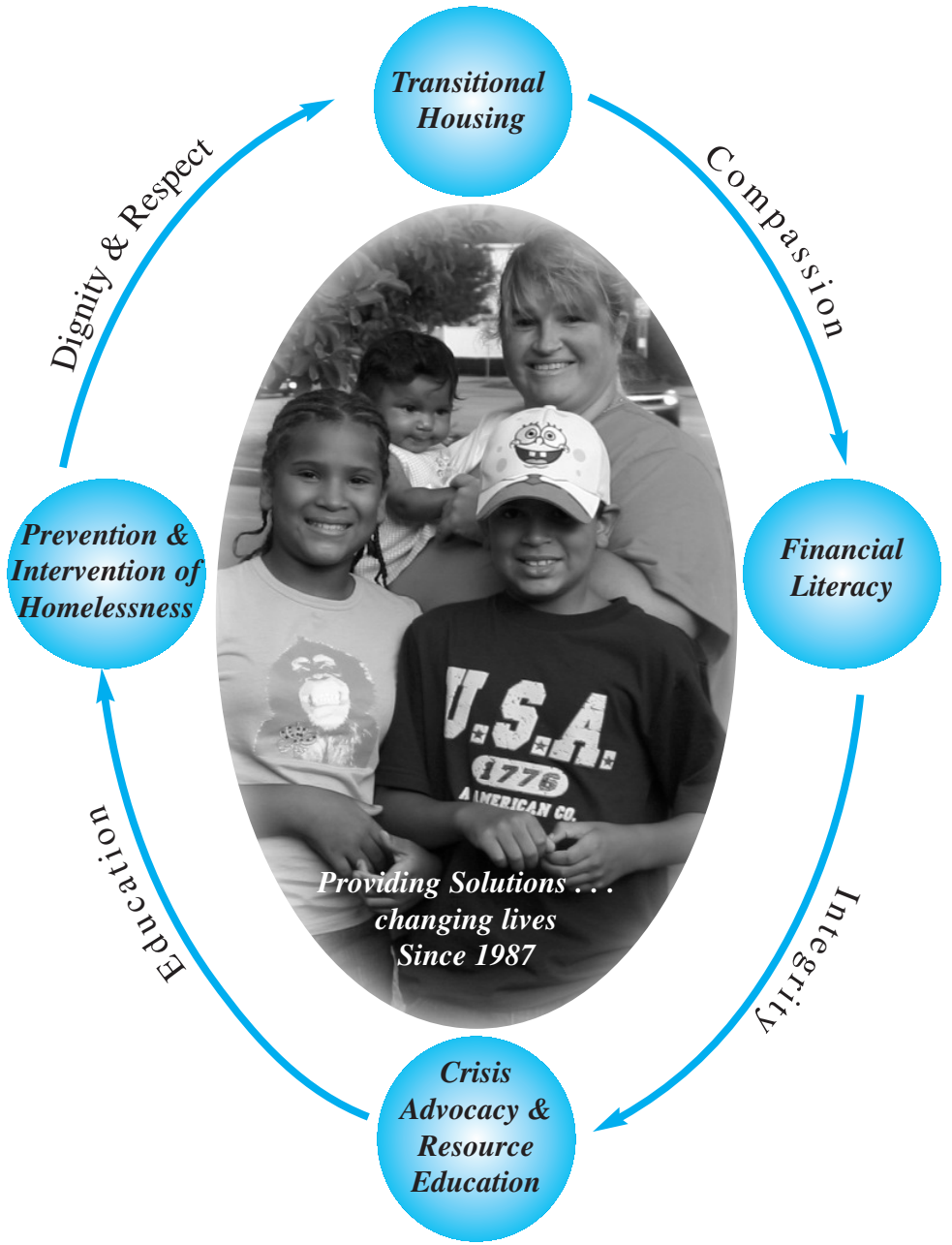

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 Nashua, NH 03064
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2006 ANNUAL REPORT

Nashua Pastoral Care Center, Inc.

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2005-2006**

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Rick Phillips

Lou Tyska

John Ziemba

Letter from President, Denise Thompson



I am truly honored to present to you the 2006 Nashua Pastoral Care Center's Annual Report. The success of the Care Center is dependent on the generosity and support of our volunteers, business partnerships, Board of Directors and staff.

I wish to thank the Board of Directors for their personal time commitment serving on various committees and their successful fund raising campaigns-- Penny Picker Drive, John P. Wirbal Memorial Golf Tournament, and Gourmet Festival and Spring Auction. I am honored to have served as President this past year. As the year came to a close, we acknowledged the dedication and devotion of one of our board members whose term has expired. I want to thank Jackie Bouchard for her commitment and dedication to the Care Center.

I would like to thank our Gold Partner, Cityside Management Corporation, and our Silver Partners, Lovering Volvo and Weismann, Tessier, Lambert & Halloran, for their dedication to providing financial support to make a dramatic difference in the lives of the families we serve and provide for.

The success of the Care Center happens with the commitment of the community and volunteers, but more importantly, it is the Care Center staff that makes the Agency a success. The Care Center staff is comprised of many talented individuals who have unselfishly dedicated their careers to the programs and the families it serves that make the Agency successful and respected in the Greater Nashua community. Our staff have touched the lives of over 4,500 families through the Care Center's Food Pantry, C.A.R.E. Program, Holiday Program, Financial Literacy Program, Transitional Housing Program, and its Prevention and Intervention of Homelessness Program.

This year we honored the mothers in our Transitional Housing Program with a Mothers Day Tea. The Mothers in our program work so hard to maintain a normal family life with their children under extraordinary circumstances. The tea provided an opportunity for members of the Board of Directors and staff to meet the women and honor them for their hard work and dedication to their family.

I have enjoyed serving as President of the Nashua Pastoral Care Center and I look forward to continuing to support the Care Center and its mission to empower people to make a difference in their lives.

Respectfully submitted,

Business Banking Officer
Citizens Bank

Financial Statements

ASSETS

Current Assets:

Cash and cash equivalents	\$	141,447
Restricted Cash		122
Promises to give		30,500
Pledges receivable, current portion		68,198
HSGP - client receivable		163,266
HSGP - State guaranteed defaults		12,198
Prepaid expenses		8,690

Total Current Assets \$ **424,421**

Pledges receivable, net of current portion		3,839
Property and equipment, net		682,696
Loan costs, net		1,321
Building reserves		19,690
Endowment investments		338,351

TOTAL ASSETS \$ **1,470,318**

LIABILITIES & NET ASSETS

Current Liabilities:

Notes Payable, current portion	\$	4,792
Accounts payable		7,293
Security deposits		3,665
HSGP vouchers outstanding		207,917
Deferred Revenue		3,334

Total Current Liabilities **227,000**

Notes payable, net of current portion		829,100
---------------------------------------	--	---------

TOTAL LIABILITIES \$ **1,056,101**

Net Assets

Unrestricted		399,095
Temporarily restricted		122
Permanently restricted		15,000

TOTAL NET ASSETS **414,217**

**TOTAL LIABILITIES
& NET ASSETS** \$ **1,470,318**



Transitional Housing Program

Transitional Housing Client Profile

White female, 25 years of age

2 children

Victim of abuse

Enrolled in school

Working part time

Average length of stay – 1.5 years

Since its creation in 1989, the Transitional Housing Program has provided a stable environment for single homeless mothers, between the ages of 18 and 35, to begin the process of building a life of self-sufficiency. The combination of subsidized housing, diverse support services, case management, and a mandated educational focus allows this transition to occur.

Our two-phase program has experienced impressive results over the past fiscal year:

Statistics and Outcomes

- 84% of residents participated in an educational/job skill program for over 6 months and/or worked a minimum of 20 hours per week
- 100% of residents who graduated from Phase I into Phase II remained for at least 6 months.
- 100% of the program graduates are earning an income of \$25,000 or greater.



"I didn't know that here in Nashua there were programs to help homeless single mothers. Moving into Phase I was something I had never experienced before, and it was a breaking point in my life."

~Kelly

Financial Literacy Program

The Nashua Pastoral Care Center developed and implemented a formal Financial Literacy Program in 2002 in response to the evident need among our client base for improved personal money management skills. This opened one more avenue to lead our clients to financial independence and self-sufficiency. Since its inception with 5 participants, the program has grown to serve an average of 15 per session.

The Financial Literacy Program is free to the community and now consists of 8 weekly sessions that are run several times each year. The following topics are addressed:

- Income & Expenses
- Budgeting
- Credit Reports
- Banking Services
- Borrowing Money
- Saving Money
- Taxes
- Setting goals



The curriculum of the Financial Literacy Program was developed, and is continually refined, through the collaboration of the Nashua Pastoral Care Center, Consumer Credit Council, Citizens Bank, Economic Opportunity Center of Southern New Hampshire Services, New Hampshire Community Loan Fund, UNH Cooperative Extension, and local educational institutions to appropriately address the issues mentioned above.

"The lack of knowledge of traditional banking services and institutions is a major cause of asset poverty. When low-income families turn to alternative financial assistance, such as check cashing stores, payday lenders, rent-to-own stores, etc., they receive benefits that come at a price that impedes savings-higher fees and rates of interest. This can take a large bite out of limited cash resources."

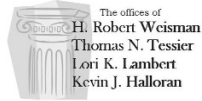
A special thanks to these individuals and organizations who support the wonderful work of NPCC. Listed below are those who have contributed \$500 or more this past fiscal year. Our apologies to anyone inadvertently not listed.

"Cityside Management Corp. enthusiastically supports the Nashua Pastoral Care Center. It is a way for us to give back to the community beyond the traditional boundaries of our business. Givers of time and resources are truly receivers, when they see the difference made in the lives of the families to which they have contributed. We are grateful to the Nashua Pastoral Care Center for their vision, and for their commitment to the children and families in our community."

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 Michael Timothy's/Surf/Buckley's
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 New England Coffee
 New Hampshire Charitable Foundation
 NH Community Technical College Nashua
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 Investment Fund
 Oasis Sunroom & Spa
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 Robert & Heidi Odierna
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 NPCC is an IRS 501(c)(3) tax exempt
 agency



C. A. R. E (Crisis Advocacy & Resource Education)

C. A. R. E. Client Profile

White

Male or Female

Single with Children

38-40 years old

Earning less than \$1,000/month

The Crisis Advocacy and Resource Education Program combines a diverse range of financial assistance with education on community resources for a family or individual striving to become self-sufficient. The procurement of prescriptions, transportation, clothing, and other miscellaneous needs is within the scope of this program. Through CARE we also administer the Medication Bridge Program, which helps clients with long-term prescription needs to receive medications free of charge from the pharmaceutical companies. The Care Center is a referring agent to the Greater Nashua Dental Connection, which serves the dental needs of the low-income in our community. The CARE Program also facilitates the process for our clients to set up an Individual Development Account (IDA) to help them save for a future asset, such as a home. The administration of our Holiday Program is also under the umbrella of the CARE program.

Statistics and Outcomes:

- 3,578 individuals assisted through CARE Program
- 1,133 received food from the Denise Aussant Taylor Food Pantry
- 408 families (1,523 individuals) received Holiday assistance

“I appreciate all the help I received from your agency. Only being in the area a short time made it somewhat difficult finding resources that were available to lend a helping hand. Thank you so much for your understanding and compassion.”

~T. Smyth



Prevention & Intervention of Homelessness

Prevention & Intervention of Homelessness Client Profile

White

Male or Female

Single with Children

38-40 years old

Earning less than \$1,000/month



The goal of this comprehensive program is to prevent homelessness and to intervene to safeguard a family’s sense of security by helping them obtain and maintain permanent housing. The Prevention and Intervention of Homelessness Program has two distinct components: security deposit guarantee vouchers (HSGP) and financial intervention for those facing eviction or utility disconnection. For those individuals and families already in permanent housing but facing a crisis, this prevention program is often their last resource.

Statistics and Outcomes

- 883 individuals were served last fiscal year
- 148 Security Deposit vouchers were issued with a 64% rate of return
- 75% of participants remained in permanent housing and were current on their utilities for at least 6 months from receiving assistance
- 80% of participants secured permanent housing and remained there for over 6 months



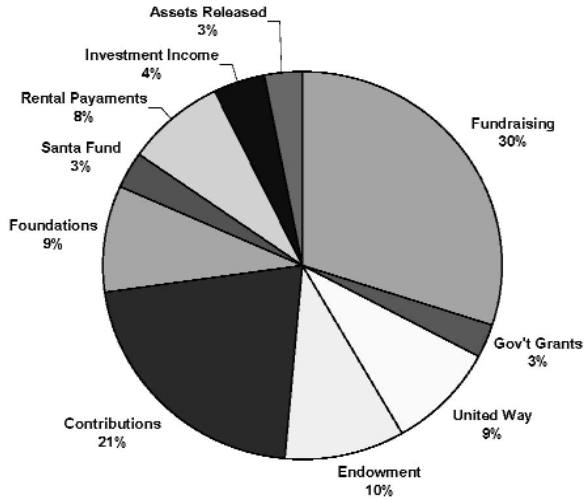
“There are no words in the Webster Dictionary to express my humble thank you”

*~A Grateful Victim,
Survivor of Hurricane Katrina*

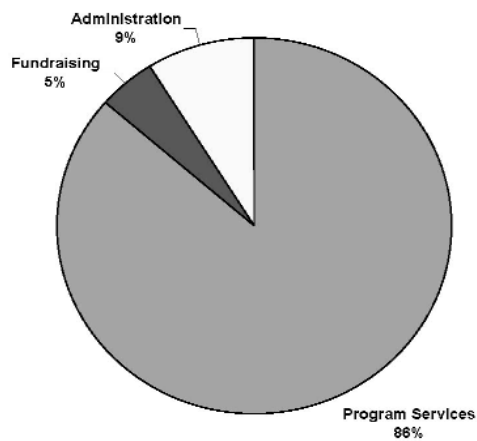


Financial Statements

Total Revenue: \$910,716



Total Expenses: \$782,902



REVENUE

Fundraising	\$ 221,499
Gov't Grants	187,000
United Way	72,000
Endowment	70,793
Contributions	156,916
Foundations	66,900
Santa Fund	21,150
Rental Payments	60,682
Investment Income	30,667
Assets Released	22,242
Miscellaneous	868
	868

TOTAL

REVENUE: \$ 910,717

EXPENSES

Program Services

Transitional Housing	\$ 352,016
Direct Services	323,706
Administration	68,563
Fundraising	37,515
	37,515

TOTAL FUNCTIONAL

EXPENSES: \$ 781,800

Increase in Unrestricted

Net Assets \$ 128,917

Our Mission

For almost 20 years, the Care Center staff and Board of Directors have been committed to our mission to offer services for individuals and families through crisis times in their lives so they can become self-sufficient. The lives of over 4,500 individuals were positively impacted this past fiscal year as a result of the assistance received through our core programs--Transitional Housing, Crisis Advocacy & Resource Education, Prevention & Intervention of Homelessness, and Financial Literacy. Throughout all of our programs, our values always take precedence. **Dignity, Respect, Compassion, Education, Integrity**--these are words that the staff and Board of Directors take seriously as we help families in need.

As the competition for limited resources increases within the Greater Nashua community, we continue to embrace the challenge of expanding and maintaining our strong partnerships to continue advancing our mission. The Care Center's "Securing the Future" endowment campaign is drawing to a close as the \$500,000 goal has just about been met. Thank you to all who contributed to its success.

4547 Clients Served by Program FY 05-06

