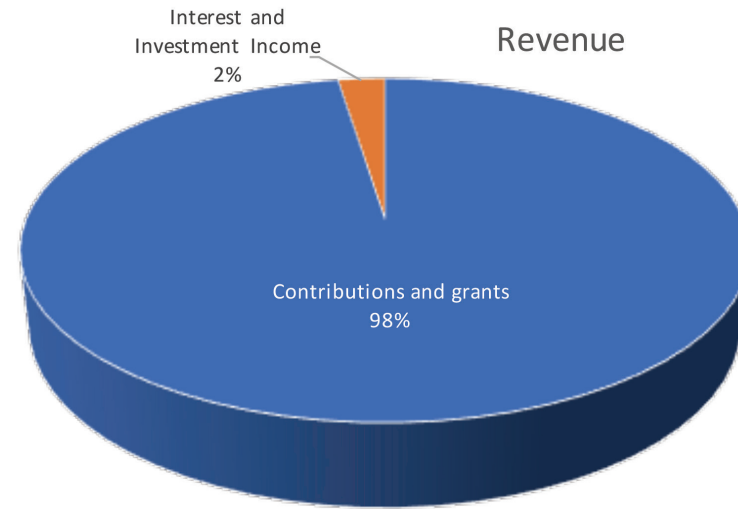
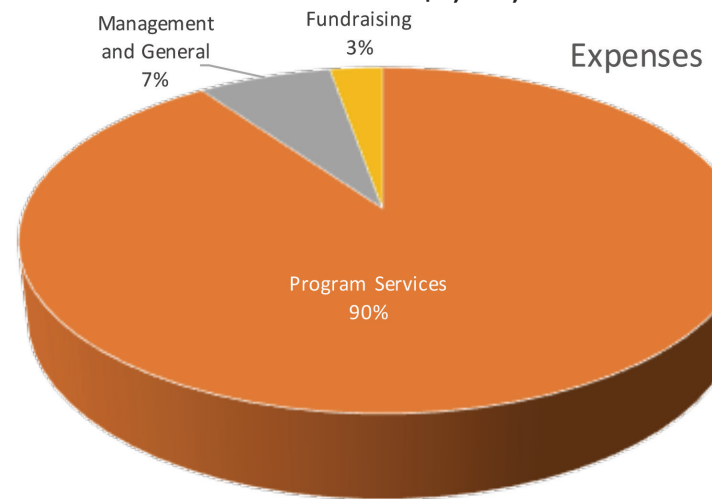


## FINANCIALS

REVENUE		%
Contributions and Grants	\$2,044,133	98%
Interest and Investment Income	\$51,597	2%
<b>TOTAL REVENUE</b>	<b>\$2,095,730</b>	<b>100%</b>



EXPENSES		%
Program Services	\$1,249,845	90%
Management and General	\$98,588	7%
Fundraising	\$38,713	3%
<b>TOTAL EXPENSES</b>	<b>\$1,387,146</b>	<b>100%</b>



Most recent audited financials, calendar year 2020. Includes Major Crisis Relief Fund revenue (restricted fund) and expenses.

**"I can't express enough gratitude to your organization for helping and supporting me as I attempt to stay on top of paying my bills. Thank you most sincerely."**

- B. M., W. Yarmouth

## MCRF UPDATE



cape cod and islands  
**MAJOR CRISIS  
RELIEF FUND**

The Major Crisis Relief Fund (MCRF) continues as an important program of the Need Fund that is prepared to assist with COVID related requests as well as disasters such as hurricanes and blizzards.

As the New Year began in January 2021, we were well into the second surge of the coronavirus. Numbers of positive cases were escalating, and vaccinations were just starting. Due to the "emergency use authorization" for the vaccines, they were rolled out around the country quicker than expected. There was a lag in getting vaccines for Barnstable County but by March/April, Cape Cod had multiple vaccination clinics throughout the area.

The MCRF campaign was designed to raise money quickly and get it back into the community quickly. And it worked very well. Requests for financial assistance through the MCRF were at an all-time high in 2020 and continued into early 2021. By March the requests and donations decreased slightly. However, donor Maureen Wilkens made a second generous \$50,000 donation to the MCRF.

In March it was determined that the Needy Fund would consolidate the gift- making side of the MCRF and aid to clients would come from the one account. However, donations, specifically to MCRF, continued to be tracked separately.

A variety of factors including stimulus money, unemployment payments, and federal grants to local agencies had a direct impact on the MCRF clients. We saw requests and donations slow down.

Since inception in June 2016, the MCRF had raised \$1.4 million. And \$770,000 has been awarded to our neighbors in need.

There is currently \$889,556 in the MCRF account for assistance to Cape Codders in the case of a future crisis.

MCRF continues to inform the community through social and digital media as well as outreach through the press. Our supporters and volunteers deserve many thanks. Cape Codders rose to the occasion to help neighbors during this Covid crisis. Their generosity and desire to care for one another was heartwarming. The compassionate staff at the Needy Fund quickly shifted to doing intake for hundreds of people with Covid - related problems. Early on this seemed to be 8 days a week!

An enormous amount of gratitude goes to the staff and Board members and volunteers who worked so hard to make this MCRF Covid response a success for Cape Cod.

*Judy Walden Scarafili*

The Cape Cod Times Needy Fund is grateful to our major sponsors:



**Thank you!**



**DID YOU KNOW...**  
Celebrating Over 85 Years of Service on Cape Cod

**LAST YEAR  
YOUR SUPPORT KEPT  
620 FAMILIES HOUSED?**

**"I just want to thank you for what you do. You really helped me out of a bind, and I just want to thank you. I'm actually able to keep going and it's amazing what you do."**

- C. T., Hyannis

## 2020 Annual Report

cape cod times  
**NEEDY FUND**  
needyfund.org

## A message from the Board President...

Cape Codders have a long history of stepping up for one another. Whether it was in early times during an unusually tough winter or in current times when unexpected hardship strikes.



The Coronavirus pandemic was certainly unexpected yet stirred the compassion of Cape Codders to help those struggling from this monumental hardship and lifted the Needy Fund's capacity to help through record-high contributions—thank you. This amazing donor generosity and the Needy Fund staff's dedication to staying the course, making sure calls for help were answered, define the year 2020, and further galvanize the rich tradition of Cape Codders pulling together to help neighbors during tough times.

The Needy Fund is a long-established and reliable way to help neighbors in need on Cape Cod and the Islands. Those floundering economically because someone has lost a job, has become gravely ill or faces a financial hardship can turn to the Cape Cod Times Needy Fund for temporary assistance. It is the fund that helps Cape Codders help neighbors in need.

With your generous support of the Needy Fund, you step up to help over 3,000 fellow Cape Codders a year struggling to pay for home heating oil, their mortgage or rent, car insurance, food or medicine. Your support helps them regain their financial footing and remain productive members of our community.

The Needy Fund strives to live up to the generosity of the people who live, work and visit here. We collaborate with other local agencies to form smart partnerships to better assist those in need. The thorough intake process and voucher system used to make payments directly to vendors ensures that 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 & Islands is a better place because of you—Cape Codders who care. And, because of you, the long history of Cape Codders stepping up for one another continues as strong as ever.

*Peter Meyer*  
Peter Meyer, President

### BOARD OF DIRECTORS

Peter Meyer, <b>President</b>	Joel G. Crowell
Mary Pat Messmer, <b>Vice President</b>	Allison Makkay Davis
Stanley W. Hodkinson, Treasurer	Gerry Desautels
Timothy T. Telman, Secretary	Sarah A. Turano-Flores
Stephen L. Abbott	Judy Walden Scarafili
Anne Brennan	Gary Woonteiler
Dyanne Cooney	Claire Yannatos

### STAFF

Betsey Sethares, Executive Director  
Stephanie Martinez Greer,  
Director of Development and Community Engagement  
Lorraine Cabral, Director of Client Services  
Martha Field, Intake Counselor  
Nancy Kovac, Intake Counselor



Cover Photo: bottom-courtesy Susan Oslund

For 2021, look for our new logo.

cape cod times **NEEDY FUND**  
P.O. Box 36 Hyannis, MA 02601 | 508-778-5661 | needyfund.org



## A message from the Executive Director...



As I reflect on the past year, it is hard to believe that a global pandemic shut down our nation, ravaged communities and caused major economic disruption. While we still work to repair the damages the pandemic inflicted on our community, I am deeply inspired by how Cape Codders came together to respond to the crisis so that we could deliver services to all those who struggled. Cape Cod's resilience and strength were on full display throughout 2020.

Despite the challenges and setbacks every community endured over the past year, we demonstrated incredible unity. From the beginning of the shutdown, as soon as we activated our Major Crisis Relief Fund, the response was one of overwhelming compassion. Thanks to donors across Cape Cod and beyond, we had the resources to respond to this crisis.

From day one of the pandemic, the Needy Fund remained open for business, adopting new methods and protocols to get essential services to our clients and to all those who now found themselves needing help during this difficult time. We acted immediately and despite this new and uncharted challenge, we adapted quickly. The dedicated Needy Fund staff worked remotely and tirelessly to ensure that there was someone to answer the multitude of calls for help. I am extremely proud of the Needy Fund staff and the Board of Directors. Each day brought on new challenges, and everyone stepped up to make it work despite the increase in demand caused by the impact of the global crisis.

A special word to our donors: you are the lifeline to those in need who call us. I want to thank you for supporting your neighbors in these challenging times and for your continued confidence in our mission. Through your generosity, we address our communities pressing needs and provide help and hope.

*Betsey Sethares*

Betsey Sethares, Executive Director



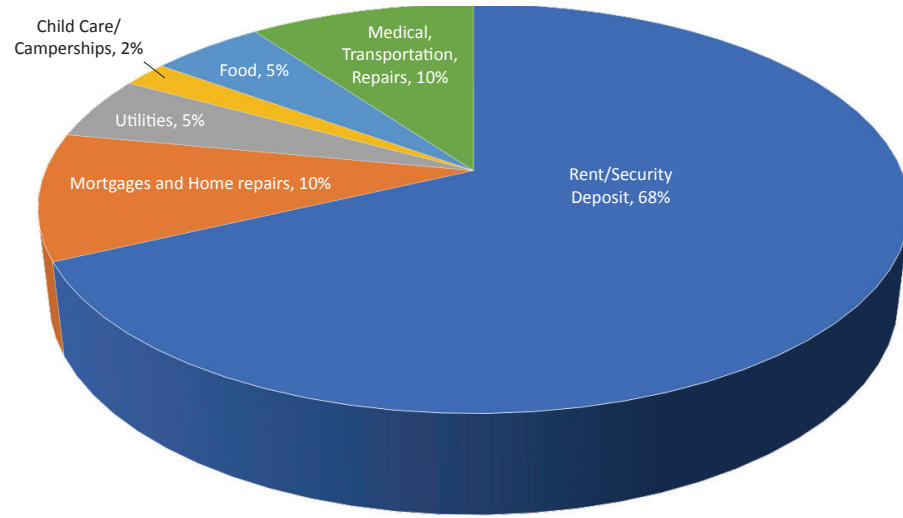
**"This is a long overdue thank you! You helped me when I needed to find a place to live and I'm hoping I can help someone else."**

- H. R., West Dennis

Falmouth Road Race runners...superstars.

## SERVICES

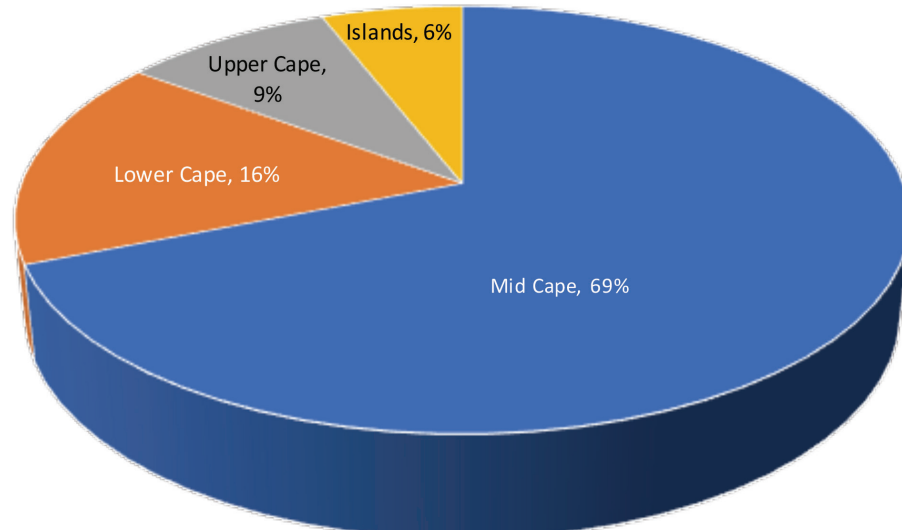
### TYPES OF SUPPORT



**"A few weeks ago, I called and asked for some assistance, and I was so overwhelmed and you guys were very tremendous. I got help so I could keep my heat on and I'm so, so, so grateful. I'm grateful from the bottom of my heart. I am really, really, grateful. It was a blessing and I thank you so much and I pray you continue to be blessed so you can be a blessing to others. Thank you so much."**

- C. P., Dennis

### SERVICES BY AREA



## Neighbors who called the NEEDEY FUND

**3,018 individuals in 1,406 households**

- 42%** have a HS Degree or GED
- 23%** have some post high school education
- 18%** have a 2 or 4 year college degree
- 9%** did not graduate high school

- 89%** have health insurance
- 3%** reported being a veteran
- 33%** report having a disability

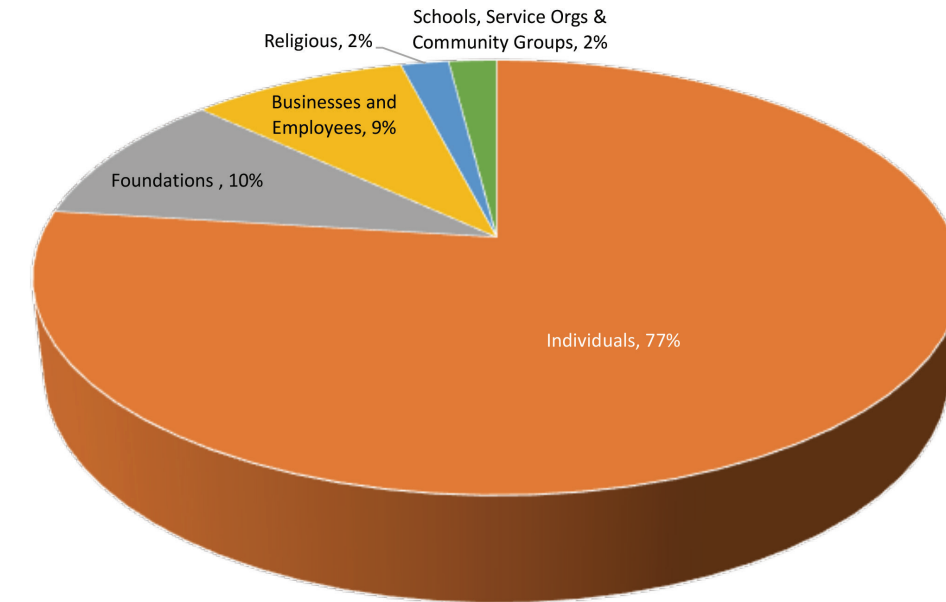
- 29%** are single parent callers
- 48%** are singles living alone
- 14%** are two parent families
- 4%** are multigenerational households
- 45%** report being employed
- 14%** are receiving social security retirement benefits
- 27%** receive social security disability
- 12%** report unemployment or worker's comp income
- 3%** are living off of pensions

- 17%** own their home
- 72%** rent an apartment or home
- 5%** were homeless
- 6%** are living at home, in a group home, or are in a shelter
- 48%** reported receiving food stamps
- 19%** report a housing subsidy

Average Head of Household age is **49**

Average Household income is **\$25,001**

## SOURCES OF SUPPORT

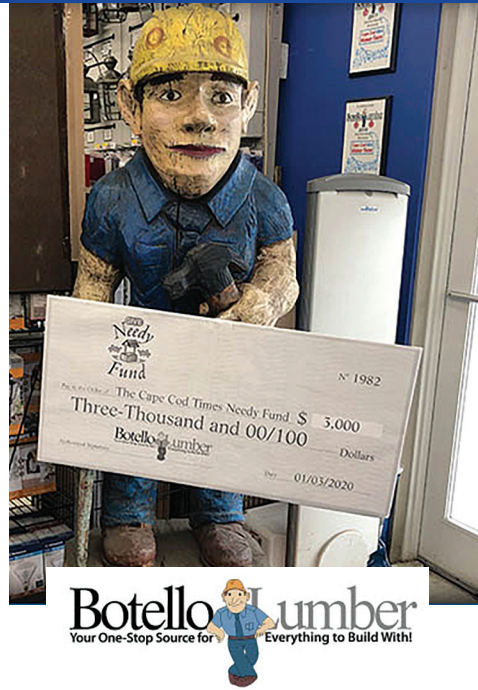


## 2020 Donors | \$1,500+

Cape Cod Five Cents Savings Bank  
Charitable Foundation  
Anonymous  
Cape Cod Healthcare Community Benefits Program  
In memory of Dick and Geoff  
To honor our CC Construction Inc. Employees and their families and in memory of CC Construction employees that have passed before us – Daphne Landers, Willie Landers, Paula Ventura, Dwayne Morris, and Jimmy Ford  
John and Elaine Brouillard  
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  
With thanks for all that I have - C.  
The TJX Foundation, Inc.  
From Resa  
Sharon, Scott, Ellen, Lisa, Silene, Deirdre and Barry at Bridge Creek Capital Management in West Barnstable on behalf of our clients and friends  
St. George Greek Orthodox Church 2020 Annual Charity Golf Tournament  
The EOS Foundation  
Peter and Virginia Farwell  
Vanquard through The Blackburn Giving Fund matching a gift from John and Cathy Brennan  
Sailors' Snug Harbor of Boston  
Estate of Edmund Medeiros  
Anonymous  
Anonymous  
Anonymous  
Linda M. Fennell  
Cathy and Jack Brennan  
TD Charitable Foundation  
Anonymous  
Anonymous  
Cathy and John McAbee  
The Winsome Fund on behalf of Sally Digges and Jim Arnold  
John and Susan Littlefield

Atlas Broadcasting Services Corporation  
The Burton & Maxine Rice Foundation  
Taylor and Barry  
The Cooperative Bank of Cape Cod Fund of The Cape Cod Foundation  
In memory of Mary Beth Boy  
Eastern Bank Charitable Foundation  
John and Suzanne Genest  
Stephen R. Casey & Carlotta Casey Coyne Fund  
Mr and Mrs Stephen Garzone  
In honor of Emily Rose and John Gregory  
Bernadette Haynes  
With thanks for all we have  
Anonymous  
Anonymous  
Anonymous  
John and Gail M. Hull  
Cataumet Boats, Inc.  
Jim and Kerry Macurdy  
Anonymous  
Anonymous  
Cape Cod Healthcare Senior Leadership Team  
Osterville Christmas Charities  
ERA Cape Real Estate  
E. Lee Drinane  
Anonymous  
Merrill and Barbara Hosmer  
In memory of Janet Curley  
Thomas Donovan  
Wayne and Barbara Miller  
The Friday Club  
The Bryce Family Foundation  
Mia Ives  
Anonymous  
First Church of Christ in Sandwich  
Peter and Jeannie Meyer  
Don and Mary Lou Schwinn  
In memory of Donald and Carol Arnault and Thorp and Evelyn Wolford from Andrew and Mary Arnault

The Bilezikian Family Foundation, Inc.  
Amos and Tami Pike  
The Baupost Group, LLC, matching a gift from Amos Pike  
Brett and Jessica Erkman  
The Episcopal Church Women of St. Mary's Church, Barnstable  
Linda Cebula and Robert MacCready  
Jan and Paul Barbas  
Michael and Barbara Joly  
In memory of Sally Allen  
Robert and Judith Winston (and in memory of our friend Constance (Connie) McManman)  
Julie and Richard Penn  
Joe and Rosemary Masse  
Jeanne McDonald  
In memory of Cole Baranoski, Daphne Landers, Rose Houmère, Rose Ferry, Brad Clarey, Norman Barrett, Wilfred LaJoie, Dana Condit, Bob and Peggy Begg, Nancy and Bill Fouhey, Bill Murphy, Raylene Studley, and Robert Sheperdson, Jr.  
In memory of Bob Guertin from Robert Guertin Jewelers  
Mary K. Frothingham  
Marcia Dalbey  
Stanley Kaczynski and Theresa Cummings  
Barron Family Charitable Foundation  
In memory of our son Michael Robert Walter from Robert and Joan Walter  
Charles and Martha Clifford  
Joanne Verlinden and Marcia Dalbey  
Kenneth and Lori Colmer  
Katharine Spirtes  
In memory of our parents Joe and Mary Stacy and Walt and Helen Chase  
In loving memory of Claire Simmons from Marge Macomber's Sanitary Refuse Co.  
Oyster Harbors Club - Jingle Jog  
Cornel J. Faucher and Mary Beth Rooney  
Bridget and Robert Burke  
Chuckie and Muffy



**Botello Lumber**  
Your One-Stop Source for Everything to Build With!

In memory of Tom Bruno, Jr  
In honor of my dedicated medical staff from Dr Gary and Mrs Ellen Tratt  
Robert and Lucy Brett  
Harwich United Methodist Church Thrift Shop  
Joyce and Steve  
Mr. and Mrs. Michael Strong  
Jennifer and Scott Miller  
Patricia Hassett  
In memory of Marjorie Noonan  
In memory of my beloved mom Victoria Sampson from Kim Moroney  
Stephen Botello  
Bob and Karen McDonald  
Ross Coppelman, Goldsmith - In appreciation of our Cape community  
First Citizens' FCU Charitable Foundation  
Michael Flores and Sarah Turano-Flores  
Cape Cod Appliance  
J. Thomas Horan  
Dick and Sue Galbraith  
Happy Holidays from all of us at EJ Jaxtimer Builder, Inc.  
Steve and Mindy Abbott  
D. Andrew Boch  
David and Gail Oppenheim  
Jeff Williams and Rebecca Upton  
In memory of John H. McIntosh  
Caroline and Jim Lloyd  
Joyce Landscaping, Inc.  
Kimberly and David Sterling  
Anonymous  
Claudia Mahoney (and in memory of Dan and Peter Mahoney)  
In memory of Mac and Ham Fischer of Chatham  
Boxwood Circle Neighbors at Kings Way

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