



OUR PROGRAMS

Hello Friends:

As we reflect on the past year and look ahead to the future, we want to share some insights from our recent community needs assessment conducted in 2023. This assessment, which involved extensive community feedback and data collection, serves as the cornerstone of our 2024-2026 strategic plan.

The key findings from our assessment underscore the challenges facing our community.

- One stark reality is the staggering increase in the cost of living. In our region, a single parent with two children now needs to earn \$129,688 annually just to cover basic living expenses — a 65 percent increase from three years ago.
- Housing affordability is a significant concern, with more than 30 percent of homeowners in our service area burdened by housing costs and nearly 50 percent of renters spending one-third or more of their income on rent.
- We have an aging and diversifying population. The median age in our region is 5 percent above the state average and we have seen a 10 percent increase in individuals in our community identifying as multiracial or other race.
- Access to medical care and mental health support in our area is a challenge, as we are facing a severe shortage of providers and long wait times.
- Jobs with the highest growth potential in our area are also the ones with the lowest hourly rate and/or the lowest starting rate.

For Action Inc., these insights also set our wheels in motion — motivating us to develop solutions to better serve our friends and neighbors.

We conducted a feasibility study, incorporating feedback from the community needs assessment, to address access to services. We developed a plan to create a fully accessible and inclusive “no wrong door” service hub at our Main Street location that will open its doors in 2024.

Together, we work to address these challenges and serve our neighbors by creating meaningful solutions that promote equity, opportunity, and prosperity for all.

Thank you for your continued support as we navigate these important issues together.



HOUSING SERVICES

Affordable Housing
Emergency Shelter
Housing First (Supportive Housing)



EDUCATION & JOB TRAINING

Adult Education
Compass Youth Program
Financial Empowerment
Job Training & Career Services



HOME ENERGY ASSISTANCE (FUEL ASSISTANCE)



ENERGY SERVICES

Residential/Single-Family Efficiency Services
Multi-Family Efficiency Services



COMMUNITY SERVICES



ADMINISTRATION



BOARD OF DIRECTORS

Sally Berkowitz
Chairperson

Linda Murphy
Vice Chairperson

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Treasurer

Margaret Driscoll
Secretary

Ann Cameron
Fernando DeSouza
Linda Giamanco
Coreen Howland
Heidi Jackson Dean
Jennifer C. Orlando
Roger Lesch
Carole Sharoff
Elise Sinagra
Melinda Vining
Reverend Karin Wade
Gretchen Wood



Peggy Hegarty-Steck
CEO



Sally Berkowitz
Board Chairperson

OUR MISSION is to advance economic equity and foster a thriving community on Cape Ann and beyond.

OUR VISION is to be an instrument of change, work collaboratively with partners to strengthen the community, and help people in our service area access the resources they need to achieve their goals.

HOUSING SERVICES

Our Housing Services programs offer affordable and supportive housing to individuals and families in several buildings we own in Gloucester – and in community-based apartments across Essex County.

Last year, we formed a Housing Services Advisory Committee, which offers participants of our housing programs an opportunity to share ideas, express concerns, and build community.



“ The transformation was truly amazing. I was thinking of finding another place until the work these guys did. It made me feel like I finally had a place that I could call home, which is a huge deal for someone my age. ”

– Todd, Affordable Housing Resident



RENOVATIONS FOR A COMFORTABLE HOME

Over the summer, Action Inc.'s facilities team completed extensive upgrades to one of our older affordable housing buildings. The building is home for 11 Gloucester residents.

Director of Facilities Jeremy Heussi described the magnitude of the project: “we renovated each and every unit. We gave them new kitchens, appliances, new floors, new paint. Gas appliances were ripped out and upgraded to all electric stoves, which was a huge project in and of itself. And to top it off, we made all of the common areas more comfortable.”

Todd has lived in the building for 17 years and says the updates are “truly amazing.” He has a lot of respect for the facilities team, adding, “those guys are the best. I mean, I really consider them great friends now. Whenever I call them for something, day or night, they always answer.” Jeremy agrees the feeling is mutual. “Todd’s great. He’s just a nice guy and he looks out for the property. It’s awesome having him there.”

“ People really needed new toilets, new floors, and so much more – and we couldn’t have been happier to be the ones to get the job done. Sometimes people fall on hard times, and now they have somewhere comfortable, somewhere clean to stay. ”

– Mike Davidson, Facilities Coordinator



A YOUNG POET FINDS HER VOICE

2023 is the year when Compass graduate Cassandra became a published author. *Verses Painted in Silence* is a collection of poetry that grew from a tumultuous time in her life.

"I started getting into writing around 2019," Cassandra said. "I had the most family conflicts happen around that time and I wasn't able to process what was going on in the way everyone else had, and no one would communicate to each other about how [they were] feeling."

While Cassandra uses writing as a tool to process her own feelings, she hopes her poetry offers comfort and validation to others as well.

COMPASS YOUTH PROGRAM

Compass provides personalized educational, career, and supportive services to out-of-school youth aged 16-24 who are looking to earn their high school equivalency diploma.

FINANCIAL EMPOWERMENT

Our Financial Empowerment program helps people build a more secure financial future through workshops and one-on-one coaching. The program covers banking basics, budgeting, credit building, loans, identity theft, and homeownership. The program also offers a car buying workshop to guide people through the purchasing process.

FEELING GOOD ABOUT FINANCES

Barry Danaher is a cheerleader for participants in our Financial Empowerment program. As our Financial Empowerment Coordinator, Barry uses his knowledge and experience in finance to help people achieve their short-and long-term financial goals.

"The best part," Barry explains, "is when you reach that outcome you were looking for and say, 'Hey, it's not as bad as I thought. I can manage this stuff. I *can* do it. I'm ready to go. I've done it, and I feel good about it!'"

" This is the most I have ever learned about finances. Although it felt overwhelming, when I took a hard look at everything, addressing these issues has not been the nightmare I believed it would be before taking this course. "

— *Financial Empowerment Program Participant*

" The goal of the book is to get people to feel heard and understood, and also not feel judged for being human. Our society has warped everyone to think that the things that make us human are the things that are wrong with us. "

— *Cassandra, Compass Graduate*





GROWING CONFIDENCE

Rung first connected with us when she moved here from Thailand in 2008. Through the Adult Education program, Rung studied English and worked toward earning her high school equivalency diploma.

During a 2013 writing exercise for her class, Rung outlined three goals for herself: obtain a driver’s license, become a U.S. citizen, and earn her high school equivalency diploma. Rung wrote, “all three goals are important because reaching them would give me a lot of confidence, support, and preparation for reaching other long-term goals I would eventually like to make to have a better life.”

Looking back at her writing from 10 years ago, Rung reports she has since accomplished each goal she mapped out in the booklet. “I get to live on my own, with a good job and good pay,” she said. “I’ve grown so much. I’m much more confident.”

“ Rung is a stellar example of how persistence and dedication pay off for Adult Education learners. She overcame multiple barriers and simply would not give up until she achieved her goal of obtaining a high school equivalency. Rung is an inspiration to all learners in our program. ”

— Michele Ameno, Adult Education Manager

ADULT EDUCATION & ESOL

Our Adult Education program provides class instruction, individualized tutoring, and intensive career support for adult learners interested in gaining their high school equivalency diploma. The program offers a hybrid in-person or online format to provide greater flexibility for busy adults.

Our Adult Education classes are offered through a partnership with North Shore Community College & Public Adult Education of MA/Massachusetts Department of Elementary and Secondary Education.

HOME ENERGY ASSISTANCE (FUEL ASSISTANCE)

The Home Energy Assistance program (aka Fuel Assistance or LIHEAP) helps local households reduce their energy costs by paying a portion of their winter heating bills. The program also offers access to utility discounts, guidance on overdue utility payments and shut off notices, and help with heating emergencies caused by a lack of fuel or electricity.

A NEW ERA OF LEADERSHIP

This year saw a “changing of the guard” within our Home Energy Assistance program. Marie Sanviti, our Director of Energy Advocacy & Benefits Programs, retired in the fall of 2023 after 35 years of service.

Leading the program since Marie’s departure is Gloucester resident Jennifer Schmorow. Jenn worked as our Utilities Advocate for nearly 20 years when she stepped into the director position. Jenn’s knowledge of the program, positive attitude, and commitment to our community makes her a perfect fit for the role.



“ To all of you working at Action — my profound ‘thank you’ for all the work you do to ensure we get oil, etc. I’m a 77-year-old grandma who so appreciates you! ”

— Home Energy Assistance Client

ENERGY SERVICES

Our **Residential/Single-Family** program provides no-cost energy efficiency upgrades such as heating system repairs and replacements; insulating attics, floors, and walls; and replacing inefficient appliances.

Our **Multi-Family** program works with housing authorities, affordable housing developers, and private landlords to deliver extensive heating system upgrades and weatherization measures to multi-unit buildings across the state.

Both programs are designed to save income-eligible people money on their energy bills, lower their housing costs, and make their homes healthier and more comfortable.



KEEPING PEOPLE SAFE AND WARM (AND COOL)

As our veteran Residential Heating Systems Coordinator, Lou Silveira has seen it all. “We see all kinds of things – old oil tanks leaking into basements, asbestos wrapped pipes and tanks, furnaces that haven’t been cleaned or inspected in years, and 50-year-old systems that we can’t get parts for anymore because they don’t manufacture them,” Lou explained.

One day, Lou received a call from a woman whose elderly parents had no heat. “Our team worked with the oil supplier to find a solution,” Lou shared. “Upon inspection, the furnace was junk and the fresh air intake was vented from the basement with dirt floors. They had been breathing that unhealthy air for years. We were able to cut a new return vent and replace the unit that same day. They were so happy.”

Outdated heating systems can be expensive, unhealthy, and unsafe to operate. Carl Forgo is an HVAC Systems Specialist who evaluates inefficient home heating systems. If a home is deemed a good candidate for an update, Carl coordinates replacement work through one of our local HVAC contractors then oversees the installation.

According to Carl, newer heating systems like air-source heat pumps are more efficient, better for the environment, and provide greater comfort. “You have a higher level of comfort with heat pumps because you can adjust the temperature room-by-room, unlike traditional zoned heating,” Carl said. In addition to heating homes in the winter, heat pumps keep people comfortable throughout the year by providing cooling and air conditioning during the summer.

Although improving comfort is key, Carl reports: “the primary goal of replacing units is to lower utility bills and operating costs, which frees up resources for use on other things,” adding, “I feel privileged to be doing this work.”

“ Everyone was incredibly polite. No one made us feel ‘lesser than’ for being the recipients of these amazing gifts via Action. Action has truly made a difference in our lives! ”

— *Energy Services Client*

Lou and Carl meet with David, a renter living in Rockport, to discuss his new air-source heat pump.

Before the heat pump was installed, David’s apartment had baseboard electric heat that had not been updated in over 50 years.



A NEW OFFICE FOR ENERGY STAFF

In 2023, we recognized the need to consolidate and relocate our Energy Efficiency programs to new office space so we could accommodate the significant growth the program has experienced over the past several years. The move was driven by our commitment to improving service delivery, streamlining operations, and fostering a more collaborative, innovative approach, ensuring that energy efficiency solutions are accessible to all individuals, regardless of their income level.

We were pleased to open a brand new office in Peabody in January 2024. This new office is centrally located within our service area and contains more space so we can continue to grow with the program.

“ It’s a huge privilege to deliver services and technology to people who might not have had access to it privately. ”

— *Carl Forgo, HVAC Systems Specialist*

“ After being homeless from leaving a long-term on-again, off-again abusive relationship, I received legal advocacy and rental assistance after applying, fighting for, and receiving housing benefits to start my new life over. I am forever grateful for Action Inc. and your staff for helping me as I raise my kids. I’m not sure where I would be or what I would have done without it. ”

— Action Inc. Client

SHORT-TERM RENTAL & MORTGAGE ASSISTANCE THROUGH THE COMMUNITY SERVICES PROGRAM

Rental and mortgage assistance helps local families and individuals maintain their housing by providing temporary financial support. The program helps hundreds of local households each year.

Funding for this program is made available in part by the City of Gloucester Community Preservation Act, the Manchester Affordable Housing Trust, and the Town of Rockport Community Preservation Act.

ACCESS TO LEGAL ADVICE & REPRESENTATION

The legal system can be complex and difficult to navigate. For people facing eviction or experiencing unsafe living situations, having legal support can mean the difference between keeping or losing their home.

Our housing attorney provides free legal sessions two times per month, giving people the opportunity to ask questions, seek guidance, and learn more about their legal rights. If deemed necessary, our attorney can also help prepare cases and provide representation in housing court.



A ‘CARING & COMPASSIONATE’ BOARD MEMBER

Coreen first came to Action Inc. many years ago as a client, seeking assistance for herself and her family. Several years later, Coreen heard that Action Inc. was seeking a new Board member to represent residents of Ipswich public housing. Coreen nominated herself to join the Board – eager for an opportunity to give back to the community and support others who may need assistance.

Coreen has been an active Board member at Action Inc. for several years now. She also works as a Resident Services Coordinator at Ipswich Housing Authority, helping residents access community-based services offered by Action Inc. and other local nonprofit organizations. Coreen was honored last year with the Ipswich Community Service Award from the Rebecca R. Gibbs Memorial Charitable Fund for her tireless efforts to support the community.

BOARD OF DIRECTORS

As a Community Action Agency, we are governed by a tripartite Board, where one-third of the members represent private industries, one-third represent elected officials, and one-third represent the low-income community we serve.



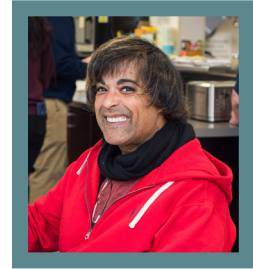
“ We commend Coreen’s initiative, ingenuity and empathy, which have enabled her to provide the notable service being recognized by this award. In doing this essential work – with grace and grit – she has set an outstanding example of how to be a caring and compassionate member of our community. ”

— The board of the Rebecca R. Gibbs Memorial Charitable Fund

2023 IMPACT & ACHIEVEMENTS

575

HOUSEHOLDS RECEIVED ENERGY EFFICIENCY IMPROVEMENTS THAT INCREASED THE COMFORT, SAFETY, & HEALTH OF THEIR HOMES



40

PEOPLE EXPERIENCING HOMELESSNESS STAYED AT OUR EMERGENCY SHELTER

506

CAPE ANN RESIDENTS AVOIDED EVICTION OR FORECLOSURE THANKS TO RENTAL & MORTGAGE ASSISTANCE OFFERED THROUGH OUR COMMUNITY SERVICES PROGRAM

212

HOUSEHOLDS RECEIVED PAYMENTS TOWARD THEIR UTILITY BILL DEBTS



52

YOUNG ADULTS RECEIVED MENTORING THROUGH THE COMPASS YOUTH PROGRAM

7,540

HOMES ACROSS THE STATE BECAME HEALTHIER, SAFER, AND MORE COMFORTABLE THANKS TO OUR MULTI-FAMILY ENERGY EFFICIENCY PROGRAM



3,304

LOCAL RESIDENTS HAD HELP PAYING THEIR HEATING BILLS THROUGH OUR HOME ENERGY ASSISTANCE (FUEL ASSISTANCE) PROGRAM

28

PEOPLE WHO WERE UNEMPLOYED GAINED EMPLOYMENT THROUGH OUR CAREER SERVICES & JOB TRAINING PROGRAM

80

INDIVIDUALS & FAMILIES WHO HAD EXPERIENCED HOMELESSNESS WERE SAFELY HOUSED THROUGH OUR HOUSING FIRST PROGRAM



483

HOUSEHOLDS HAD THEIR HEATING SYSTEMS REPAIRED OR TOTALLY REPLACED

165

PEOPLE RECEIVED LEGAL ASSISTANCE OR LEGAL REPRESENTATION THROUGH OUR HOUSING ATTORNEY

88

PEOPLE TOOK CLASSES THROUGH OUR ADULT EDUCATION PROGRAM

STRATEGIC PLANNING

2023 STRATEGIC PLANNING COMMITTEE

- Jennifer Beloff
- Brian Beote
- Jill Bonaiuto
- Linda Brayton
- Abbey Brewer
- Marina Bueno
- Ann Cameron
- Caryn Clifford
- Barry Danaher
- Mitchell Feldman
- Erin George
- Ryan Gillen
- Fatima Gomes
- Andrea Harkness
- Peggy Hegarty-Steck
- Jeremy Heussi
- Michael Hiland
- Coreen Howland
- Jamin Jones
- Allison Lex
- Kristin Macek
- Megan Merlin
- Paul Murphy
- Tress Ricker
- Jennifer Schmorrow
- Carole Sharoff
- Elise Sinagra

CONNECTED TO OUR COMMUNITY

Every three years, our organization conducts a community needs assessment and strategic planning process to help us identify, understand, and respond to the top issues affecting our community. We seek out information from a broad range of community members, including Action Inc. clients and employees, social service providers, public officials, faith community representatives, school staff, and first responders.

Because we believe that improving our agency will help us more effectively serve our community, we also conduct an internal needs assessment to identify and improve issues within Action Inc.



View the full **Community Assessment Report & Strategic Plan** to learn more about our work and our vision for the next three years.



Leading the Strategic Planning process were Marina Bueno, Planning & Grants Specialist, and Kristin Macek, Director of Marketing & Planning.



DIVERSITY, EQUITY, & INCLUSION (DEI) COMMITTEE

Our DEI Committee was formed in response to feedback we gathered through our 2021-2023 community and internal needs assessment. The Committee is committed to addressing four key areas: improving the client experience to ensure services are inclusive and accessible; improving hiring practices to ensure our staff population and Board of Directors reflect the community we serve; improving organizational policies to promote diversity and belonging; and improving outreach efforts to underserved community members to ensure equitable access to services and resources.

(Opposite page) Members of our staff and Board meet during a Strategic Planning retreat to share ideas and work on developing ways to address the top needs of our community.

BUSINESSES & CORPORATIONS

Applied Materials • BankGloucester • Black Tree Inc. • Cape Ann Motor Inn • Cape Ann Savings Bank • Cape Ann Transit Authority • Condensed Curriculum International • DF Clark • Express Kitchens • Gloucester Taxi • Gorton's of Gloucester • Grand Banks • Institution For Savings • Ipswich Utilities • MassHousing • National Grid • New England Biolabs • New England Tractor Trailer Training School • Peabody Properties • Percy's TV & Appliance • Randstad • RISE Engineering • Santander Bank • Scatterday's Driving School • Second Glance • Star Hardware • Sunshine Taxi • TG Gallagher • Wind River Construction

FAITH-BASED ORGANIZATIONS

Annisquam Village Church • Cape Ann Interfaith Commission • Holy Family Parish • Lanesville Orthodox Congregational Church • Riverdale Methodist Church • St. John's Episcopal Church • St. Mary's Episcopal Church • St. Paul Lutheran Church • St. Vincent DePaul Society • Temple Ahavat Achim

CONSORTIUMS & COLLABORATIONS

Balance of State Continuum of Care Homeless Services Consortium • Cape Ann Resource Exchange (CARE) • Cape Ann Young Adult College And Career Collaborative • Essex County Bar Association • Ipswich Aware • Ipswich Community Stakeholder Group • National Association of Regulatory Utility Commissioners • National Association of State Consumer Advocates • National Energy Assistance Directors Association • North Shore Housing Action Group • North Shore Workforce Investment Board • Regional Youth Prevention Network

EDUCATION

Essex North Shore Agricultural & Technical School • Gloucester Biotechnology Academy • Gloucester Public Schools • Ipswich Public Schools • Manchester Essex Regional School District • North Shore Community College • The Peterson School • Rockport Public Schools • Salem State University

LOCAL, STATE, & FEDERAL GOVERNMENT

Essex Council on Aging • Federal Emergency Management Agency • Gloucester Community Preservation Committee • Gloucester Council on Aging/Rose Baker Senior Center • Gloucester District Court • Gloucester Fire Department • Gloucester Health Department • Gloucester Police Department • Ipswich Affordable Housing Trust Fund Board/Housing Partnership • Ipswich Council on Aging • MA Clean Energy Center • MA Department of Developmental Disabilities • MA Department of Elementary & Secondary Education • MA Department of Energy & Environmental Affairs • MA Department of Mental Health • MA Department of Public Health • MA Department of Transitional Assistance • MA Department of Veterans' Services • MA Executive Office of Housing & Liveable Communities • Manchester Affordable Housing Trust • Massachusetts Rehabilitation Commission • MassHealth • MassHire North Shore • North Shore HOME Consortium/City of Peabody • Rockport Community Preservation Committee • Rockport Council on Aging • US Department of Energy • US Department of Health and Human Services • US Department of Housing and Urban Development

NON-PROFIT ORGANIZATIONS

Action for Boston Community Development • Alfred E Chase Foundation • Babson-Webber-Mustard Fund • Backyard Growers • Bambino Basket • Berkshire Community Action Council • Beverly Bootstraps • Beverly Housing Authority • Bruce J Anderson Foundation • Cape Ann Museum • Catholic Charities • Center for Eco-Technology (CET) • Citizens for Citizens • Community Action of Pioneer Valley • Community Action Programs of Inter-City, Inc. • Community Action, Inc. • Community Helping Hands • Community Research Initiative • Community Teamwork, Inc. • Cornerstone Creative • Disability Resource Center • Dusky Foundation • Element Care • Emmaus • Essex County Community Foundation • Essex Housing Authority • Fenway Health/AIDS Action Committee • Gloucester Education Foundation • Gloucester Female Charitable Association • Gloucester Housing Authority • Good Friday Walk • Grace Center/Lifebridge North Shore • Greater Cape Ann Chamber of Commerce • Greater Lawrence Community Action Council • Greater Lynn Senior Services • Housing Assistance Corporation • Ipswich Caring • Ipswich Public Library • Ipswich Refugee Program • JRI/Children's Friend & Family Services/Youinity Drop-in Center • Learn to Cope • LEO Inc. • Lynn Housing Authority • Lynn Shelter Association • Mabel Louise Riley Foundation • Making Opportunity Count • Manchester Housing Authority • Massachusetts Alliance for Supportive Housing • Massachusetts Charitable Society • Massachusetts Coalition for the Homeless • Massachusetts Housing & Shelter Alliance • Massachusetts Law Reform Institute • MASSCAP • McCarthy Family Foundation, Bank of America, N.A., Co-Trustee • Mission of Deeds – Reading • Moore's Way • Edward S. & Winifred G. Moseley Foundation • National Consumer Law Center • Needy Meds • New England Center and Home for Veterans • New England ISO • North Shore Career Center • North Shore Community Action Programs • North Shore Community Development Coalition • North Shore Health Project • Northeast Legal Aid • Open Door Food Pantry • Open Door Immigration Services • Pathways for Children • Quincy Community Action Programs • Rockport Housing Authority • Rockport Public Library • Rotary Club of Gloucester • Rotary Club of Rockport • Sailors' Snug Harbor of Boston • Salvation Army • Schooner Adventure • Self Help, Inc. • Senior Care • Shalin Liu Performance Center • South Middlesex Opportunity Council • South Shore Community Action Council • Springfield Partners for Community Action • The Caleb Group • Bridging Peace Fund of the Tides Foundation • Tools & Tiaras • Tower Fund • Triangle, Inc. • United Way of Massachusetts Bay • Valley Opportunity Council • VNEOC • Wellspring House • Women's Money Matters • Worcester Community Action Council • YMCA of the North Shore



Loran Caputo, Owner of Cape Ann Motor Inn, accepts a Community Service Award during our 2023 Annual Meeting.



Jamin Jones, our Senior Multi-Family Building Performance Specialist, poses with some of our Energy Services contractors.

2023 PARTNERS & PUBLIC FUNDERS

FISCAL YEAR 2023 (OCTOBER 1, 2022 - SEPTEMBER 30, 2023)

\$50,000

Mabel Louise Riley Foundation

\$40,000

Essex County Community Foundation

\$30,000

Sailors’ Snug Harbor of Boston

Tides Foundation

\$25,000

Beverly & Addison Gilbert Hospitals

\$19,013

United Way of Massachusetts Bay

\$15,000

The Applied Materials Foundation

Mary Kay Dyer

\$10,000

Joseph Brooks

Bruce J. Anderson Foundation
at the Boston Foundation

Edward S. and Winifred G.
Moseley Foundation

North Shore Community Health
Network

The Peter and Elizabeth C. Tower
Foundation

Youths’ Friends Association, Inc.

\$9,470

Lisa Courtney

\$8,730

Gloucester United Methodist Church

\$6,000

David & Linda Carlson

\$5,000

Rebecca Kucera & Peter Hartline

MLS Property Information Network

Martha Morgan & Daniel Ottenheimer

\$4,000

Babson-Webber-Mustard Fund

Robert & Rachel Kurtz

\$3,000

Norman Macfarland

Powderhouse Plumbing

Sibase Inc.

\$2,400

David & Margaret Leeco

\$2,000

Andrew DiPietro’s Climate Zone

Gilbert Fund For Indigent Persons

Kevin Harron

Susan Colfer & John Lackey

David & Margaret Leeco

Nancy Shorter & David Manley

Donald Manzoli

William Newhall & Robert McCrae

Deborah & Timothy Moore

Rockport United Methodist Church

Bill Fonvielle & Carole Sharoff

\$1,800

Geoffrey Bayliss

Girl Scouts of the USA

\$1,700

Emmanuel Church

\$1,650

Paul Hurst

\$1,500

Anthony & Margaret Artuso

\$1,250

Sarah Mellish

\$1,100

Proctor & Company Insurance
Agency, Inc.

Sweeping Heart Zen

\$1,000

A & M Contracting Inc.

Annisquam Sewing Circle

Apple Lane Foundation

Berlin Family Fund Trustees

Mary Burt

Paul Cultrera

Diane Faissler

Peter Brau & Bethany Fritzsche

Doug Hardy

Amos Heckendorf

Kelly Family Charitable Fund

Peter & Kimberly Macleod

Patricia Roach & Rob Martin

Karen Quillen

John Rosenthal

Binkley & Paula Shorts

James & Barbara Siergiewicz

Robert Watts

\$500 +

360 Branding
& Communications, LLC

Edward & Mary Anderson

Anne & Nathaniel Brown

Todd Darling

Michael DiLascio

Edward & Lee Lawrence

Foundation

First Parish Church Congregational

Peter & Janice Goodwin

The Hart Baird Charitable Fund

Thomas & Andrea Kelly

Ullabritt Edvardsson Lam

Lanesville Congregational Church
Men’s Basketball

Laura Harrington-David Rosen
Charitable Fund

Peter Meyer

M-MRT

Moore’s Way

Mario & Dana Morini

John Pitner

\$500 + (continued)

Richardson’s Farm, Inc.

Anne-Seymour St. John

Mark E. Sullivan

Town of Essex

Treetops Foundation

Wales Family Fund

Pricilla Walter

\$100 +

Catherine Allard

Stefan Abramo

Dianne Anderson

Gail Anderson

Anthony & Karen Andrew

Applied Materials

Toby Arsenian

Ascension Memorial Church

Amanda Babson

Michelle & David Baer

Amy Ballin

Baun Scuba, Inc.

John & Janis Bell

Brandi Bonds

Elizabeth Bosselman

Jay & Kathleen Bothwick

R. Billings Bramhall

Elana Brink

Joan Brooks & James Garrels

GerryAnne Brown

Karen Budrow

Robert & Sandra Burbank

Thomas Burger

Ellen Caliendo

Kristen & Daniel Callahan

Lavina & Michael Calomo

Stephanie Cameron

John & Jennifer Cassidento

James Clark

William Colby

Jennifer Mallette & Mathias Collins

Robin Comer

James & Norma Cooney

Robert & Barbara Cornell

Jim & Sue Cunio Salem

James & Julia Dailey

Eugene & Anne D’Angelo

David M. Murphy Plumbing,
Heating & Gas Fitting Inc.

John De Raismes

Michael DeKoster

Andrea & William Donnelly

Ann Marie Driscoll

Nana Dunn

Barbara & William Dyer

Katharine C. Evans

Kathryn Fagerquist

Mitchell Feldman

Robert Heineman & Susie Field

Guy & Andrea Fincke

Ellen Flatley

Bob & Janet Foote

David Fortin

Frederick Fortmiller

Victoria Fortune

Nicholas Senzamici & Elizabeth Fragola

Marion Frost

F/V Miss Meredith

Lucile Gatchell

Donna Gauthier

Gigi Ghriskey

Gloucester Marina Inc.

Gloucester Meetinghouse Foundation

Goodwin Party Shop

Robert Grady

John & Bonnie Graham

April Grasso

Garth & Lindsay Greimann

Stephen & Marion Hall

Marylou Hardy

Judith Harris

Michele Harrison

Jonathan & Jackie Hartl

Robert Heineman & Susie Field

William Hellmuth

Karl Hemberger

Thomas Herron

Adam Hocherman

Carolyn & Michael Hollis

Jean Hurst

Island Brand Seafood Imports

Edith Jacobs

Edward & Janet Jeffries

Catharine Johnson

John P Johnson

Harold Jones

Albert Kalustian

Kenneth & Catherine Kaplan

Keysight Technologies

Sharon Kishida

Gerhart & Brigitte Klein

Dan Klein

Sarah Knutson

Susan Kwedor

Heidi Lane

Lynn Lane

Henry & Frances Lapham

Paul & Mary Lee

Lysa Leland

Roberta Lemay

Marianne Lufkin

Anthony Gross & Abbie Lundberg

Martin & Barbara Luster

Diana Lynch

Andrew Mahoney

Paul & Virginia Makowski

John & Christine Maney

Noel Mann

Eleanor Marks

Kathleen Martinson

Judith McCulloch

Kristine McKinney

Kevin Hutchinson & Kathy McLearn

Judy Metcalfe

Hal & Sue Mindel

John & Alison Minitzer

2023 DONORS & PRIVATE FUNDERS

FISCAL YEAR 2023 (OCTOBER 1, 2022 - SEPTEMBER 30, 2023)

\$100 + (continued)

Patrick & Margaret Moroney
 Linda Morrissey
 Joseph & Loius Muzio
 Charles & Stella Nahatis
 Katharine Newhall
 Frank & Leslie Nitkiewicz
 Malcolm Noriega
 Nختهvent
 Margaret O'Malley
 Jennifer Orlando
 Gretchen Osterhout
 Elizabeth Ozolins
 Amy & Daniel Pasquarello
 Gary Griffis & Leslie Pearlman
 Amy Gault & Steven Phillips
 Candi Pierce
 Lindsay Pierce
 Brian & Patricia Pike
 Linda Pollock
 Karin & Kenneth Porter

Elizabeth Prince
 George & Kathy Putnam
 Perry Ramsden
 Christine Reif
 Benjamin & Courtney Richardson
 David Richardson
 Robert Russell
 Erik Sawyer
 Richard Semple
 Norman & Lynda Seppala
 Roger Corbin & Liz Serpa
 Rachel Shwartz
 James Simas
 Gary & Barbara Simundza
 Peter Souza
 Peggy Hegarty-Steck & Rob Steck
 St. Paul Lutheran Church
 Theodore Steward
 Frank & Marjorie Stewart
 James & Catherine Talty
 Sheila & Kenneth Taylor

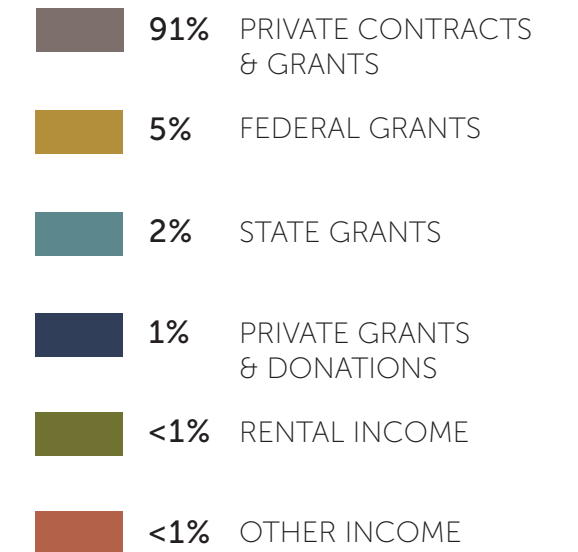
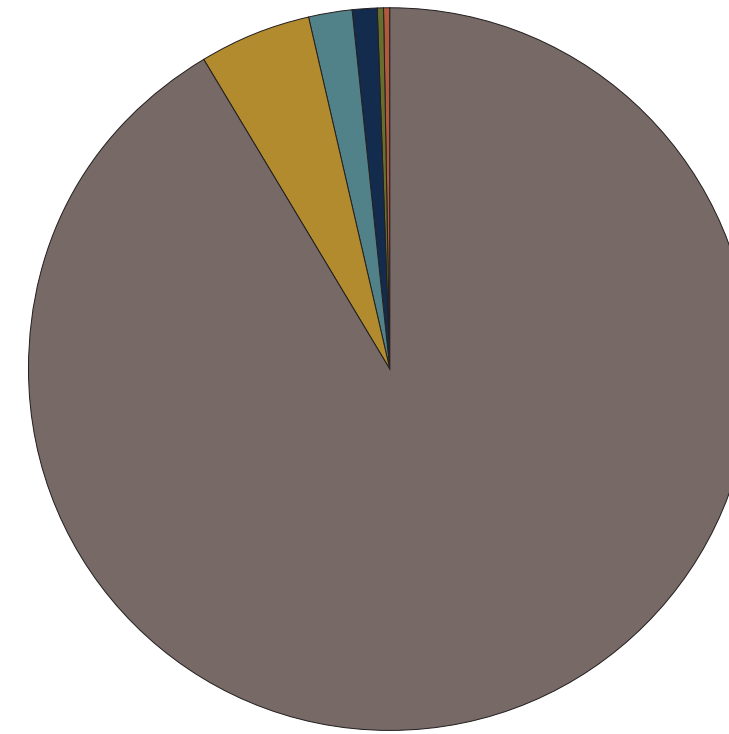
The Manchester Club, Inc.
 John & Marilyn Thompson
 Timberline Enterprises, LLC
 Together Gloucester, Inc.
 Claire Tomlinson
 David & Helen Tory
 Christine Tosun
 Keith & Janet Trefry
 Meredith Turcotte
 Miranda Updike
 Melissa Vasbinder
 Allan Veilleux
 Peter Vladimir
 Charles & Louise Vose
 Sylvia Vriesendorp
 Rev. Karin Wade
 Michael Wheeler
 Elizabeth Maloy Whiteway
 Glenn & Lisa Wilson

CAPE ANN KIDS HOLIDAY FUND

In addition to the generous support we received from the donors listed here, we also received donations totalling over \$100,000 for the 2022 Cape Ann Kids Holiday Fund. The fund is an annual collaboration between Action Inc., Pathways for Children, and Wellspring House that helped provide holiday gifts for nearly 1,300 Cape Ann children.

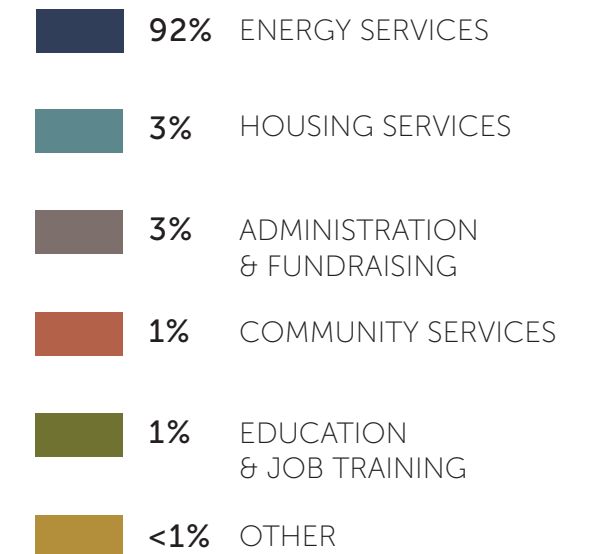
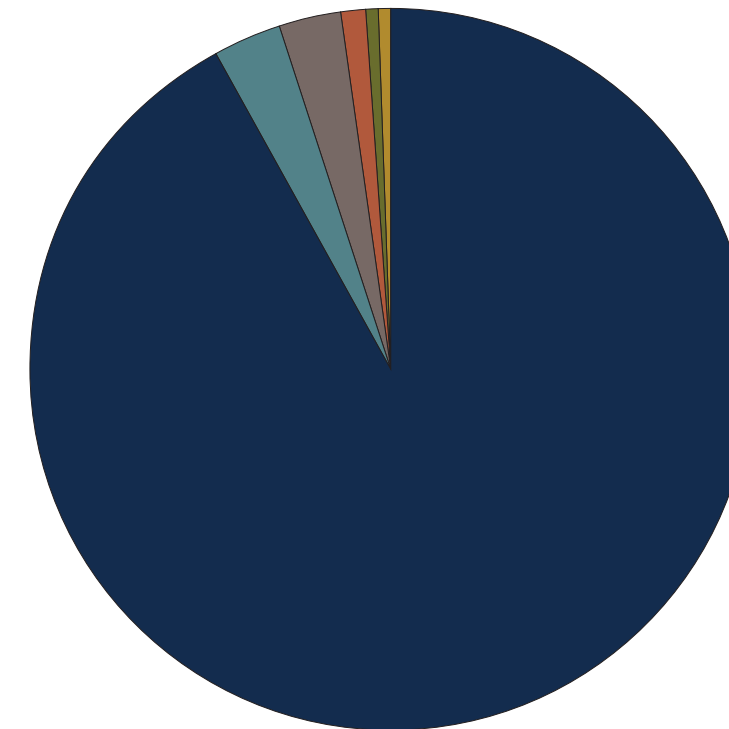
\$111,280,657

TOTAL REVENUE BY SOURCE



\$109,109,186

TOTAL EXPENSES BY PROGRAM



ACTION INC.

MAIN OFFICE
180 Main Street
Gloucester, MA 01930

HOME ENERGY ASSISTANCE
47 Washington Street
Gloucester, MA 01930

EMERGENCY SHELTER
370 Main Street
Gloucester, MA 01930

ENERGY SERVICES
5 Centennial Drive, Suite 200
Peabody, MA 01960



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