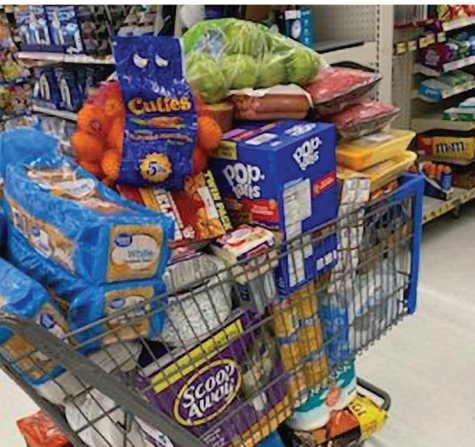
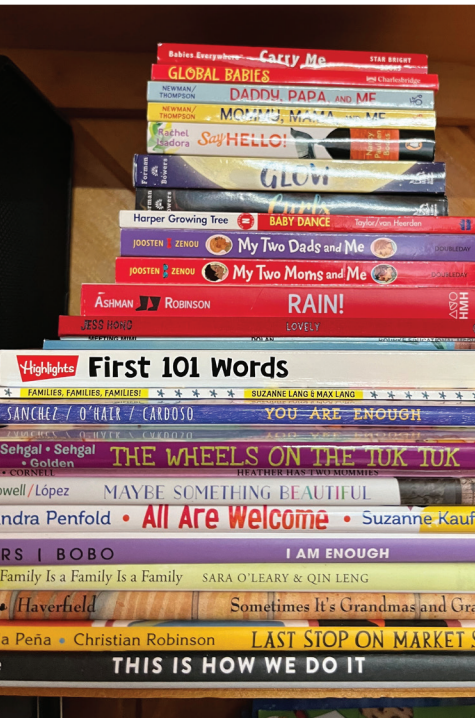


CommunityConcepts

Fostering opportunities for thriving individuals, families & communities



ANNUAL REPORT

2021



Our Mission

To strengthen individuals, families and communities in Western Maine by providing diverse programs, by engaging in strategic partnerships, and through advocacy that addresses the barriers to promote economic opportunities for all.

Our Vision

All residents in Western Maine have an opportunity to achieve personal and financial fulfillment.





About Us

Community Concepts is a community based, 501(c)3 non-profit organization in Maine that has been supporting residents in need in Androscoggin, Oxford and Franklin counties with a dynamic range of transportation, family and housing services since 1965.

Community Concepts also fosters economic development in Maine through its wholly-owned subsidiary, Community Concepts Finance Corporation. CCFC provides home and business loans and financial coaching and education to help people and businesses realize their financial goals.

GOVERNANCE

Community Concepts is governed by an all-volunteer Board of Directors comprised of Maine residents from Androscoggin, Oxford and Franklin counties.

As a Community Action Agency, we are required to have a tripartite board: one-third from families of low-income, one-third from the private sector, and one-third from the public sector.

In addition, several advisory committees with volunteers from across our service area lead the direction of our programs.

STAFF

270+ full-time, paid staff and over 100 volunteers.

Our 5-year Strategic Imperatives

- ▶ Maximize our organizational strengths to meet the identified needs of people in our region.
- ▶ Diversify our funding streams and broaden our base to enhance our financial stability to meet opportunities and community challenges.
- ▶ Transform to a solution-oriented organization that meets our customers' immediate needs while addressing root cause.
- ▶ Align our structures, policies and practices to support staff in achieving our mission.
- ▶ Advance our leadership role at all levels of our government and with community stakeholders to drive comprehensive and innovative solutions to our community's needs.



LEADERSHIP

BOARD OF DIRECTORS *Community Concepts*

Donna Karno
President

Ed Barrett
Vice President

Deborah McPhail
Secretary

Steven Wallace
Treasurer

Kristen Cloutier

Richard Colpitts

Theodore Cornish

Tara Jean Davis

Peter Garcia

Chris Kilmurry

Victoria Larson

Ashley Medina

Fowsia Musse

Christopher Paradis

Jason Rosenberg

Karen White

BOARD OF DIRECTORS *Community Concepts Finance Corporation*

Travis Frautten
Chairman

Christopher Paradis
Vice Chairman

Lincoln Jeffers
Secretary

Steve Davis

EXECUTIVE TEAM

Shawn Yardley
Chief Executive Officer

Laura Gormley
Chief Financial Officer

Mary-Rita Reinhard
Chief Operating Officer

PROGRAM DIRECTORS

Sandy Albert
*Director of Housing
and Energy Services*

Ruby Bean
Director of Development

Richard Davis
Director of Information Technology

Susan Denoncour
Director of Family Services

John Fitzmorris
*Director of Property & Asset
Management*

Melissa Green
Director of Customer Service

Susan Hanley
Director of Human Resources

Nate Libby
*President, Community Concepts
Finance Corporation*

Dianne Nelder
Director of Children's Services

Sadie Reinhard
Director of Finance

— COMMITMENT & STRENGTH IN THE PURSUIT OF OUR MISSION



I couldn't be more proud of the work done by our dedicated staff members in 2021 as our organization provided essential services throughout the Covid-19 pandemic. Day after day, the CCI community stepped up to meet the many challenges presented by the pandemic ensuring the needs of our customers were met. Our staff's commitment to our mission to strengthen individuals, families, and communities in Western Maine during this time of uncertainty inspired me every day and continues to do so.

The Emergency Rental Assistance Program has processed thousands of applications and distributed millions of dollars to residents in our region to help keep them in their homes. Encouraging members of the community to stay home if they were positive for Covid-19 or had an exposure has been key to helping stop the spread of the virus, and our Covid Social Supports Program provided the support families and individuals needed to do just that. The wellness shelter managed by CCI staff members at a Lewiston hotel gave community members a safe space to quarantine to reduce the risk for others.

Our core programs were delivered in a hybrid manner in FY21 so we could do our part in slowing the spread of Covid and ensuring the well-being of our staff, and although we were not working with customers face-to-face in many cases, our staff ensured that our service delivery was not interrupted. Our Workforce Development Program greatly expanded as we partnered with Eastern Maine Development Corporation to serve Androscoggin, Oxford, and Franklin Counties. CCI's Family Services Department continued to provide parent and provider education courses and raised more than \$11,000 to support families with small children through the agency's annual Oxford County Diaper Drive. We also continued our work on Race, Diversity, Equity, and Inclusion (REDI) across our organization and the services we provided.

Community Concepts Finance Corporation (CCFC) reached an impressive milestone in September, celebrating its 20th Anniversary. With the crippling financial implications of the pandemic, investing in the people and businesses of Maine is an essential part of helping our communities move forward. CCFC drives financial and goal-oriented opportunities for individuals and business alike and remains an important resource for Maine residents and business owners. Congratulations to the CCFC staff and board members from past and present for this momentous achievement.

Honoring Paul Gauvreau's commitment to his community, CCI launched the Paul Gauvreau Legacy Fund, raising tens of thousands of dollars for our organization. Paul was a beloved CCI board member whom we lost tragically in April 2020. Construction also continued on Gauvreau Place, a 35-unit apartment building in Lewiston that will bring much needed affordable housing to our community. We are excited for the building to open in the coming weeks.

In the next few pages, we share just a few of the many, many stories that made 2021 such a success. Thank you to the staff members and board members who demonstrated true strength in fulfilling our mission to strengthen individuals, families, and communities in Western Maine by providing diverse programs, by engaging in strategic partnerships, and through advocacy that addresses the barriers to promote economic opportunities for all.

A stylized, handwritten signature in black ink, reading "Shawn Yardley". The signature is fluid and cursive, with a large, sweeping "S" and "Y".

Shawn Yardley, CEO



SUPPORTING OUR COMMUNITIES

THROUGH THE PANDEMIC

With Covid-19 sweeping through Maine throughout FY21, Community Concepts responded with programs to help slow the spread of the virus while meeting the needs of individuals and families, including those needing to quarantine. Following guidelines from the Centers for Disease Control, many families found themselves forced to quarantine for 14 days after someone tested positive for Covid-19 in their household, leaving them unable to leave the house for essential items. Thanks to CCI's Covid Social Supports Program, these critical needs were delivered to their homes.

"The biggest need we offered support for was food," explained

Sandy Albert, CCI's Director of Housing and Energy Services. "And really, really, the goal of the program was to get them to stay home."

Through the program, funded through the Department of Health and Human Services, Albert's department received referrals from the Maine Center for Disease Control for individuals and families living in Androscoggin or Oxford Counties who tested positive for the virus. Once a referral was made, a CCI staff member called the family, assessed their needs, and gathered their requests for groceries and supplies. Staff would then shop for those items and make a contact-free delivery at the family's home, all free of charge.

"It is some of the most stressful times in their life," said Natasha Pond, an Energy Specialist who worked all

aspects of the program, from accepting referrals to contacting clients and completing shopping trips. “And if they need us at 11 o’clock at night, we’re working at 11 o’clock at night.”

Requests from customers included food, prescription pick-ups, baby formula, cleaning supplies, masks, and laundry detergent. Cultural brokerage partners in Lewiston/Auburn helped to ensure that language was never a barrier for families to get the help they needed and that staff members shopped for culturally appropriate food when appropriate. Staff members also helped connect families with other supportive services based on their needs including the Emergency Rental Assistance Program, the Low-Income Heating Assistance Program (LIHEAP), and unemployment services.

“A lot of these people didn’t even realize half of what we do, so it opened a lot of doors for a lot of people in the community we probably wouldn’t have reached otherwise without the pandemic,” Pond explained. “So that part is nice, really a release of services that nobody really knew existed.”

Many of the customers supported by the program were shocked to learn that there was no cost for the groceries or the deliveries. Some even offered to give back to the program by shopping and delivering groceries themselves, which staff had to kindly decline.

“I mean it was just an outpouring of they wanted to help the program and put back into it, which was nice,” said Pond.

“We got a lot of thank you’s,” Albert shared. “People were very appreciative.”

CCI also operated a quarantine and homeless shelter at The Ramada Hotel & Conference Center in Lewiston, providing

rooms for individuals who tested positive for Covid or those exposed to Covid to safely quarantine during their illness or through the recommended isolation period. Shelter staff and community partners also worked with customers to support any other needs identified during their stay, including helping those experiencing homelessness find permanent housing.

“The pandemic has impacted all we do in so many ways,” said Shawn Yardley, CEO of Community Concepts. “Our staff have performed heroically to meet the many needs our communities have faced while managing the impact of Covid in their own lives.”

IMPACT STATS

- ▶ **419 households** served by our Covid Social Supports Program
- ▶ **\$61,540.52 in support** provided by our Covid Social Supports Program
- ▶ Our shelter assisted **103 people** who needed to be in isolation or quarantine
- ▶ **201,233 meals** provided to families through the CACFP program and our partnership with Good Shepherd Food Bank
- ▶ Facilitated Emergency Rental Assistance Program payments through MaineHousing totaling **\$20+ million** to area landlords*

** Data compiled from the start of the Emergency Rental Assistance Program through May 2022*



PROVIDING CONCRETE SUPPORTS FOR FAMILIES

*1 in 3 families
struggle to provide
diapers for their
children, according
to the National Diaper
Bank Network.*

Diapering needs are prevalent in Oxford County, but that is something Community Concepts' Family Services Department is working to alleviate. In September 2021, in concert with National Diaper Need Awareness Month, the department held their Annual Oxford County Diaper Drive. Throughout the month, staff collected diapers, wipes, diaper rash creams, and monetary donations, all to support families throughout the year.

"Since we started it (the Annual Diaper Drive), we learned that there's actually a much greater need than we knew of before," said Melissa Wakefield, Manager of the Maine Families Program at CCI. "I don't think we've had a diaper drive where somebody hasn't come and asked 'how do I get diapers?' because they need some help."

In the year leading up to the 2021 drive, staff members received more than 450 requests from Oxford County families looking for help

DIAPER DRIVE

with diapering needs. Responding to those requests, CCI distributed more than 13,500 diapers and 350 packages of wipes.

"One thing we see is that from time to time everybody struggles. It's not just those who are struggling to find employment, it's also people who are working who aren't making enough to live," Wakefield said. "... if you need gas, and you need lights, and you need heat, then you start taking from places that you don't want to take from, right? You start taking from, 'let's see if I can stretch this diaper out a little further.'"

Staff members distribute the bulk of the diapers, wipes, and other collected items to local food pantries, churches, and town offices to reach as many families as possible. Any family with a need can call CCI directly with a request, and staff members from across the agency are welcome to distribute the items to their customers.

"We're just there to help as a community," Alyson Holland, Community Educator, explained. "If we can all contribute to this, this is our way that we can help our neighbor. We can help the ones in need."

Support for the drive poured in from businesses and organizations throughout Oxford County. WOXO Country, a local radio station based in Norway, broadcasted live from the parking lot of CCI's South Paris office on the morning of September 27 for the Diaper Drive's live donation event. The station also collected donations in their lobby, gathering more than 1,500 diapers

and 50 packages of wipes by the end of the month. Other supporters included banks, restaurants, community members, and the Diaper Drive's top contributor, The Oxford Casino. The Casino supported the cause with their Give \$5, Get \$10 Promo, donating a total of \$10,289.71 to help keep the youngest residents of Oxford County dry and clean.

"For us as a Child Abuse and Neglect Prevention Council, it is providing that concrete need for the family to help boost their protective factors, to help strengthen the family," Holland shared. "It's not a hand-out, it's a hand-up."



DIAPER DRIVE RESULTS

- ▶ Over \$11,000 raised in total
- ▶ 1,500+ diapers collected
- ▶ 50+ packages of wipes collected

WORKFORCE DEVELOPMENT

EXPANDING SERVICES IN WESTERN MAINE

To meet the critical need for employment and skills training in Western Maine—as identified in our Community Needs Assessment—Community Concepts greatly expanded its Workforce Development Program in FY21.

“We serve multiple populations,” Karen Henderson, Workforce Development Program Manager, shared. “We meet the needs of our customers where they’re at.”

In partnership with Eastern Maine Development Corporation (EMDC), CCI offers Workforce Innovation and Opportunity Act (WIOA) services in Androscoggin, Oxford, and Franklin Counties and is now a fully staffed WIOA provider. Services for adults and youth include career counseling, resume assistance, connections to on-the-job training opportunities, and financial support related to trainings or furthering education.

Heather completed a Phlebotomy/EKG program at Northeast Technical Institute (NTI) and is now working as a nationally certified Phlebotomist.



"Under WIOA, there's multiple ways you can be served," Henderson explained. "You can be served as an adult who's looking for re-training options, or if for whatever reason you are wanting to improve your income, then we would support you in that way." Henderson explained that although some customers simply need financial assistance to pay for a training or courses, there are many other services being offered by CCI's Workforce Specialists.

"It's not just enough that we provide tuition for folks to get into a training. It's all the additional tools that we can use in conjunction with that to help them complete the program successfully and move into employment," she said. "So, it could look like car repair, it could look like mileage reimbursement, it could look like steel toed boots, it could be tools. It isn't just that tuition cost, it is all the other areas of need that would allow that individual to become either improved employment or new employment."

Heather, a single mother, was financially unable to pay for a degree or certificate program on her own when she first connected with the Workforce Development program.

"It's hard to get ahead without a little help," Heather said. Through the program, she received tuition assistance, uniforms, and supplies for her training as well as work uniforms to begin her new career. She also qualified to receive a computer to help her be successful with the online portion of the training and to help with employment search when her training was complete. Heather

IMPACT STATS

- ▶ **286 new enrollments** in WIOA services
- ▶ **44 participants achieved new employment**
- ▶ **32 participants** achieved a new certification or credential
- ▶ **11 participants** improved their employment

completed a Phlebotomy/EKG program at Northeast Technical Institute (NTI) and is now working as a nationally certified Phlebotomist in an area health care system, financially supporting herself and her family.

"I just needed a chance," she shared. "No one's life should just be about the worst mistake they ever made."

Marianne Young, a Workforce Development Specialist who worked with Heather, believes confidence is contagious.

"Our clients very often want to give us, as Workforce Development Specialists, credit for their success. We are their cheerleaders and, in part, support system, but our clients do all the hard work," she shared. "I sometimes think it's hard for my clients to credit themselves and to feel self-confidence and pride for their accomplishments after not having any for so long."

CELEBRATING

20 YEARS

SERVING MAINE
COMMUNITIES

Community Concepts Finance Corporation (CCFC) marked an impressive milestone in 2021, celebrating its 20th anniversary in September!

A subsidiary of Community Concepts, CCFC provides home and business loans along with financial coaching and homebuyer education to communities in Western and Central Maine.

"Congratulations to Community Concepts Finance Corporation for 20 years of investing in the people of Maine," said Shawn Yardley, CEO of Community Concepts. "CCFC is an economic engine in Western Maine that drives business and employment opportunities as well as homeownership opportunities."

For the past two decades, CCFC has invested over \$49 million into the success of local small businesses, first-time homebuyers, and motivated individuals and families. CCFC has effectively paired its lending products, including business loans and residential mortgages, with catered technical skills trainings for customers taught by expert business advisers. Meanwhile, residential loan clients and the public are provided with continuous access to homebuyer education courses and pre-purchase counseling. CCFC works hard to ensure that every customer is aware of their options when entering the housing market. Furthermore, they help shoppers select budget-friendly homes that increase household net worth over time. CCFC also provides financial capability counseling, eviction prevention and foreclosure prevention counseling.

Ethan and Teresa Houle, owners of 207 Small Engine Repair in Arundel, explained that meeting with CCFC was a game changer.

"We have grown out of 2 rental spaces and we are on track to buy our own space," they shared. "CCFC has a terrific team of personable, knowledgeable people who genuinely want to help businesses thrive. We are grateful to be associated with such a dynamic group!"

Adding to the numerous stories of successful partnerships between CCFC and local business owners, Tim and Bobbi Nugent, owners of Little Brick Pub in Mechanic Falls, shared: "We started our small business journey planning three years ago. During that process and still today, CCFC has been there every step of the way to offer us their guidance, advice, assistance, and support."

Travis Frautten, Board Chair of CCFC and VP - Commercial Loan Officer at Bank of New Hampshire, acknowledged that "equally as important are the financial assistance programs CCFC provides to individuals and families that may otherwise not exist in the communities it serves."

"Many businesses exist today that wouldn't otherwise because CCFC believed in them, and invested in them, before anyone else would," said Nate Libby, President of CCFC. "That means more economic opportunity, more jobs, better incomes, and a higher quality of life for everyone. It's our hope that CCFC will continue to grow its impact over the next twenty years."

*Ethan and Teresa Houle, owners of
207 Small Engine Repair in Arundel.*

IMPACT STATS

- ▶ **487 households** completed a homebuyer education class
 - ▶ **226 households** received pre-purchase or homebuying one-on-one counseling
 - ▶ **84 clients** completed financial capability coursework
-
- ▶ **\$922,250 in new money** loaned to small businesses
 - ▶ Average loan size: **\$65,875**
 - ▶ **64% of small business loans** made to low income borrowers, businesses located in low-income communities, or to businesses serving low-income clients



YWCA CENTRAL MAINE PARTNERSHIP & BOOKS FOR AREA YOUTH

Stemming from our organizational strategic goal to build a culture of a shared commitment to an "intolerance to intolerance," Community Concepts began a partnership with YWCA Central Maine to help staff continue to build knowledge around Race, Equity, Diversity, and Inclusion (REDI). The YWCA Central Maine, a Lewiston nonprofit with a mission of eliminating racism and empowering women, provides partners with workshops on Diversity, Equity, Inclusion, and Intersectionality (DEI&I) themes. Consistent with the REDI training with NeighborWorks America that Community Concepts began in 2019, the goals of the YWCA Central Maine partnership are to: begin education and shared vocabulary on DEI&I and belonging; work toward buy-in from staff at all levels and backgrounds; and provide tools and resources for individuals to identify implicit bias while also working to disrupt this process as it is happening.

To accomplish these goals, the YWCA Central Maine began offering 90-minute workshops to Community Concepts

employees on implicit bias. The workshops introduced participants to insights on how human minds operate, provided insights on the real-world impacts of implicit or unconscious bias, encouraged reflection

*More than 130 employees
have attended implicit bias
workshops with the YWCA
Central Maine.*

on personal implicit bias, and provided direct strategies to mitigate implicit bias at work and in the community. More than 130 employees have attended workshops with the YWCA Central Maine!

Both Community Concepts and the YWCA Central Maine recognize that this work is

ongoing: additional resources for guided reflection and education on implicit bias were provided by the YWCA Central Maine following each workshop. Additionally, the Children & Family Services Department leadership team completed the YWCA Central Maine's entire three-part series on Diversity, Equity, Inclusion & Intersectionality, allowing this team to dive even deeper into topics of microaggressions and identity.

Extending this work to the families we serve, Community Concepts was awarded a grant from Androscoggin Bank's MainStreet Foundation to purchase over 400 books focused on culture, race, equity, diversity and/or inclusion and distributed them among the agency's 33 Head Start classrooms.

Adding these books to our classroom libraries aligns with our agency's commitment to the REDI methodology and framework set by the NeighborWorks America organization. Throughout all departments, our agency is working to increase the competency and effectiveness of our organization on these issues at the individual, organizational, and community level. Our Head Start programs also incorporate culture into this work (C-REDI) with both students and staff as culture plays a crucial role in a child's development. With these inclusive and diverse books, our students are introduced to different cultures, families, and communities, infusing



With grant funding from Androscoggin Bank's MainStreet Foundation, Community Concepts purchased over 400 books for area Head Start classrooms.

a strong foundation of equity and inclusion values they will be able to lean on as they encounter different cultures in their schools and communities far beyond their Head Start classrooms.

The books purchased assist our Head Start teachers in promoting literacy and a love of learning for all children who come through our doors, while also providing tools to incorporate the diverse cultures and backgrounds of our students into our curriculum.

PODCAST

COMMUNITY... WHAT A CONCEPT

To share the good work of the organization to an even larger audience, the team at Community Concepts has embarked on their podcast journey.

Community ... What a Concept now streams live every Wednesday morning from the studios of the Williams Broadcasting Group in Norway, Maine.



In FY21, each episode highlighted different programs and opportunities available to the communities we serve and featured the staff who carry out the work every day. Most importantly, every episode remains available and on-demand to any listener who may need to know more about Community Concepts programming. All episodes are available on our website or wherever you get your podcasts!

EPISODE SPOTLIGHT

NEIGHBORWORKS AMERICA & NEIGHBORWORKS WEEK

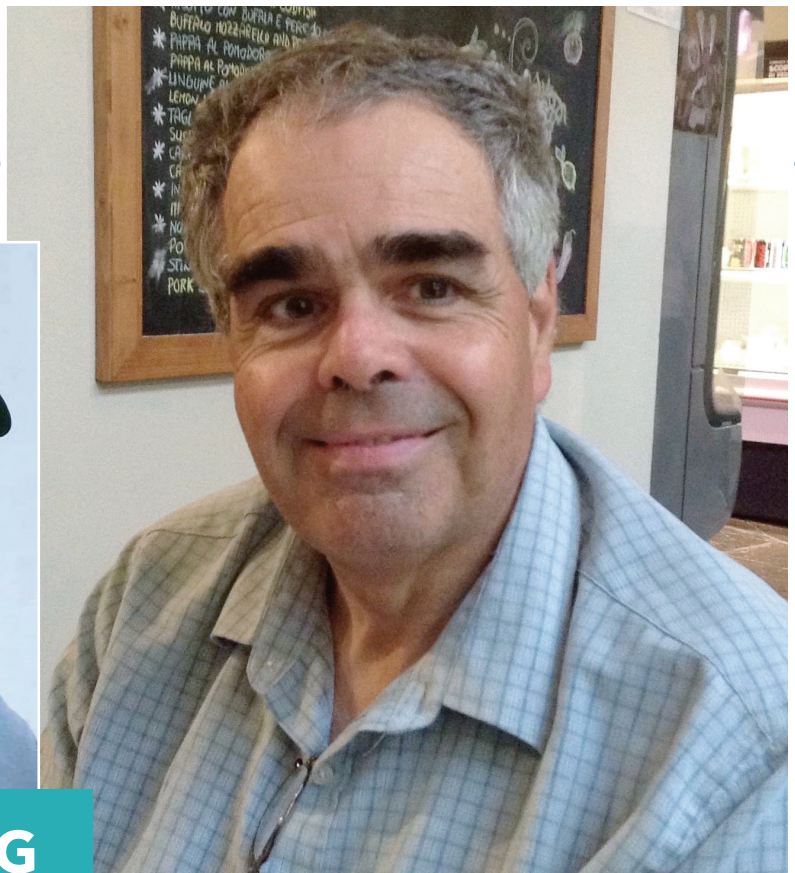
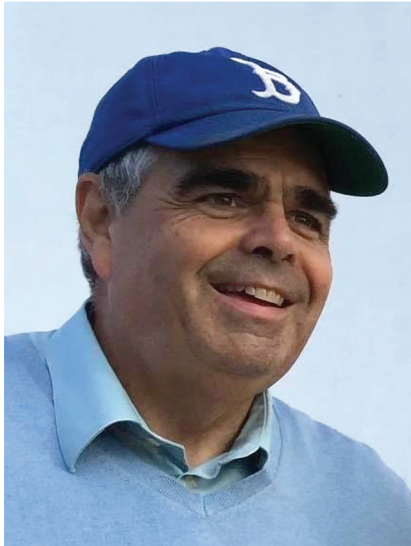
To celebrate NeighborWorks week, the Community Concepts team was joined by Susan Jouard and Lynn Peterson of NeighborWorks America. Community Concepts and NeighborWorks are strong partners, so there was no shortage of things to talk about. NeighborWorks is a national organization dedicated to creating opportunities for people to live in affordable homes, improve their lives and strengthen their communities. At the foundation of NeighborWorks America are more than 240 network organizations across the country, and Community Concepts is proud to be a chartered member in good standing with NeighborWorks America.

Community Concepts utilizes NeighborWorks America not just for funding, but also the many resources and networking opportunities that they provide. Community Concepts staff regularly attend a variety of NeighborWorks trainings to ensure that the quality of service provided here in Maine is right in line with national standards and best practices. Marjorie Millett, the Homeownership Center



Manager with Community Concepts Finance Corporation, utilized trainings through the NeighborWorks Network when studying to become one of the state's only HUD Certified housing counselors.

Before the pandemic, a normal day for Marjorie would include a lot of time spent directly with clients, both on the phone and in-person. Additionally, Marjorie would teach monthly HomeBuyers Education courses to rooms full of first-time homebuyers looking to unlock their financial future. Once the pandemic hit, it was on Marjorie and the team to transition all this work to an electronic model. NeighborWorks noticed Marjorie's hard work and shared her story across the entire NeighborWorks network. Community Concepts is always proud to be a leader when it comes to best serving our clients, and we stand to learn from other organizations doing similar work across the country.



HONORING

PAUL GAUVREAU

Paul Gauvreau, a distinguished attorney, legislator, and former Criminal Division Chief at the Maine Attorney General's office, was dedicated to public service and his community. Paul always expressed that "Lewiston-Auburn has many extraordinary attributes. The people are wonderful ... They are very, very hard working, honest, honorable people with strong values." Paul passed away in April of 2020, and while his presence will be missed by so many at Community Concepts and beyond, his legacy will continue.

"Paul was larger than life in so many ways," Shawn Yardley, CEO of Community Concepts, shared. "He was a man of great integrity and a dedicated public servant.

Community Concepts, the people of Lewiston, and the entire State of Maine benefitted from his experience, his intelligence, and his passion to serve his community. He left us far too soon but made the world a much better place."

Paul gave to our community in many ways. In addition to his work as a CCI board member since 2015, he was involved in numerous other organizations out of love for public service. Some of the local organizations that Paul supported include Tri-County Mental Health Services, AWAP, Kiwanis, Legal Services for the Elderly, Boys and Girls Club, Advocates for Children, the Lewiston Area Public Health Committee, and the Androscoggin Democrats. Former

IN MEMORY

Maine Attorney General Steven G. Rowe, a coworker of many years, articulated that he will “always remember Paul as a person of immense intelligence and impeccable integrity. I’ll also remember him as being driven by a call to serve others.”

In addition to his love for helping others, Paul was also a baseball enthusiast. He even taught a course about it at the USM Lewiston-Auburn Senior College. Paul’s favorite player, Jackie Robinson (#42), once said: “A life is not important except in the impact it has on other lives.” It was a quote Paul lived by and shared often. In April of 2021, Community Concepts and the Gauvreau family launched the **Paul Gauvreau Legacy Fund**. In honor of Paul’s love for baseball, we set a goal to fundraise \$42,000. We are excited to share that the legacy fund has now raised almost \$34,000.

In honor of Paul, CCI is also constructing an apartment complex in his name in partnership with Avesta Housing. Gauvreau Place, located in downtown Lewiston at the intersection of Blake and Pine Streets, will have 35 new units of affordable housing apartments. Furthering the connection to Paul, the building is being constructed on the same plot of land where Paul’s

grandfather and father had their medical offices. Gauvreau Place is expected to be completed in the summer of 2022.

Gayle Keesham, Paul’s sister, explained that “Paul believed in community and being a part of the greater good ... Paul worked tirelessly to create a more just world ... As I look back on his life, I believe he would call it ordinary. Yet, I would describe it as extraordinary.”

*“Paul believed in community
and being part of the greater
good. [He] worked tirelessly
to create a more just world.”*

–GAYLE KEESHAM

*Gauvreau Place in downtown Lewiston will have
35 new units of affordable housing apartments.*



DONOR & PARTNER APPRECIATION

*The following donors, organizations,
and municipalities supported Community
Concepts between October 1, 2020
and September 30, 2021.*

Laura Abbott
Jennifer Ackerman*
William Acton
Nicole Albert*
Michelle Alessi
Allagash Brewing Company
Lucille Allen
Amazon Smile
Charlton and Eleanor Ames
Stephanie P. Anderson*
Donald Andreini
Androscoggin Bank
Androscoggin Bank's
MainStreet Foundation
Elizabeth Ayotte*
Bangor Savings Bank
Bank of New Hampshire
Edward Barrett*
Natalie Beale
Kevin and Ruby Bean*
Paul Beaudette*
Tammy Beaulieu
Bennett Radio Group
Joshua Berry
Bethel Dunkin Donuts
Bethel Inn Resort
The Betterment Fund
Peter and Mary Bickford
Biddeford and Mechanics Savings
Charitable Foundation
Loretta Bischoff*
John and Loretta F. Blancato
Jason and Jennifer Boenig*
Daniel Bolling
Katherine Bozeman*
Celeste Branham*
Brann and Isaacson
Martha Brodeur*
Betsy Broughton
Ruth Burkner
Rosalie Burnham
Shira Burns*
Thomas Butler
Paul Cain
Paul and Kathryn Cain
Angela Cannon*
Michael Cantara
Michael Carey*
Linda Chiaravelotti*
Lisa Chouinard*
CGI Employee Benefits Group
City of Auburn
City of Biddeford
City of Lewiston
City of Portland
City of Rockland
Clear Energy
Kristen Cloutier*

CLYNK to Give
Katey and Richard Coffin
Evan Coleman
Gerard Conley*
Carmen L. Coulombe*
Steven Fairbanks Crabiel*
Cronin, Gervino & Warlick, Inc.
Cross Financial Corporation
Cross Insurance
Crossway Family Dental, PA
Frederick Cummings
Randi Curato
Kevin Cusson*
Diane H. Dahlke*
Robert Davidson
Richard Davis
Tara Jean Davis*
Christopher DeCato
Deemer Enterprises, Inc.
Pat's Pizza of Auburn
Delamater Financial
Consulting Group
Kieriston Delano
Mary DeLano
Devaney, Doak and Garrett
Booksellers
Dirigo Federal Credit Union
Jane and Marcus Disbrow
DOE's Whoopie Pie Fundraising
Daphne Donahue*
Deborah Doucette
James Douglas
Charles Dow*
Cynthia Rasmussen Dykes
Eastern Maine Development
Corporation (EMDC)
Eileen Fair*
Fisher Charitable Foundation
John Fitzmorris*
Paul Fournier
Kelly Frahn
Franklin Savings Bank
Paul A. Fritzsche*
Megan Gallagher
Peter and Patricia Garcia*
Daniel Gauvreau*
Douglas and Andrea Gauvreau*
Johanna Gauvreau*
Roy Gedat*
Courtney L. Gelineau
Jake Girardin*
Arlene and Gilbert Gold
Good Shephard Food Bank
McClain Goodwin*
Tracy Gorham*
Laura Gormley*
Joy Gould
Marisa Graziano

Melissa Green
Roger and Judith Green
Dana and Cindy Greenlaw*
Evelyn Greenlaw*
Sherrie Greenlaw*
Devin Greenwell
Meredith Greer
Jane Gregory*
William Gross*
Ellen Gross*
Erin Guay
Jodi Haley
Susan Hanley*
Hannaford
Harvard Pilgrim
Deborah Hase
Head to Toe Physical Therapy
Healey and Associates
Healthy Community Coalition
Healthy Oxford Hills
Martha Henson*
Jan L. Hitchcock*
Christine Holden*
Alyson Holland
Robyn Holman*
Glen Holmes*
William Horak
Housing Assistance Council
Suzy Huard
Christine Hufnagel
Marta Hurgin*
Giovanna Hurley*
Elise Iwancio*
Carrie Jadud
John T. Gorman Foundation
Mia L. Joiner-Moore
LeahGrace Kagan
Lawrence Karino
Donna Karno
Susan Keenan
Gayle Keeshen*
Jennie Keith*
Edward "Zip" Kellogg*
Mary Gay Kennedy*
Christopher Kilmurry
Kiwanis Club of Lewiston-Auburn*
Robert Kleckner
Katie Knapp*
Robin Knowlton*
Asher Kramer
Karen Krzywda and Dianne Nelder*
Sarah Kuzniar*
Margaret and Lewis Krainin
Ronnie Lajoie
Bryan Lambert*
Christopher Lansley
Victoria Larson*
Leary and DeTroy Law*

Charles Leadbetter
 Bill and Claudette Ledoux*
 Lewiston Housing Authority
 Kelsey Libby*
 Jonathan Liberman*
 Mary Lindstrom
 Joan Macri*
 Kevin Mahoney*
 Maine Cancer Foundation
 Maine Children's Trust
 Maine Community Foundation
 Maine Health Access Foundation
 (MeHAF)
 Maine Needs
 Maine Service Employees Assoc.
 Andro. Chapter
 Elaine Makas, Ph.D.*
 Bruce C. Mallonee*
 Rosemary Malpass*
 Kathy Marena
 Ashley Mariano
 Kate Marshall*
 Max Kagan Family Foundation
 Deborah McPhail*
 Mechanics Savings Bank
 William and Marjorie Medd
 Jana Metcalf*
 Christopher Meyer
 Jonathan D. Meyer
 Steven Minkowsky*
 Lynn Modell
 Elizabeth and Mia Moore
 Richard More
 Charles Morrison
 Joanna Morrissey
 Nimo Moussa
 Margaret Moynihan*
 Mutual of America
 Steve Napoli*
 NeighborWorks America
 Craig and Cheryl Nelson
 Northeast Bank
 Norway Center for Health
 and Rehabilitation
 Norway Savings Bank
 Norway Smoke Shop Sherwood
 Trading Company, Inc.
 Bridget Nota
 John Nutting*
 Kelly O'Brien
 Meg O'Brien*
 Nancy O'Brien*
 Don and Tammy Olden*
 Julianna Orgel-Eaton*
 Oxford Casino Hotel
 Oxford Federal Credit Union
 Michael P. Cantara*
 Christopher Paradis
 Jacob Parakilas*
 Meghan Pasco
 Britta Pemberton*
 Roxie Phillips
 Tanya Pierson*
 Poland Spring Resort
 Jean Potuchek
 Lorna Power

Patricia Prieto*
 Prosper Acquisition
 Mary Radcliffe*
 Mary-Rita Reinhard
 Ellen Reynolds*
 Kyle Rhoads
 Christian Ricci
 Donald and Joyce Richard
 Joyce W. Richard
 Danielle Anzaldi Roca
 Barbara Saylor Rodgers
 Jason Rosenberg*
 Paula Ross*
 Mary Roussel
 RSU 9
 RSU 17
 RSU 44
 RSU 72
 Russell Appraisal Services
 Geoffrey A. Rushlau*
 Rx Abuse Leadership Initiative (RALI)
 Craig Saddlemire*
 Jonathan Sahrbeck*
 Saint Anselm College
 Crystal Saleh
 Mark Samson
 Candace Sanborn
 Roberta Scruggs*
 Rachel Segien
 Seniors Plus
 Rona Shamoon
 Sisters of St. Joseph of Lyon Maine*
 Leonard Sharon*
 Shaw's
 John Shea*
 Julia Sheridan*
 Brian and Shelly Shibles
 Mark Silber*
 Raphaelle Silver*
 Lorri Smedberg
 Jessica Smith*
 Lynn Smith*
 Mr. and Mrs. Stephen G. Smith*
 Lauren Chaney Sorensen*
 Alice Sproul*
 Standard Insurance
 Berlette Stephens*
 William R. Stokes*
 Bonnie Story
 Robert Story
 Elizabeth Sullivan
 Katie Sullivan*
 TD Bank Charitable Foundation
 Team Long Run
 The Book Fairy Pantry Project, Pam Leo
 The Rice Family
 The Wakefield Family
 Randy Thomas
 Nancy Tooney
 Town of Andover
 Town of Bethel
 Town of Brownfield
 Town of Byron
 Town of Canton
 Town of Carthage
 Town of Denmark

Town of Dixfield
 Town of Eustis
 Town of Fryeburg
 Town of Gilead
 Town of Greenwood
 Town of Hanover
 Town of Hartford
 Town of Hebron
 Town of Hiram
 Town of Livermore
 Town of Livermore Falls
 Town of Mexico
 Town of Newry
 Town of Norway
 Town of Otisfield
 Town of Poland
 Town of Porter
 Town of Rumford
 Town of Sabattus
 Town of Stoneham
 Town of Stow
 Town of Sweden
 Town of Temple
 Town of Upton
 Town of Waterford
 Town of West Paris
 Town of Woodstock
 Deborah Trenoweth
 Judy Tupper*
 United Way Androscoggin County
 United Way of Greater Chattanooga
 United Way of Greater Portland
 United Way of Mid Coast Maine
 United Way of the Tri-Valley Area
 University Credit Union
 Unum
 Sarah Waite
 Melissa Wakefield
 Leanne and John Waldie
 Abigail R. Waleik
 Thom Walker
 Steven Wallace
 Edward Walworth, Md*
 Edward and Candace Walworth
 Marion and Bruce Waters*
 Rhonda Watson
 Robert Weiss
 Western Maine Supply
 West Paris Explorers Program
 West Parish Congregational Church,
 UCC
 Grant Whelan*
 Karen White
 Richard and Bridget Whiting
 Roxann Williams
 Jerry and Debby Willis*
 William Witkemper
 Jennifer Wolfrom*
 Bill and Muriel Wood*
 Shawn and Rita Yardley*
 YWCA of Central Maine*

**Paul Gauvreau Legacy Fund donor*

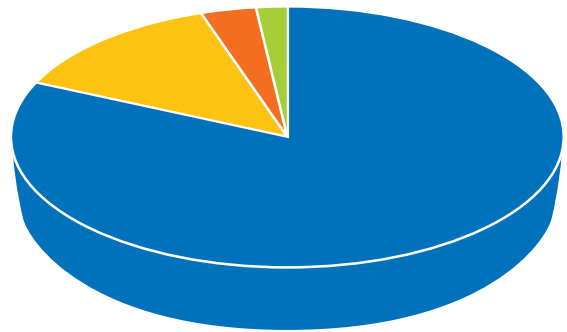
FINANCIAL STATEMENTS

Community Concepts and its affiliates

Statement of Activities for the fiscal year ending September 30, 2021

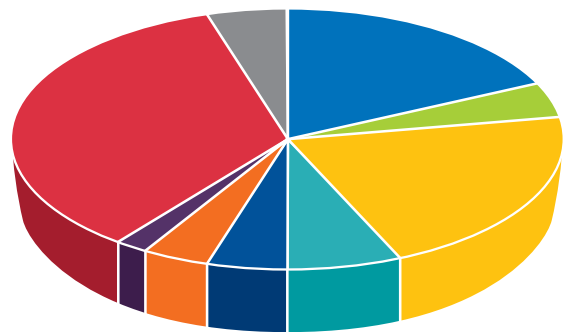
Sources of Funds FY21

Federal & State Grants & Contracts	\$30,008,886
Program Income	\$4,634,241
In-Kind Contributions	\$1,223,375
Other Revenue & Fees	\$646,875
Total Revenue	\$36,513,377



Expenditures FY21

Housing and Energy	\$6,715,443
Customer Service	\$1,582,121
Children's Services	\$7,791,587
Family Services	\$2,560,085
CCFC	\$1,688,161
Maintenance & Facilities	\$1,423,596
Community Services	\$713,197
Other Program expenses	\$12,920,603
Management & Development	\$1,757,604
Total Expenditures	\$37,152,397

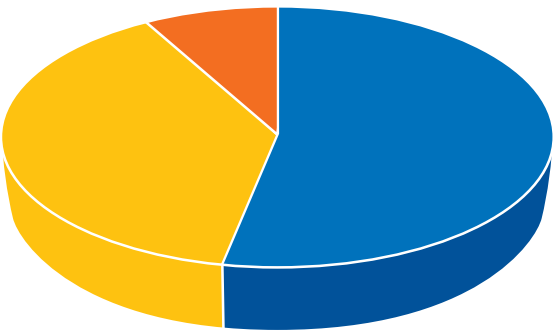


Community Concepts Finance Corporation

Statement of Activities for the fiscal year ended September 30, 2021

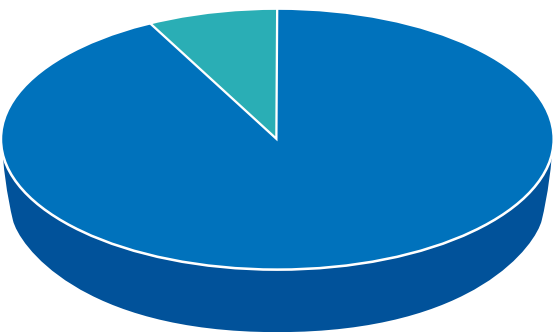
Sources of Funds FY21

Federal & State Grants & Contracts	\$823,894
Program Income	\$602,748
Other Revenue & Fees	\$124,044
Total Revenue	\$1,550,686



Expenditures FY21

Program Expenses	\$1,574,102
Management & Other	\$127,346
Total Expenditures	\$1,701,448



Government Funding

Maine Department of Economic & Community Development
Maine Department of Education
Maine Department of Health and Human Services
Maine Department of Transportation
Maine State Housing Authority
US Department of Agriculture
US Department of Energy

US Department of Health and Human Services
US Department of Homeland Security
US Department of Housing and Urban Development
US Department of Labor
US Department of Transportation
US Department of Treasury
US Election Assistance Commission
US Small Business Administration



DONATE TODAY:
CCIMAINE.ORG/DONATE



Fostering opportunities for thriving individuals, families & communities

240 Bates Street, Lewiston, ME 04240

Phone: (207) 795-4065 | Fax: (207) 784-6882



ccimaine.org

facebook.com/CommunityConcepts

