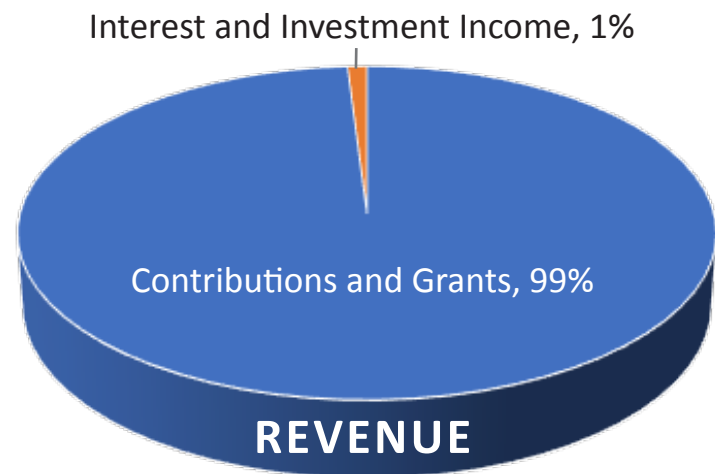
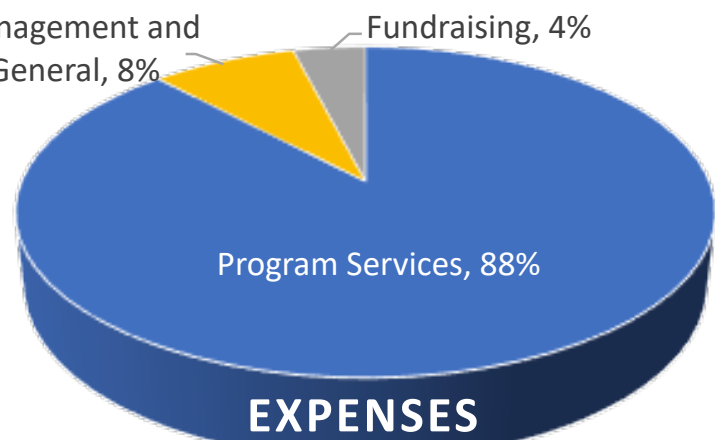


FINANCIALS

| REVENUE | | % |
|--------------------------------|--------------------|-------------|
| Contributions and Grants | \$1,203,137 | 99% |
| Interest and Investment Income | \$11,895 | 1% |
| TOTAL REVENUE | \$1,215,032 | 100% |



| EXPENSES | | % |
|------------------------|--------------------|-------------|
| Program Services | \$911,282 | 88% |
| Management and General | \$80,168 | 8% |
| Fundraising | \$44,048 | 4% |
| TOTAL EXPENSES | \$1,035,498 | 100% |



MOST RECENT AUDITED FINANCIALS — YEAR-END 2018
Includes Major Crisis Relief Fund revenue (restricted funds) and expenses.

“I want to thank The Needy Fund for all of your help during my recent crisis. It’s not my basic personality to ask for anything, and I find it a very difficult task. It felt so good to reach out to you, and never once feel as if you were passing judgment on me. Please know how very much you have helped me and how much I appreciate what you did for me.”

MCRF UPDATE



cape cod and islands
MAJOR CRISIS RELIEF FUND

This past year the Major Crisis Relief Fund (MCRF) was busy updating its operations plan. Although there was no disaster that called upon the MCRF to go into action, there were a few near misses with the three bad storms that hit the Cape in March 2018.

We learned a great deal from those storms by being in the MACC as well as time spent in the Sandwich shelter. We identified the urgent need to have trained medical staff in the shelters for every shift. Barnstable County has just entered into an agreement with Cape Cod Healthcare to provide such staffing in shelters.



The MCRF is now poised to go into action at three different times and with three different levels of funding.

The Fund continues to grow, although fundraising has become more of a challenge. It is not easy to sell the concept of a Rainy Day Fund on a beautiful sunny beach day in July. But it is not all about weather, as the world and our community have seen disasters like shootings, car bombs and fires.

The MCRF must be prepared for these unexpected tragedies and be ready to financially assist when it is a large-scale event.

This year we launched our first newsletter called the Crisis Relief Report and created an informational brochure.

The goal continues to be to raise public awareness and raise money.

Audrey Walden Scarafile

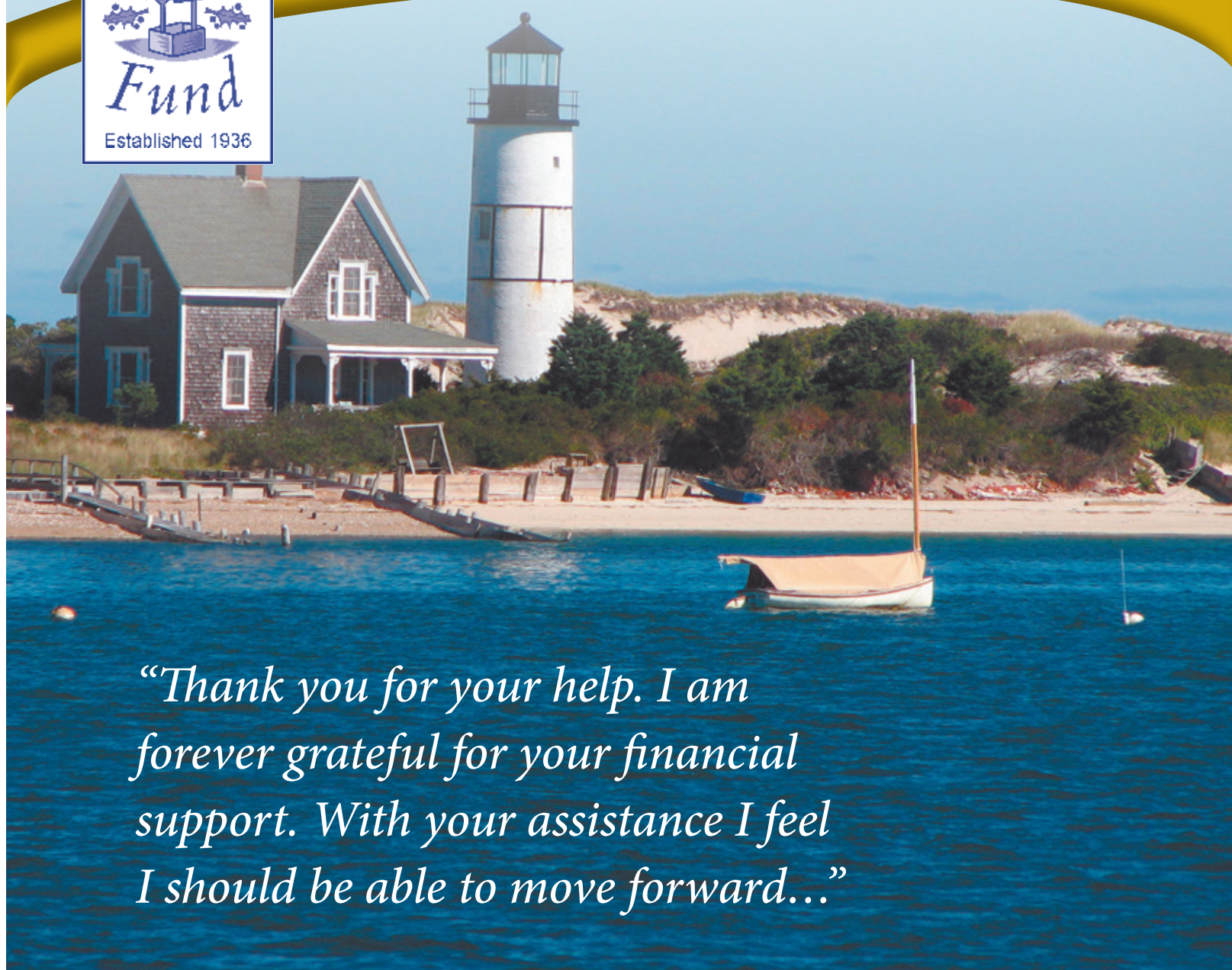
The Major Crisis Relief Fund continues to be grateful to our six major sponsors:



Thank you!



Celebrating Over 83 Years of Service on Cape Cod



“Thank you for your help. I am forever grateful for your financial support. With your assistance I feel I should be able to move forward...”

2018 ANNUAL REPORT

CAPE COD TIMES NEEDY FUND
needyfund.org

A Message from the Board President...

Sometimes, when a ship is floundering, it takes a chain of responders—people on the shore, on the sea, in the sky—to rescue the crew. The hand that hauls the captain to safety and shelter is only the last link in a string of supporters who pull together for the good of those in peril.



So it is each year with your friends and neighbors on Cape Cod and the Islands, floundering economically because someone has lost a job, has died, or has become gravely ill. They turn, for temporary assistance, to the Cape Cod Times Needy Fund. It is the fund that reaches out, offering them the help up from disaster.

But the fund is a chain—it is only as strong as each of its links.

And you—are the links. With your generous support this year, you forged a bond with over 3,200 of your fellow Cape Codders, who will be aided with vouchers for everything from home heating oil to money for monthly rent.

The Needy Fund strives to live up to the on-going generosity of the people who live, work and visit here. We collaborate with other local agencies to form smart partnerships to better help those in need. The thorough intake process and voucher system for vendor payments ensures that donors contributions are used as intended and the Needy Fund staff and volunteer Board of Directors are dedicated and compassionate stewards of the Fund, working hard to live up to donor expectations and to help your neighbors.

The Cape is a better place because of all of you. And, because of you, the chain of community caring continues, strong into the future.

Peter Meyer
Peter Meyer, President

BOARD OF DIRECTORS

- | | |
|----------------------------------|------------------------|
| Peter D. Meyer, President | Dyanne Cooney |
| Mary Pat Messmer, Vice President | Gerry Desautels |
| Stanley W. Hodkinson, Treasurer | Judy Walden Scarafile |
| Timothy T. Telman, Secretary | Anne Van Vleck |
| Betsey Sethares | Sarah A. Turano-Flores |
| Joel G. Crowell | Paul Pronovost |
| Stephen L. Abbott | Claire Yannatos |

STAFF

- Betsey Sethares, Executive Director
Lorraine Cabral, Senior Intake Counselor
Martha Field, Intake Counselor
Nancy Kovac, Intake Counselor
Stephanie Martinez, Program and Community Benefits Director

Cover Photos: top-courtesy Betsey Sethares; bottom-courtesy Susan Oslund

CAPE COD TIMES NEEDY FUND

P.O. Box 36 | Hyannis, MA 02601 | 508-778-5661 | www.needyfund.org

A Message from the Executive Director...



Across Cape Cod, individuals and families face tough economic decisions: Heat or lights? Food or medicine? Housing or transportation? Housing inventory is low, and rents are high. Many of our neighbors work low-wage jobs with no benefits or are underemployed.

Those facing retirement find their benefits barely cover the cost of daily living. Others are caring for aging parents, raising grandchildren, or dealing with illness, disability or the ripple effects of the tragic on-going opioid crisis.

Financial stress impacts our neighbors across their various environments: home, school, work, neighborhood and village. The Needy Fund seeks to lessen that financial stress by providing basic needs assistance for temporary economic hardships.

Through this assistance, we strengthen our community by preventing a one-time financial emergency from becoming an on-going crisis that has adverse effects across all of these environments. The Needy Fund's investment in the welfare of our neighbors allows them to thrive and grow and contributes to a strong, vibrant community. Thank you!

Betsey Sethares

Betsey Sethares,
Executive Director

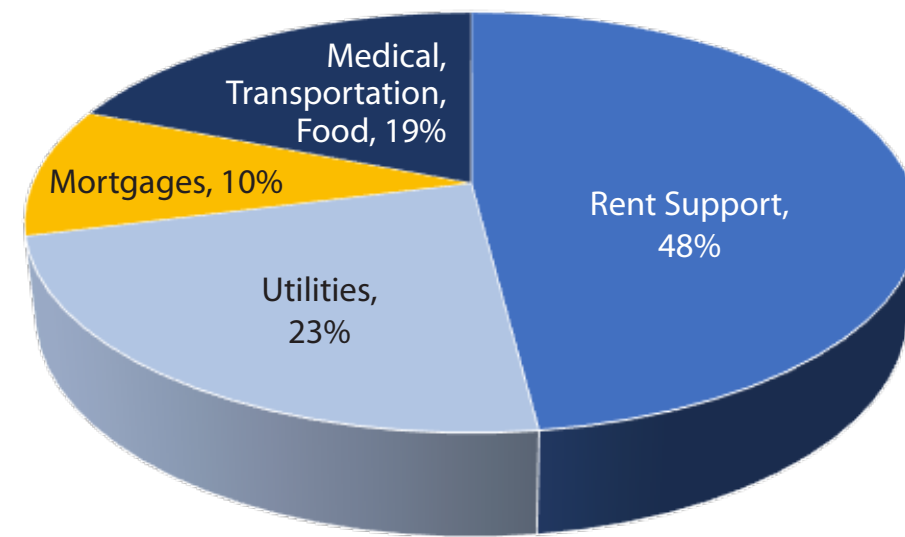


Falmouth Road Race participants help raise funds.

"Can I thank you that the Needy Fund even exists so when one is desperate there is a place to try?"

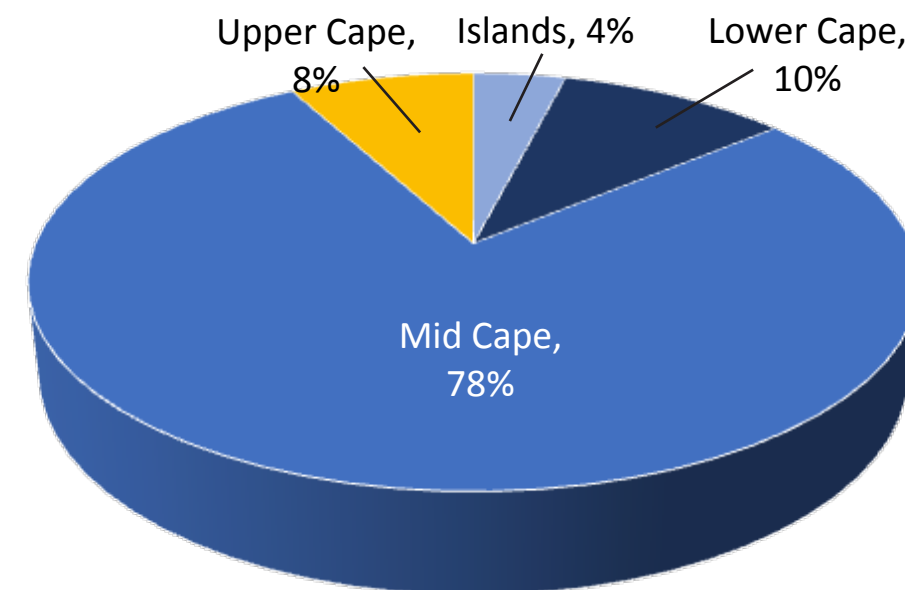
SERVICES

TYPES OF SUPPORT



"By assisting me with my rent, you have not only assisted me in catching up, but in being able to breathe away my shame. This has not been a comfortable place for me to be. I am very grateful."

SERVICES BY AREA



Neighbors who called the Needy Fund

3,266 individuals in 1,458 households

- 46%** have a HS Degree or GED
- 25%** have some post high school education
- 14%** have a 2 or 4 year college degree
- 12%** did not graduate high school

- 86%** have health insurance
- 4%** reported being a veteran
- 31%** report having a disability

- 32%** are single parent callers
- 35%** are singles living alone
- 13%** are two parent families

- 47%** report being employed
- 16%** are receiving social security retirement benefits
- 24%** receive social security disability
- 3%** are living off of pensions

- 18%** own their home
- 73%** rent an apartment or home
- 3%** were homeless
- 6%** are living at home, in a group home, or are in a shelter

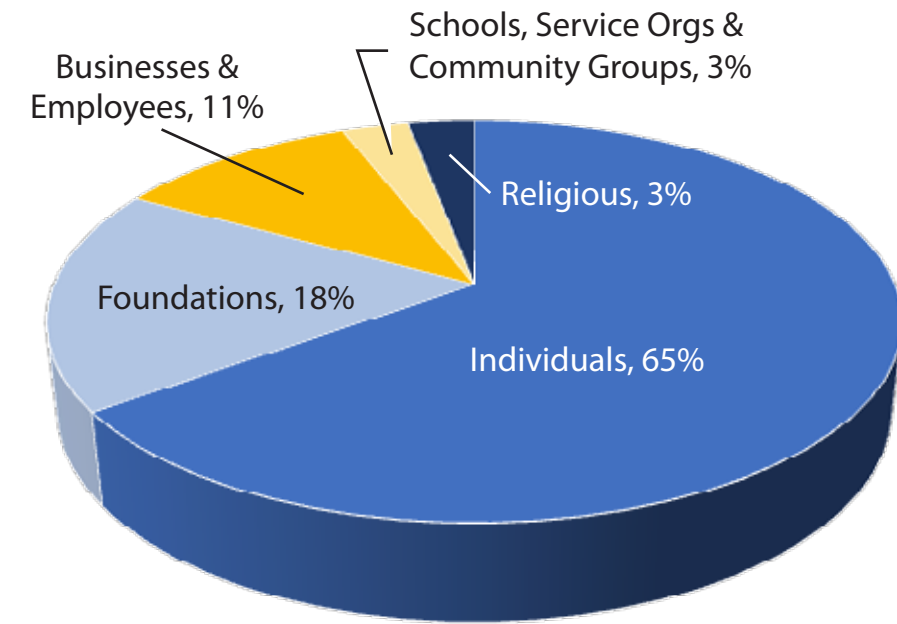
48% reported receiving food stamps

16% report a housing subsidy

Average Head of Household age is **48**

Average Household income is **\$15,721**

SOURCES OF SUPPORT



Thank you, Davenport Companies!



Thank you, TDBank!

2018 DONORS \$1,500+

| | | | | | |
|--|-------------|--|------------|---|------------|
| CC Construction, Inc celebrating 35 years in business | \$35,000.00 | Thomas Donovan | \$5,000.00 | Macomber's Sanitary Refuse Co. | \$2,000.00 |
| New Balance Falmouth Road Race Team Needy Fund | \$30,861.00 | Staff donations (and company match) from The Davenport Companies, including Davenport Realty, Davenport Building Company, Red Jacket Resorts, Thirwood Place, All Cape Self Storage and Cape Cod Fence | \$4,612.00 | In memory of Virginia Allard, John Chaffee, Jessica Franz, Greg Goolishian, Nancy Fletcher, Karen Piro, Geraldine Nunes, Sean Gannon YPD, Edwin Boice, Aidan Smith, Richard Theis, Josephine Mucha, Barry Souder, Scott Newcomb, Billy DePatty, Jim Parkas, Ed O'Connell, Dot Girard, Jerrilyn Viprino, and Trudy Fein. | \$2,000.00 |
| Anonymous | \$30,000.00 | Ed and Peg Breslow | \$4,000.00 | James and June McCarthy | \$2,000.00 |
| Cape Cod Five Cents Savings Bank Charitable Foundation | \$25,000.00 | Stephen R. Casey and Carlotta Casey Coyne Fund | \$4,000.00 | David and Gail Oppenheim | \$2,000.00 |
| Cape Cod Healthcare Community Benefits Program | \$25,000.00 | Bob and Judy Winston | \$4,300.00 | Alice McDonald | \$2,000.00 |
| St. George Greek Orthodox Church Golf Tournament | \$23,500.00 | Cape Clasp | \$3,385.84 | Nauset Lantern Shop | \$2,000.00 |
| The R.B. Sellars Foundation | \$15,000.00 | In memory of Tina Carron, RN from her friends at Cape Cod Hospital | \$3,000.00 | Joan Bentinck-Smith Charitable Foundation | \$2,000.00 |
| The TJX Foundation, Inc. | \$15,000.00 | Peter and Virginia Farwell | \$3,000.00 | Terry and Don Nelson | \$2,000.00 |
| In memory of Armand L. Bruneau, Jr. and Muriel B. Bruneau from the Fund for the Benefit of the Cape Cod Times Needy Fund of The Cape Cod Foundation | \$14,600.00 | Malin Family Foundation | \$3,000.00 | The Bryce Family Foundation | \$2,000.00 |
| Shirley L. Loud Charitable Remainder Unitrust | \$13,133.15 | Joanne and Paul Simoneau | \$3,000.00 | In memory of our son Michael Robert Walter, from Joan and Robert Walter | \$2,000.00 |
| John and Elaine Brouillard | \$11,000.00 | Cathy and Jack Brennan | \$3,000.00 | In memory of Claire, Dick and Eleanor Ryan | \$2,000.00 |
| With Thanks for All I Have | \$10,172.84 | Stanley and Theresa Kaczynski | \$3,000.00 | Anonymous | \$2,000.00 |
| Edward Bangs Kelley and Elza Kelley Foundation, Inc. | \$10,000.00 | Anonymous | \$3,000.00 | Anonymous | \$2,000.00 |
| In memory of Marilyn A Howard | \$10,000.00 | Osterville Christmas Charities | \$2,600.00 | Boxwood Circle Neighbors at Kings Way - In memory of Barbara and Stuart Bracken | \$1,815.00 |
| Susan and Phil | \$10,000.00 | E. Lee Drinane | \$2,500.00 | Jeanne McDonald | \$1,800.00 |
| Anonymous | \$10,000.00 | Brett and Jessica Erkman | \$2,500.00 | First Citizens' Federal Credit Union | \$1,750.00 |
| Linda M. Fennell | \$9,000.00 | The Employees and Management of Fuller Electric Company | \$2,500.00 | Peter and Jeannie Meyer | \$1,700.00 |
| In memory of Dick and Geoff | \$8,000.00 | In lieu of gifts this season | \$2,500.00 | Cornel Faucher and Mary Beth Rooney | \$1,700.00 |
| TD Charitable Foundation | \$7,500.00 | John and Cathleen McAbee | \$2,500.00 | Cape Cod Corvette Club | \$1,650.00 |
| From Sharon, Scott, Ellen, Justin, Jan, Deirdre and Barry at Bridge Creek Capital Management in West Barnstable on behalf of our clients and friends | \$7,500.00 | The Bilezikian Family Foundation, Inc. | \$2,500.00 | D. Andrew Boch | \$1,500.00 |
| Harwich United Methodist Church Thrift Shop | \$7,500.00 | William and Lois Warner | \$2,500.00 | Linda Cebula and Robert MacCreedy | \$1,500.00 |
| John and Gail M. Hull | \$7,500.00 | Anonymous | \$2,500.00 | Eastern Bank Charitable Foundation | \$1,500.00 |
| From Resa | \$6,000.00 | Anonymous | \$2,491.00 | In memory of Mark Friese | \$1,500.00 |
| Cape Cod Healthcare Senior Leaders and Executive Assistants | \$5,252.00 | Harris Warren Commercial Kitchens | \$2,400.00 | In memory of Robert Guertin, Jeweler | \$1,500.00 |
| Genest Family Gift Fund | \$5,000.00 | Cape Community Business Partners | \$2,175.00 | Caroline and Jim Lloyd | \$1,500.00 |
| Everett and Mary Beth Boy | \$5,000.00 | Ruth O'Neill | \$2,100.00 | Joyce Landscaping, Inc. | \$1,500.00 |
| In honor of Emily Rose and John | \$5,000.00 | Eversource Energy Foundation | \$2,100.00 | In loving memory of Claire Simmons - always, Marge | \$1,500.00 |
| The Burton and Maxine Rice Foundation | \$5,000.00 | Ben and Julie Allen | \$2,000.00 | Richard and Julie Penn | \$1,500.00 |
| Cooperative Bank of Cape Cod | \$5,000.00 | Bank of America Charitable Foundation matching a gift from John and Cathleen McAbee | \$2,000.00 | Amos and Tami Pike | \$1,500.00 |
| | | In memory of Connie Philips | \$2,000.00 | The Baupost Group, LLC, matching a gift from Amos Pike | \$1,500.00 |
| | | Cataumet Boats, Inc. | \$2,000.00 | The Friday Club | \$1,500.00 |
| | | Kenneth and Lori Colmer | \$2,000.00 | Anonymous | \$1,500.00 |
| | | Mary Frothingham | \$2,000.00 | | |
| | | Taylor and Barry | \$2,000.00 | | |

You and your support make a difference to your Cape and Islands Neighbors. Thank you!