

# 2020 Annual Report

A Year Like No Other







Dave Marciano donates tuna to the Action Shelter

In 2020, the murders of George Floyd, Breonna Taylor, and other members of the Black community highlighted, once again, that more must be done in the pursuit of justice and equity for all in our community. We cannot stand by and allow our friends and neighbors of color to continue to be victimized by racist individuals, policies, and practices. We must call out injustice in all its forms.

Community Action Agencies like ours were born as part of the civil rights movement. For Martin Luther King, the battle to bring real equality didn't end with civil rights, but in addressing the underlying economic injustices in our communities. As he famously said: "What good is having the right to sit at a lunch counter if you can't afford to buy a hamburger?"

As an agency we recognize that we have a lot of work to do to live up to our mission and our goals. We must recommit ourselves to the radical work of eliminating poverty and systemic racism, of building an anti-racist movement, and using our platform to promote racial and economic justice.

**The Values of Community Action State:** "We believe that all people should be treated with dignity and respect and recognize that structural race, gender, and other inequities remain barriers that must be addressed." If we believe this to be true, we must commit to it. In 2021, we pledge to take bold steps to ensure we are able to better represent all of the people we serve and build towards an equitable future for everyone.



## Our Programs

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Affordable Housing

Emergency Shelter & Homelessness Prevention

Public Benefits and Housing Assistance

Mortgage & Rental Assistance

Eviction Support & Guidance

Fuel Assistance

Energy Efficiency Updates & Weatherization

Utility Advocacy

Adult Education

Alternative Education for Youth

Nurse Aid Trainings

CDL Training

Trades Career Training

Career Development Support

Financial Literacy Workshops

Holiday Drives & Community Initiatives

# CONFRONTING A CRISIS —COMMUNITY IN ACTION

Dear Friends,

2020 was a challenge for us all. Whether it was lost employment, isolation from loved ones, or suffering caused from the virus directly, we all experienced a tough year—a **year that none of us expected**.

At Action Inc. our job was to respond to the growing and changing needs of our community, despite the significant logistical challenges the pandemic caused. We had to find new ways to respond to the community needs with a renewed focus on supporting the most vulnerable in our community and ensuring that **all people** can access stability and opportunity, even in these most trying times.

Thanks to our committed staff, our compassionate and supportive community, and the leadership shown by our Board and so many local leaders and partners, we were able to respond quickly to even the most complicated challenges. We were able to reorganize our programs and services to keep people safe, and ensure that those suffering the economic shock of the pandemic always had somewhere to turn for help. **Not only did we stay open and serving our community, we expanded our services and launched new initiatives**, focused on low-wage workers, struggling families, and those with nowhere else to turn.

2020 was a test, and we can be proud of how we responded, both as an agency and as a community. We know that whatever the future holds, by working as a community, remaining true to our mission and the people we serve, there is nothing we cannot overcome **together**.



**Peggy Hegarty-Steck**  
PRESIDENT & CEO



**Gretchen Wood**  
CHAIRPERSON, BOARD OF DIRECTORS

## 2020 Board of Directors

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Gretchen Wood  
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Linda Murphy

Jennifer Orlando

Carole Sharoff

Elise Sinagra

Troy Sullivan

Reverend Karin Wade

Felicia Webb





# Emergency Shelter



Peggy Hegarty-Steck, Jen Beloff, and Erin George of Action Inc. present Tim Flaherty of Cape Ann YMCA with a thank you gift

Our neighbors experiencing homelessness are among the most vulnerable in our community and were hit extremely hard by the pandemic. Without stable housing they were unable to stay home and stay safe. Emergency Shelter services were then expanded, adding extra staff and extending hours to stay open 24 hours a day. To better protect guests and the community, we quickly relocated our shelter site in March to the Cape Ann YMCA for several months, allowing guests to distance and allowing us to coordinate programming with other providers.

We connected with municipal and community partners to provide additional resources and coordinated extensive testing and vaccinations for our staff and guests. We were humbled by the support of hundreds of local individuals who provided much needed donations of food, personal items, and cash to help with increased costs of operation.

## Our Municipal & Community Partners

Alisha Clayton & The Cove Café  
Cape Ann Bakery  
Cape Ann Coffees  
Cape Ann Museum  
The Cape Ann Referral Group  
Carole Sharoff & Atlantic Vacation Homes  
Cheryl Deckart  
David Dow  
Emerson Inn  
George's

The Grace Center/Lifebridge  
Groom Construction  
Jean McCafferty  
Jessica Lindly  
Kathy Day  
Laura Dow & The Vista Motel  
Lee Marshall  
Liz Wuenchel  
The Lundberg Family  
Michelle Rich  
/Volunteer at The Open Door

Moirah Marsh  
Nina Randazzo  
The Open Door  
Orthodox Congregational Church in Lanesville  
Ruth Pino & Re/Max Advantage  
Ryan & Wood Distillery  
Sally Smithwick  
Sara & Sander Shultz  
Steve Kirby

Steve Yost  
Sunshine Fund  
Suzanne Kirvan  
Trader Joe's – 114 Peabody  
Two Sisters (Katy)  
We Are All in this Together  
Gloucester FB Group  
Zeke's Place





**CAPE ANN  
EMERGENCY  
RELIEF  
FUND**

## CAPE ANN EMERGENCY RELIEF FUND

The pandemic also brought about a huge increase in unemployment as stores, restaurants and businesses of all kinds were forced to close, laying off or reducing hours for their workers. 365 local families received direct financial help through the Cape Ann Emergency Relief Fund. The fund, a partnership between Action Inc., the City of Gloucester, and the Cape Ann Chamber of Commerce, raised and distributed over \$380,000 for local hourly workers and self-employed individuals who had been most affected by the pandemic.

In another amazing display of community support, hundreds of people donated to the fund.

## RENTAL AND MORTGAGE ASSISTANCE

In addition to the cash assistance provided through the Cape Ann Emergency Relief Fund, we worked with municipal partners in Gloucester, Ipswich, Rockport and Manchester to establish Rental and Mortgage Assistance programs for those who were struggling with lost income due to the pandemic. Beyond this, we also worked with other public and private entities to secure additional funding for much needed rental assistance funds.



### Quick Facts

CAPE ANN EMERGENCY  
RELIEF FUND

Distributed Over

**\$380k**

for Local Hourly Workers  
& Self-Employed  
Individuals

**365**

**Local Families**

Received Direct  
Financial Aid

RENTAL & MORTGAGE  
ASSISTANCE

**628** **Individuals  
& Families** Helped with  
Rent Payments

**175** **Individuals**  
Helped Avoid Eviction

EMERGENCY SHELTER  
& SERVICES

**130** **Individuals**  
Obtained Safe  
Temporary Shelter

**80+** **Individuals**  
Received Mental Health  
Services

**50+** **Individuals**  
Received Treatment for  
Substance Use Disorder



## HARBOR VILLAGE

Despite the challenges of the pandemic, progress remained steady at **Harbor Village**, our mixed-use affordable housing development on Main Street in Gloucester. Work on the site, which will house **30 units of much-needed affordable housing** and first floor retail space, got underway in late 2019.



By the end of 2020, the building was heading toward completion, with windows installed and work beginning on the interior fixtures and fittings. Harbor Village was named, “Project of the Month” in August by the New England Real Estate Journal and featured on the journal’s cover. In the article, Gloucester Mayor Sefatia Romeo Theken said, “A vibrant downtown is made for people, is made vibrant by their presence, and this project will propel that. We believe this investment will draw people downtown and will be a catalyst that spurs economic growth.”

Harbor Village has been designed using passive house energy standards, which will make it one of the most energy efficient buildings on Cape Ann and greatly reduces its ecological footprint.





## ENERGY SERVICES

Lockdown affected our ability to deliver energy efficiency services in 2020. As a program that involves visiting homes (in many cases the homes of seniors or individuals with disabling conditions), most of our work was stopped for a period. When programs did restart, Action Inc. and our partners across the network implemented strict PPE and distancing requirements to ensure the safety and comfort for clients and staff alike. Despite restrictions and stoppages, in 2020 we made homes safer, more healthy and improved energy efficiency for 439 local residents.

During the pandemic, our Energy staff worked with partners to develop a remote Appliance Management Program (AMP) so that clients could continue to be served. Remote AMPs were conducted via phone calls, FaceTime, or Zoom. Energy Services staff helped clients assess their home's lighting and energy efficient upgrades were sent directly to the client's home. Fuel Assistance applications were processed via phone or email.

# 3,130

**Local Families & Individuals**  
Received Fuel Assistance  
or Utility Payments

# 439

**Homes were Made to be Energy Efficient**  
or Health and Safety  
Improvements were  
Made for Residents



**MA Ranked  
#1**

In its energy efficiency scorecard report by the American Council for an Energy-Efficient Economy thanks to Action's LEAN program

In October, the **American Council for an Energy-Efficient Economy** ranked Massachusetts first in its energy efficiency scorecard report.

In its report, ACEEE specifically recognizes the work of the **Low-Income Energy Affordability Network (LEAN)**, chaired by Action Inc., as "among the most successful programs of its kind." Through LEAN and our various energy programs, Action Inc. works to promote energy efficiency and reduce carbon emissions while delivering important energy and cost savings for residents.

## JOB TRAINING & EDUCATION

When COVID-19 shut down businesses and schools, our Job Training & Education programs adapted quickly. The Adult Education program shifted its operations online, using Zoom and Google Classroom to allow students to learn remotely. For students in our COMPASS Youth Program, we developed a tablet-lending program so students with limited technology access could still engage with our program and with making progress toward their personal goals. Additionally, COMPASS created a by-appointment-only system last summer to maintain the in-person contact for as long as possible. These in-person meetings provided an opportunity for the instructor to get a better idea as to how the students were doing and if they needed additional, non-academic supports.

**65** **Individuals**  
Receiving Job  
Readiness Training

**67** **Individuals**  
Enrolled in  
Education Programs

### Empower Essex County Financial Literacy Program

In FY2020, Action Inc., in conjunction with the Essex County Community Foundation, Santander Bank, and our sister Community Action Agencies in Essex County launched a county-wide initiative to improve our clients' financial wellbeing. At Action Inc., Empower Essex County began with a 12-week program providing weekly financial literacy workshops and one-to-one, individualized financial coaching to 10 local residents.

I handled my credit card debt! Negotiated from \$3,200 to \$800. **I made a budget, and I'm sticking with it.** I am more comfortable handling emergencies.

## COMPASS GRADUATION

In October 2019, more than 50 family, friends, and community members joined staff and students at the North Shore Art Association to celebrate the nine graduates of the COMPASS Program. The students, aged between 16 and 24, completed all five components of the High School Equivalency Test (HiSET).

Graduates received words of encouragement and congratulations from Gloucester's Mayor Sefatia Romeo Theken, as well as Action Inc.'s Executive Director Peggy Hegarty-Steck. Student speaker Catherine Aiello also addressed her fellow graduates and commended their effort and hard work. "When you're 17, 18, or 19 and have to worry about living arrangements, feeding yourself, and taking care of tiny humans, graduating seems to be the last thing on your mind. I applaud you for taking the steps to better yourself and the situation you found yourself in. Life threw a lot at you because you could handle it. And you did, because you're here today."

The COMPASS Program is designed for young adults who have withdrawn from high school but are looking to continue their education and obtain their High School Equivalency Diploma. In addition to individual tutoring and small class instruction, COMPASS students work with Action Inc. staff to explore college and career opportunities to build a more secure future for themselves and their families.

Life threw a lot at you because you could handle it. And you did, because you're here today.

— Catherine Aiello, Student Speaker



Graduates of the COMPASS Program at the North Shore Art Association

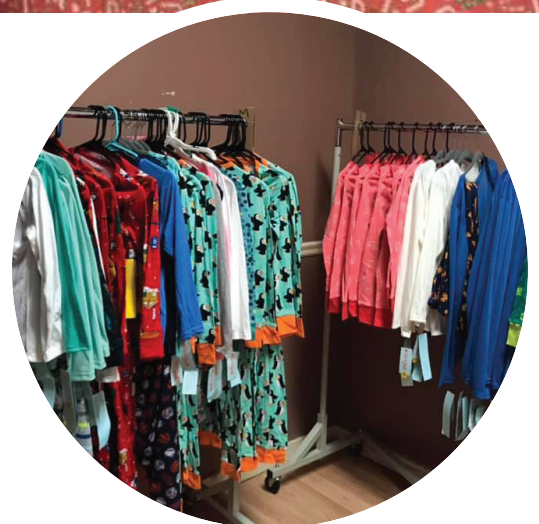


# Project Uplift

Through our annual toy drive and holiday store, parents “shopped” for gifts for kids aged 0-16. Fifty local businesses and organizations collected toys to fill the store and 33 volunteers helped staff it. In addition to toys, all children received brand-new books, pajamas, stocking stuffers, and cold-weather items like hats, scarves, and gloves, all free of charge. This year the store operated from December 14th–18th, serving nearly 400 local families and providing gifts for over 700 children on Cape Ann.

We have been thankful to receive clothing such as pajamas or hats/gloves/scarves, which you cannot have enough of with kids. Books, toys and even gift cards to department stores are also provided, which for a single full-time working mom of three school-age kids has been super helpful for my family.

— Nicole Jerome, Project Uplift Recipient



# PARTNERS & PUBLIC FUNDERS

OCTOBER 1, 2019 – SEPTEMBER 30, 2020

ABC Home Healthcare Professionals	Cape Ann Moose Lodge	Essex County Community Foundation	Greater Lawrence Community Action Council
Aberdeen Home Care, Inc.	Cape Ann Motor Inn	Essex Elementary School	Greater Lawrence Family Health Center
Accord Food Pantry	Cape Ann Savings Bank	Essex Housing Authority	Greater Lynn Senior Services
Action for Boston Community Development	Cape Ann Transit Authority	Essex Police Department	HAWC (Healing Abuse, Working for Change)
Addison Gilbert Hospital /Beth Israel Lahey Health	Carpenter & MacNeille	F.W. Price	Healthy Gloucester Collaborative
Amelia Peabody Foundation	Catholic Charities	Family Promise	Herbert B. and Jayne Cohan Fund
American Legion Post 3	CB Fisk, Inc. Organ Builders	Federal Emergency Management Agency	High-Tech Electrical Contractors, Inc.
Annisquam Village Church	Citizens Bank	Fenway Health/AIDS Action Committee	Highwave Hair Design
Apple Lane Foundation	Citizens for Citizens	First Baptist Church	Holy Family Parish
Applied Materials	City of Gloucester	First Congregational Church of Rockport	Housing Assistance Corporation
Ascension Memorial Church	CK Pearl	First Parish Church Congregational	Institution for Savings
Babson-Webber-Mustard Fund	CLEAResult	Fluid Industrial Associates, Inc.	Invest in People
Backyard Growers	Coldwell Banker	Food and Fuel Fund	Ipswich Affordable Housing Trust Fund Board/Housing Partnership
BankGloucester	Community Action of Pioneer Valley	Freudenberg Medical LLC	Ipswich Aware
Bass Rocks Golf Club	Community Action Programs of Inter-City, Inc.	Gilbert Fund For Indigent Persons	Ipswich Caring
Bayada Home Health Care	Community Action, Inc.	Gloucester Biotech Academy	Ipswich Housing Authority
Beauport Ambulance Service	Community Research Initiative	Gloucester Community Preservation Committee	Ipswich Public Library
Beauport Financial Services	Community Teamwork, Inc.	Gloucester Department of Public Health	Ipswich Public Schools
Beauport Hospitality Group	Connected Homecare	Gloucester District Court	Ipswich Refugee Program
Berkshire Community Action Council	Crackerjacks	Gloucester Family Health Center/ North Shore Community Health	Ipswich Utilities
Beverly Bootstraps	CrossCountry Mortgage	Gloucester Fire Department	Island Brand Seafood Imports
Beverly Housing Authority	Den-Mar Health & Rehabilitation Center	Gloucester Healthcare	JiMary Land Trust, LLC
Birth to Three	Disability Resource Center	Gloucester House Restaurant (in collaboration with Salvation Army)	John J. Walsh Insurance Agency Inc.
BNI Lighthouse	Dolce Vita Salon	Gloucester Housing Authority	JRI/Children's Friend & Family Services
Breen & Sullivan Mechanical Services	Dusky Foundation	Gloucester Marina Inc.	Kanter Kallman Foundation
Brookline Bank	Edward S. & Winifred G. Moseley Foundation	Gloucester Police Department	Lahey Health Behavioral Services
Bruce J. Anderson Foundation (Boston Foundation)	Element Care	Gloucester Pride Stride Committee	Landmark School
Cape Ann Business Alliance	Eliot Community Human Services	Gloucester Public Schools	Learn to Cope
Cape Ann Chamber of Commerce	Emerson Swan	Gloucester Rotary Club	Ledgewood Rehabilitation & Nursing Center
Cape Ann Interfaith Commission	Emmanuel Church	Gloucester Stage Company	Lifebridge
	Emmaus	Good Friday Walk	Liberty Mutual Group, Inc.
	Essex County Bar Association	Gorton's of Gloucester	Low-Income Energy Affordability Network
		Grace Center	



Lynn Community Health Center	Montachusett Opportunity Council	Pathways for Children	Springfield Partners for Community Action
Lynn Economic Opportunity	Moore's Way	Peabody Properties	St. John's Episcopal Church
Lynn Housing Authority	Naduse Foundation	Peter and Elizabeth C. Tower Foundation	St. Jude Billiard Resident Care Center
Lynn Shelter Association	National ABLE Network	Powderhouse Plumbing	St. Mary's Episcopal Church
MA Clean Energy Center	National Association of Regulatory Utility Commissioners	Quincy Community Action Programs	St. Paul Lutheran Church
MA Department of Developmental Disabilities	National Association of State Consumer Advocates	Regional Youth Prevention Network	St. Vincent DePaul
MA Department of Elementary & Secondary Education	National Energy Assistance Director's Association	Richardson's Ice Cream	Stanley Roofing Co., Inc.
MA Department of Energy and Environmental Affairs	National Grid	RISE Engineering	Sweeping Heart Zen
MA Department of Housing and Community Development	Needy Meds	Riverdale Methodist Church	Tarrant Cutler Family Charitable Fund
MA Department of Mental Health	New Chelsea Realty	Rockport Community Preservation Committee	Temple Ahavat Achim
MA Department of Transitional Assistance	New England Biolabs	Rockport Council on Aging	The Caleb Group
MA Department of Veterans' Services	New England Center and Home for Veterans	Rockport Housing Authority	The Farm Bar & Grille
MA Energy Director's Association	New England ISO	Rockport Music	The Manchester Club, Inc.
Magical Beginnings	New England Tractor Trailer Training School	Rockport Police Association	The Portland Group
Manchester Affordable Housing Trust	Nor'East Cleaners	Rockport Police Department	Tides Foundation
Manchester Essex School District	North Shore Art Association	Rockport Public Library	TOHP Burnham Library
Manchester Housing Authority	North Shore Career Center	Rockport Public Schools	Town of Essex
Mark & Jackie Nolan Family Fund	North Shore Community Action Programs	Rose Baker Senior Center	Town of Manchester
Massachusetts Coalition for the Homeless	North Shore Community College	Rotary Club of Rockport	Town of Rockport
Massachusetts Housing & Shelter Alliance	North Shore Community Development Coalition	Sailors Snug Harbor of Boston	Tuck's Candy
Massachusetts Law Reform Institute	North Shore Community Health Network	Salem State University	UMASS Medical School
Massachusetts Rehabilitation Commission	North Shore Continuum of Care Homeless Services Consortium	Salvation Army	United Way of Massachusetts Bay & Merrimack Valley
MASSCAP	North Shore Health Project	Santander Bank	US Department of Education
MassHealth	North Shore Housing Action Group	Scatterday's Driving School	US Department of Energy
MassHousing	North Shore Workforce Investment Board	Sea Meadow Gifts & Gardens	US Department of Health and Human Services
Max Kagan Family Foundation	Northeast Legal Aid	Seacoast Nursing and Rehabilitation	US Department of Housing and Urban Development
McCarthy Family Foundation	Ocean Crest Seafoods	Self Help, Inc.	Valley Opportunity Council
Menotomy Weatherization/Town of Arlington	Open Door Food Pantry	SeniorCare	VNOC
Mission of Deeds - Reading	Orlando & Associates	Serenitee Restaurant Group	Wales Family Fund
MLS Property Information Network	Orthodox Congregational Church	Shaw Fund for Mariner's Children	Waring School
	PAARI	SJ4 Services, Inc.	Wellspring House
		South Bay Community Services	Wheelhouse Cowork
		South Middlesex Opportunity Council	Woodman's Restaurant
		South Shore Community Action Council	Worcester Community Action Council
		SPHS 50th Reunion Fund	YMCA of the North Shore

# DONORS

OCTOBER 1, 2019 – SEPTEMBER 30, 2020

<b>\$75,000</b>	Tides Foundation
<b>\$52,500</b>	Essex County Community Foundation
<b>\$50,000</b>	Sailors' Snug Harbor of Boston
<b>\$30,000</b>	Linzee Coolidge
<b>\$27,000</b>	Cape Ann Savings Bank
<b>\$25,000</b>	Happy Valley Ventures Inc.
<b>\$20,000</b>	Brace Cove Foundation
<b>\$20,000</b>	Nancy Steele & Tom Huhn
<b>\$20,000</b>	Richard & Anne Rosenfeld
<b>\$15,718.94</b>	United Way Of Massachusetts Bay & Merrimack Valley
<b>\$14,000</b>	Tarrant Cutler Family Charitable Fund
<b>\$10,500</b>	Andrew Preas & Miriam Silva Preas
<b>\$10,000</b>	Peter & Elizabeth C. Tower Foundation
<b>\$10,000</b>	Mary Weissblum

## \$5,000+

Brookline Bank  
Joseph Brooks  
The Jebediah Foundation  
MLS Property Information Network  
Deborah & Timothy Moore  
Karina & Gary Roark

## \$2,000+

Mary Dyer  
Diane Faissler  
Kevin Harron  
David & Margaret Leeco  
Lyon-Waugh Auto Group  
Christopher McCarthy  
Naduse Foundation  
Susanna Natti  
New England Biolabs  
Richard D. Wilson Community Response Fund  
Robert Rosenfield  
Michael Schiavone  
Larry Whitten  
Laurie Williamson  
Bethany Woods

## \$1,000+

Apple Lane Foundation  
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Emmanuel Church, Manchester  
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Terry & Patricia Flanagan

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Kanter Kallman Foundation  
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## \$500+

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Gilbert Fund For Indigent Persons  
Gloucester High School Interact Club  
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Jeffrey & Mary Peart  
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Kristy Rudel  
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## \$250+

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## \$100+

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 Abbie Lundberg & Anthony Gross · Cornelia Tenney & Paul Gross  
 Lindsay Hale · Stephen & Marion Hall · Jim & Caryl Harris · Jon & Jackie Hart  
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 Edward & Janet Jeffries · Charlotte Jennings · Carin Kale · Albert Kalustia  
 Leah Grace Kayler · Denis & Melanie Keenan · William & Julie Kesterson

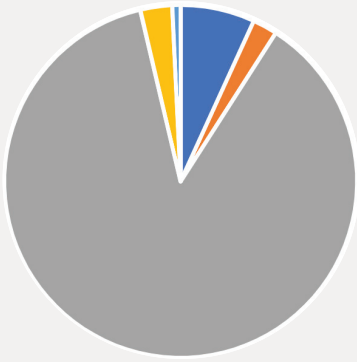
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\*While every effort has been made to accurately reflect all of the donations received during FY2020 (October 1st 2019 – September 30th 2020), due to challenges presented by the office closure and lockdown there may be some inaccuracies in how this data is recorded. If your donation information is incorrect or if an acknowledgement has not been received, please contact us so we can correct any inaccuracies. **Email: [donations@actioninc.org](mailto:donations@actioninc.org)**

# FINANCIAL REPORT



## Revenue

- Federal Contracts 7%
- State Contracts 2%
- Private Contracts 87%
- Grants and Donations 3%
- Other Revenue 1%

TOTAL \$46,559,001



## Expenses

- Program Expenses 96%
- Administrative Expenses 4%

TOTAL \$46,730,709

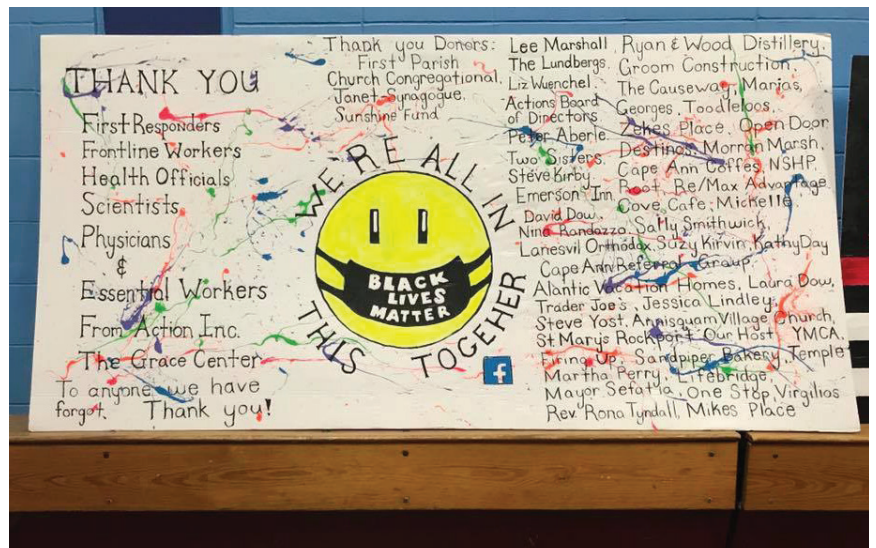
## Overcoming Challenges, Deepening Impact

OCTOBER 1, 2019 – SEPTEMBER 30, 2020

Like most organizations, Action Inc.'s finances were significantly impacted by the pandemic. Overall revenues were down more than \$20m from 2019, with most of this explained by a reduction in energy efficiency improvement work precipitated by the lockdown. Action Inc. generates revenues from the operation a statewide energy efficiency program; almost all of these revenues are passed on as client benefits. As a result of this work being curtailed, both revenues and expenses were significantly lower, meaning that the overall budget impact was not as significant as the scale may suggest.

While these revenues saw declines, grant and donation revenues, increased as local individuals, foundations and partners stepped forward to support our neighbors in need. Donors engaged to support programs like the Cape Ann Emergency Relief Fund, our expanded Rental Assistance programs, or increased their unrestricted giving to support the expanded need in the community. We saw significant increases in the operating budgets for our housing and our client services program as our shelter operations and homelessness prevention programs expanded.

In FY2020, Action Inc. reported an overall loss of around \$100,000, the first deficit reported in more than 20 years. While the pandemic will continue to impact our budget and operations in 2021, however we have been able to leverage the experience of 2020 to ensure we will be able to continue to meet our mission.





# Have You Been Inspired?

In a year like no other, it was the support and generosity of the community that provided hope for our friends and neighbors in need. The solidarity shown by so many was a beacon of hope in a year of great challenge.

As we emerge from the pandemic, many in our community are still trying to make ends meet in the face of job loss, facing eviction, or struggling to pay their bills and feed their families.

Action Inc. has been on the frontline helping, but we can't do it without your support. Your support makes it possible to keep families from homelessness, to help local residents access education and employment opportunities, to provide a warm meal and somewhere to sleep for someone with nowhere else to turn. With your help we can provide families with the tools to become more stable, and build a better life.

Join us in building a more **resilient community**, ensuring a **more equitable society**, and **protecting the dignity of our neighbors** in need.



Scan QR Code to Make a Donation to Action Inc.

## Planned Giving

Action Inc. has been a vital part of the Cape Ann Community for more than 55 years, and with your help, we can continue to serve for decades to come. You can leave a legacy by remembering Action Inc. in your will. It's quick, easy, and we are happy to help with any questions you might have. Best of all, your gift will mean a thriving Cape Ann community, with opportunities for everyone for years to come. If you have questions contact us any time at [donations@actioninc.org](mailto:donations@actioninc.org)

## Make it Monthly

When we come together as a community it amplifies all of our voices, and the power of our actions to change society. The same is true of a recurring donation; what might seem like a small monthly donation means your impact grows over time. A donation of \$30 a month, less than a dollar a day, results in more than \$1000 of support over a three-year period. Increase the power of your giving by making a recurring donation today.





United Way of  
Massachusetts Bay  
and Merrimack Valley

For more than 50 years, Action Inc. has been a champion for the people and communities of Cape Ann—a coastal region of northeastern Massachusetts. Our mission is to create opportunities that promote a thriving Cape Ann for all.

# ACTION INC.

180 Main Street  
Gloucester, MA 01930  
Tel: 978-282-1000  
Fax: 978-283-0523

[actioninc.org](http://actioninc.org)

