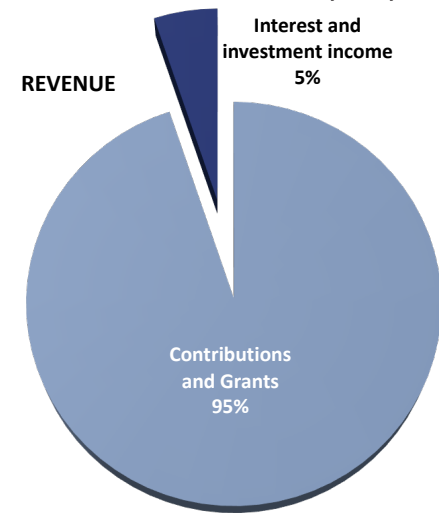
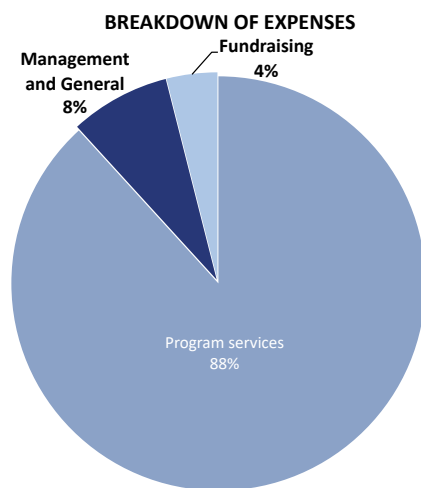


FINANCIALS

REVENUE		%
Contributions and Grants	\$956,667.00	95%
Interest and investment income	\$51,840.00	5%
TOTAL REVENUE	\$1,008,507.00	100%

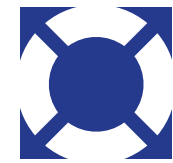


EXPENSES		%
Program services	\$811,937	88%
Management and General	\$71,959	8%
Fundraising	\$36,437	4%
TOTAL EXPENSES	\$920,333	100%



MOST RECENT AUDITED FINANCIALS — YEAR-END 2016

United Way Reception for Community Impact Partners.



cape cod and islands MAJOR CRISIS RELIEF FUND

The Major Crisis Relief Fund, established in June 2016 as a program of the Cape Cod Times Needy Fund, Inc., continues to do its work to raise funds and raise awareness in the community. Over the past year, MCRF managing director and volunteer team members have completed several speaking engagements. Leadership team members continue to meet monthly with first responders at the Barnstable County Emergency Preparedness Committee and MCRF leadership has been invited to participate when a MAC (Multi-Agency Collaborative) is set up for a major storm or crisis. This would mean MCRF would have a table set up in the county complex, which serves as a “command central” for the critical event. That would put MCRF on the front line of the community need.



The MCRF aims to address critical, long-term needs that are unmet by traditional forms of private and public disaster aid. We will fill existing gaps in preparing for and responding to weather-related and man-made crises such as health epidemics and terrorism.

Judy Walden Scarafile
Judy Walden Scarafile
Managing Director

MCRF major donors include:

Seaside LeMans.....	\$50,000
Cape Cod Healthcare	\$50,000
Edward Bangs Kelley and Elza Kelley Foundation, Inc.	\$25,000
Barnstable Mutual Insurance Company	\$25,000
Shepley Wood Products	\$24,000
Cape Cod Five Cents Savings Bank	\$15,000
Anonymous	\$2,500



Celebrating Over 82 Years of Service on Cape Cod



2017 ANNUAL REPORT

“Words do not convey my deep appreciation other than to say that every act of kindness can make a big difference and you made a big difference in my life.”

A Message from the Board President...

The Cape Cod Times Needy Fund earns my enthusiastic support because it helps Cape Codders in a smart, impactful and efficient way. The Needy Fund provides relief from temporary financial hardship; it helps people get back on their feet, it gives a “hand-up”, not a handout.



A thorough in-take process ensures that support is truly needed and because payments are made through a voucher system, no cash changes hands, whether payment is made for rent, security deposit, mortgage, groceries, fuel oil, utilities, car insurance, daycare/camp, etc. Donors can be sure that their contributions are used as intended.

The Needy Fund also collaborates with other local agencies to fully leverage available assistance, stretching donor contributions and better helping those in need. Finally, the Needy Fund’s staff of four and volunteer Board of directors are dedicated and compassionate stewards of the Fund, working hard to live up to donor expectations to help Cape Codders in need.

Peter D. Meyer

Peter Meyer
President

BOARD OF DIRECTORS

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

STAFF

Betsey Sethares, Executive Director	Martha Field, Intake Counselor
Lorraine Cabral, Senior Intake Counselor	Nancy Kovac, Intake Counselor

CAPE COD TIMES NEEDED FUND
P.O. Box 36 | Hyannis, MA 02601-0036
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!

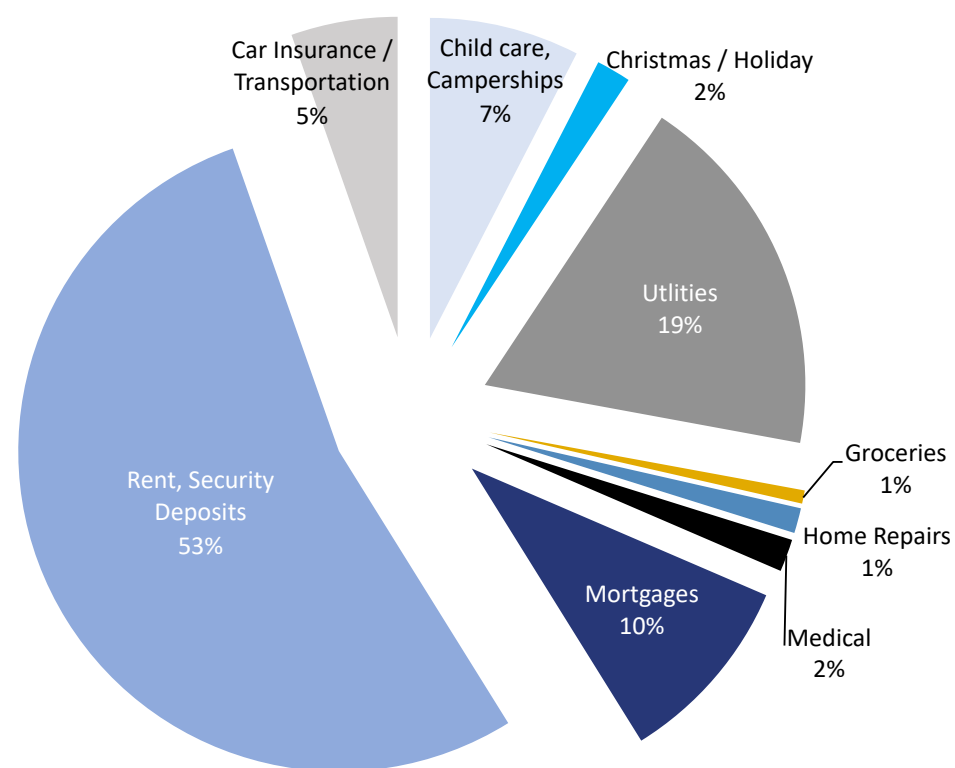
Betsey Sethares
Betsey Sethares
Executive Director

New Balance Falmouth Road Race participants help raise funds.



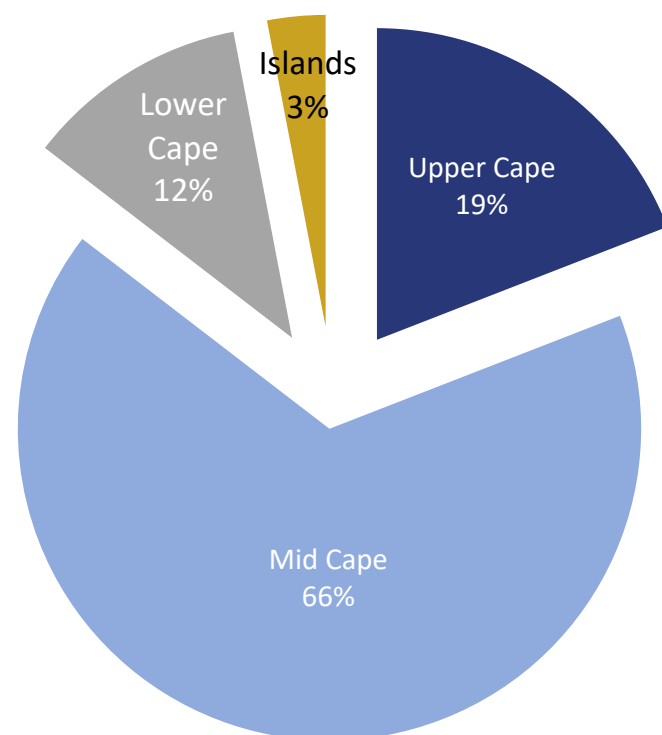
SERVICES

TYPES OF SUPPORT



"Thank you so much for helping me with my outstanding balance to Eversource. I am very thankful and so grateful. The relief you provided to me and my family is priceless."

SERVICES BY AREA



Neighbors you helped in 2017

47% have a HS Degree or GED
23% have some post high school education
12% have a 2 or 4 year college degree
13% did not graduate high school

83% have health insurance
4% of callers were veterans
27% report a disability

32% are single parent callers
33% are singles
15% are two parent families

53% report being employed
26% are receiving social security retirement benefits
3% are living off of pensions

18% receive social security disability
17% of callers own their home
44% rent an apartment or home
4% were homeless

35% are either living at home, in a group home, rent a room or in shelter
46% reported receiving food stamps

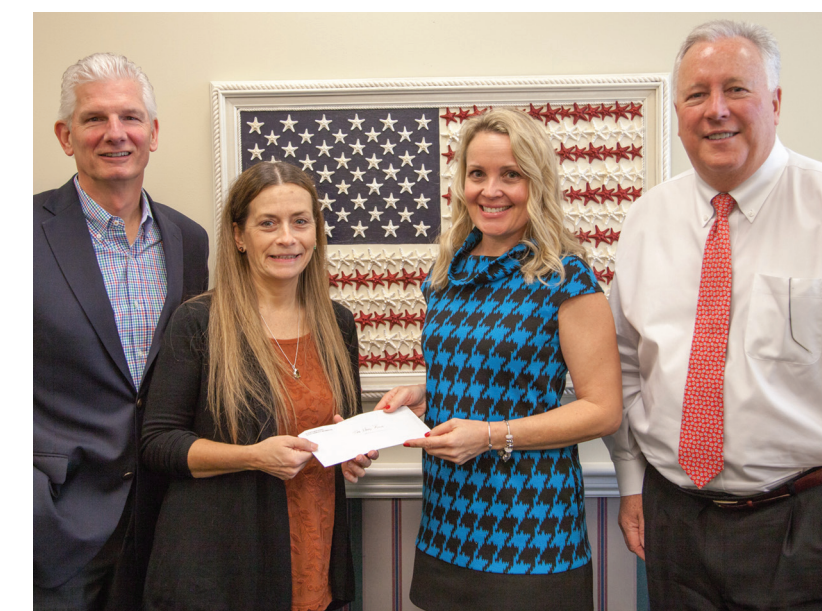
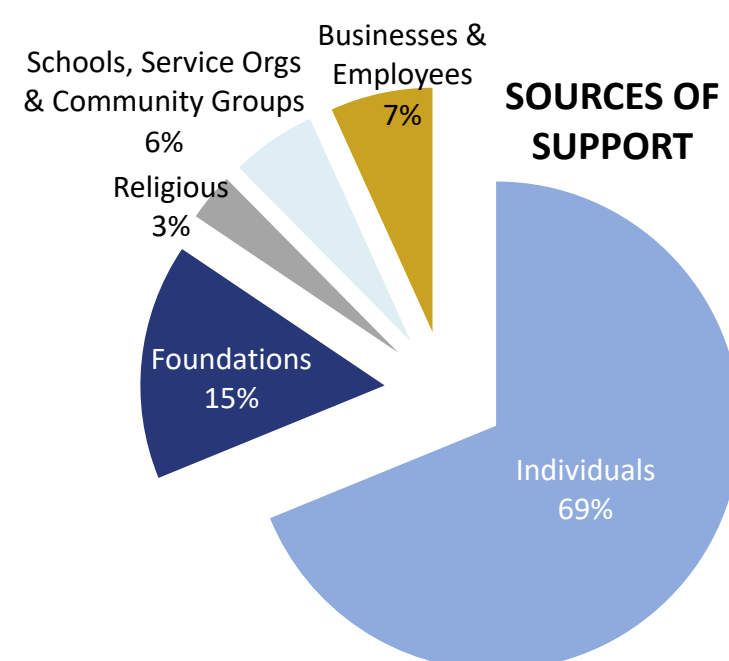
Average Head of Household age is **48**
(for our partner agencies, the average is **50** at Falmouth Service Center and **52** at Lower Cape Outreach Council)
Average Household Income is **\$21,442.26**
(lower for both FSC and LCOC)

4,012 individuals in **1,694** households assisted

Anonymous	\$30,000.00
Cape Cod Five Cents Savings Bank Charitable Foundation	\$20,000.00
2017 New Balance Falmouth Road Race-Team Needy Fund: Maureen Bowman, Jay Butler, Peter Butler, Michelle Calabro, Patrick Cassidy, Christine Clarke, Patrick Clarke (CapeClasp), Glen Cornell, Hayley Earls, Matty Golding, Bronwen Howells Walsh, Cynthia McCormick Hibbert, Peter Meyer, Rick Meyer, Don Mykrantz, Lauren Mykrantz, Susan Mykrantz, Tim Telman, Sheryl Walsh	\$18,361.00
St. George Greek Orthodox Church Golf Tournament	\$17,200.00
The EOS Foundation	\$15,000.00
The TJX Foundation, Inc.	\$15,000.00
The R.B. Sellars Foundation	\$15,000.00
Cape Cod Healthcare	\$15,000.00
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	\$12,400.00
John and Elaine Brouillard	\$11,000.00
Anonymous	\$11,000.00
Cape and Islands United Way	\$10,000.00
TD Charitable Foundation	\$10,000.00
MaryAnn Benton	\$10,000.00
HUMC Thrift Shop	\$8,500.00
With thanks for all I have - CSC	\$7,559.56
Sharon, Scott, Ellen, Justin, Jan, Deirdre and Barry at Bridge Creek Capital Management in W. Barnstable on behalf of our clients and friends	\$7,500.00
John and Gail M. Hull	\$7,500.00
Freddie "One Putt" Walker Memorial Golf Event	\$7,434.59
In memory of Dick and Geoff	\$7,000.00
Stephen Casey and Carlotta Casey Coyne Fund	\$6,000.00
From Resa	\$5,000.00
Anwyl Bates	\$5,000.00
Doris Sellars	\$5,000.00
Happy Holidays from CC Construction	\$5,000.00
Mary Beth and Everett Boy	\$5,000.00
In honor of Emily Rose and John Gregory	\$5,000.00
D. Michael and Tamara Race	\$5,000.00

2017 DONORS \$1,500+

The Palmer & Jane D. Davenport Foundation	\$5,000.00	Jane Davenport	\$2,000.00
Anonymous	\$5,000.00	Alice McDonald	\$2,000.00
Anonymous	\$5,000.00	Cataumet Boats, Inc.	\$2,000.00
Cape Cod Healthcare Senior Leaders and Executive Assistants	\$4,320.00	Taylor & Barry	\$2,000.00
D. Andrew Boch	\$4,000.00	Cathy and Jack Brennan	\$2,000.00
Linda M. Fennell	\$4,000.00	In loving memory of Claire Simmons from Marge	\$2,000.00
Osterville Christmas Charities	\$3,500.00	The Friday Club	\$2,000.00
Peg and Ed Breslow	\$3,500.00	Kenneth and Lori Colmer	\$2,000.00
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	\$3,305.00	In memory of our son Michael Robert Walter, from Joan and Robert Walter	\$2,000.00
Willowbend Turkey Trot	\$3,255.00	Michael and Barbara Joly	\$2,000.00
Maximus Foundation	\$3,250.00	Mary Frothingham	\$2,000.00
Young Family Golf Open	\$3,000.00	Harris Warren Commercial Kitchens	\$2,000.00
In memory of Tina Carron, RN from her friends at Cape Cod Hospital	\$3,000.00	Merrill and Barbara Hosmer	\$2,000.00
Malin Family Foundation	\$3,000.00	The Bryce Family Foundation	\$2,000.00
Peter and Virginia Farwell	\$3,000.00	Brett and Jessica Erkman	\$2,000.00
In memory of Connie Phillips	\$3,000.00	In memory of Claire A. Ryan	\$2,000.00
Joanne and Paul Simoneau	\$3,000.00	Anonymous	\$2,000.00
Joan Bentinck-Smith Charitable Foundation	\$3,000.00	Anonymous	\$2,000.00
Anonymous	\$3,000.00	Anonymous	\$2,000.00
James and Alice Rappolt	\$2,700.00	Anonymous	\$2,000.00
Robert Guertin Jewelers in memory of Bob	\$2,600.00	Anonymous	\$2,000.00
The Bilezikian Family Foundation, Inc.	\$2,500.00	First Citizens' Federal Credit Union	\$1,750.00
Jack and Suzanne Genest	\$2,500.00	Edward and Susan Handy	\$1,556.69
John and Gail M. Hull Foundation Fund	\$2,500.00	In memory of our beloved son Christopher Daniel Dodge from Daniel and Anne Marie Dodge	\$1,515.00
E. Lee Drinane	\$2,500.00	Eastern Bank Charitable Foundation	\$1,500.00
Thomas Donovan	\$2,500.00	Joyce Landscaping, Inc.	\$1,500.00
William and Lois Warner	\$2,500.00	Skip and Sandy Scudder	\$1,500.00
Stanley and Theresa Kaczynski	\$2,500.00	Jeanne McDonald	\$1,500.00
In lieu of Christmas gifts	\$2,500.00	In memory of Mark Friese	\$1,500.00
Anonymous	\$2,500.00	James and Jeanne McDonald	\$1,500.00
Anonymous	\$2,491.00	The Employees and Management of Fuller Electric Company	\$1,500.00
Peter and Jeannie Meyer	\$2,000.00	Linda Cebula and Robert MacCready	\$1,500.00
David and Gail Oppenheim	\$2,000.00	Richard and Julie Penn	\$1,500.00
John and Cathleen McAbee	\$2,000.00	In memory of Rita Cooney, Jack Fein, Henry Sears, Matt Nagle, Caleb Childs, Maureen "Mo" Solimini, Andrew Carnegie, Bill Coffin, Roberta Babb, Barbara Shippee, Dennis Still, Sr., Chuck Goslee, George Flemming, Donny Marino, Lil Ledoux, Michael Hicks, Curtis Higgins, Art Hoeyer, Charles Oswald, ruth Hanlon, Ellie Cunningham and Patrick Corrigan	\$1,500.00
Bank Of America Charitable Foundation	\$2,000.00		
Estate of Josephine Anne Snow	\$2,000.00		



Check presentation from The Davenport Companies.

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