



2024-2025



ANNUAL REPORT

UNITED WAY OF MASSACHUSETTS BAY



ANNUAL REPORT: 2024 - 2025

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“We will focus on meeting basic needs today while reimagining the systems that shape tomorrow. United Way exists to do both—because our communities can’t afford for us to choose one or the other.”

Marty Martinez
Ansin President and CEO

Navigating Uncertainty, Advancing Progress

At a time when basic needs are under threat and uncertainty continues to reshape the landscape, United Way of Massachusetts Bay is meeting this moment with urgency and purpose. Across the Commonwealth, families face growing instability around food, housing, and economic security, and together, we are responding to immediate needs while advancing long-term progress.

We know responding in crisis alone is not enough. Disruptions to supports like SNAP raise deeper questions about why so many families struggle to meet basic needs, and what it will take to create real opportunities for economic mobility. To address these challenges and drive lasting change, United Way is mobilizing legislative advocacy and leading cross-sector partnerships to scale proven approaches statewide.

We champion priorities that expand supportive housing to reduce chronic homelessness, increase access to programs that create opportunities for people to accelerate savings, and sustain and grow education strategies that focus on supporting the comprehensive needs of students and families.

Our donors and philanthropic partners play a critical role helping to scale solutions that deliver measurable impact across our region, and this report highlights how those investments are driving results. Every dollar invested fuels both rapid response and long-term systems change, from expanding childcare slots and supportive housing to advancing statewide policy reforms. Because of you, solutions don’t stay small. They scale.

Grounded in a commitment to advancing thriving, healthy communities, United Way listens to those closest to the challenges, invests in partners, and mobilizes resources to stabilize and strengthen the safety net while building pathways to stability.

HOW WE CREATE CHANGE

Together

In Massachusetts, families face steep childcare costs, rising rents, achievement gaps, limited pathways to financial security or career success, and systems that don't always have their back. United Way is tackling these challenges head-on.

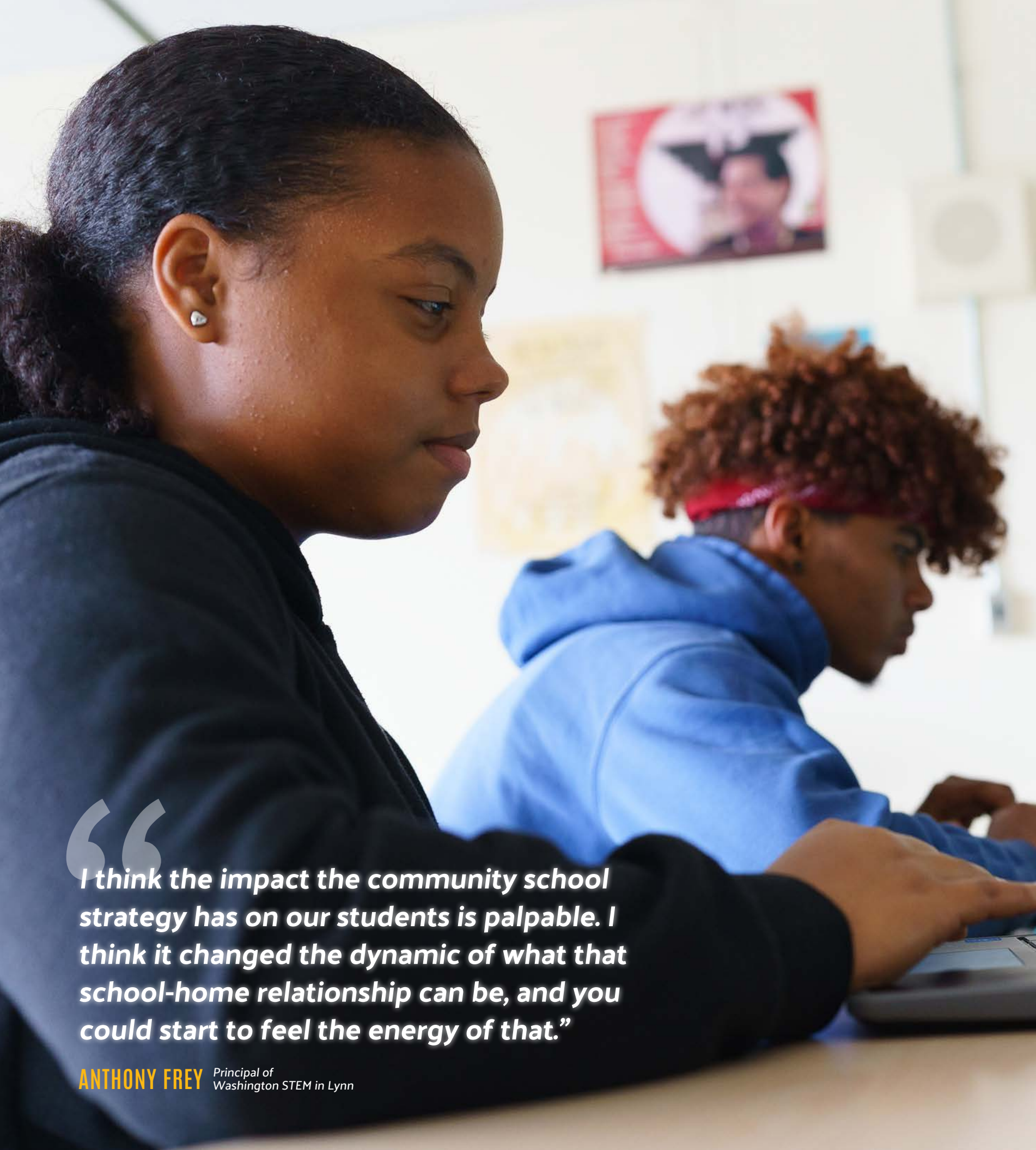
By building partnerships, mobilizing resources, and creating opportunities, we make early education and after-school programs more accessible, foster innovative school-community partnerships, expand affordable housing and economic stability, connect youth to meaningful careers, and respond quickly when families are in crisis.

With the support of hundreds of local organizations and donors, we transform challenges into opportunity, equity, and hope, giving individuals and families the support they need to thrive, and empowering communities to grow stronger.

Mobilizing resources from individuals, corporate partners and philanthropy fuels our investments in coordinated action, aligning nonprofits, schools, housing advocates, employers, and policymakers to solve problems no single organization can solve alone.

So how does this work in action? It comes down to five key ways we're driving change every day.





“I think the impact the community school strategy has on our students is palpable. I think it changed the dynamic of what that school-home relationship can be, and you could start to feel the energy of that.”

ANTHONY FREY Principal of Washington STEM in Lynn

1

LEADING CROSS SECTOR COLLABORATION

Closing Achievement Gaps

THE CHALLENGE

Students in Massachusetts face barriers that extend beyond the classroom. Chronic absenteeism is again on the rise, with 29% of low-income students missing more than 10 percent of school in 2025. In some districts like Boston, Lawrence, Lynn, and Lowell, the rates of absenteeism are as high as 20-30%.

OUR APPROACH

Systems Leadership Through Community Schools

United Way brings together people and partners across sectors to close achievement gaps and strengthen support for the whole child. We convene educators, families, nonprofit partners, and policymakers to align resources, integrate services, and create school-centered ecosystems of support.

OUR RESPONSE & RESULTS

United Way is expanding the Community Schools strategy across Massachusetts, turning schools into hubs that link families, schools, and local resources to support the whole child:

- ✓ In the 24 community schools funded across Boston, Lynn, and Haverhill, chronic absenteeism decreased by an average of 3.95%.
- ✓ The Community Schools strategy has shown to be a promising school turnaround strategy, with six schools exiting the lowest 10% of schools in MA, including Lowell's Bartlett, Butler, Moody, and Greenhalge schools, and Lynn's Ford and Washington schools.
- ✓ Community Schools raised \$734,094 in monetary and in-kind donations for four United Way-supported schools: two in Haverhill (\$104,000) and two in Lynn (\$630,094).
- ✓ The Massachusetts Coalition for Community Schools, led by United Way, is advocating to scale the model statewide.

Because of your support, students receive the resources they need both in and out of the classroom, keeping them engaged, supported, and on track to succeed.

2

ADVOCATING FOR POLICIES

Expanding Housing Access & Economic Stability

Housing Affordability & Stability

THE CHALLENGE

Skyrocketing housing prices are impacting everyone, exacerbating homelessness and making it harder for families to find and remain in affordable housing. Nearly one in five households statewide spend 50% or more of their income on housing, and the Commonwealth estimates 200,000 units are needed to meet the demand for affordable and supportive housing in Massachusetts.

OUR APPROACH

Strengthening the Housing Ecosystem

United Way is committed to expanding affordable and supportive housing, strengthening frontline organizations, and advancing policies that help families achieve long-term stability.

OUR RESPONSE & RESULTS

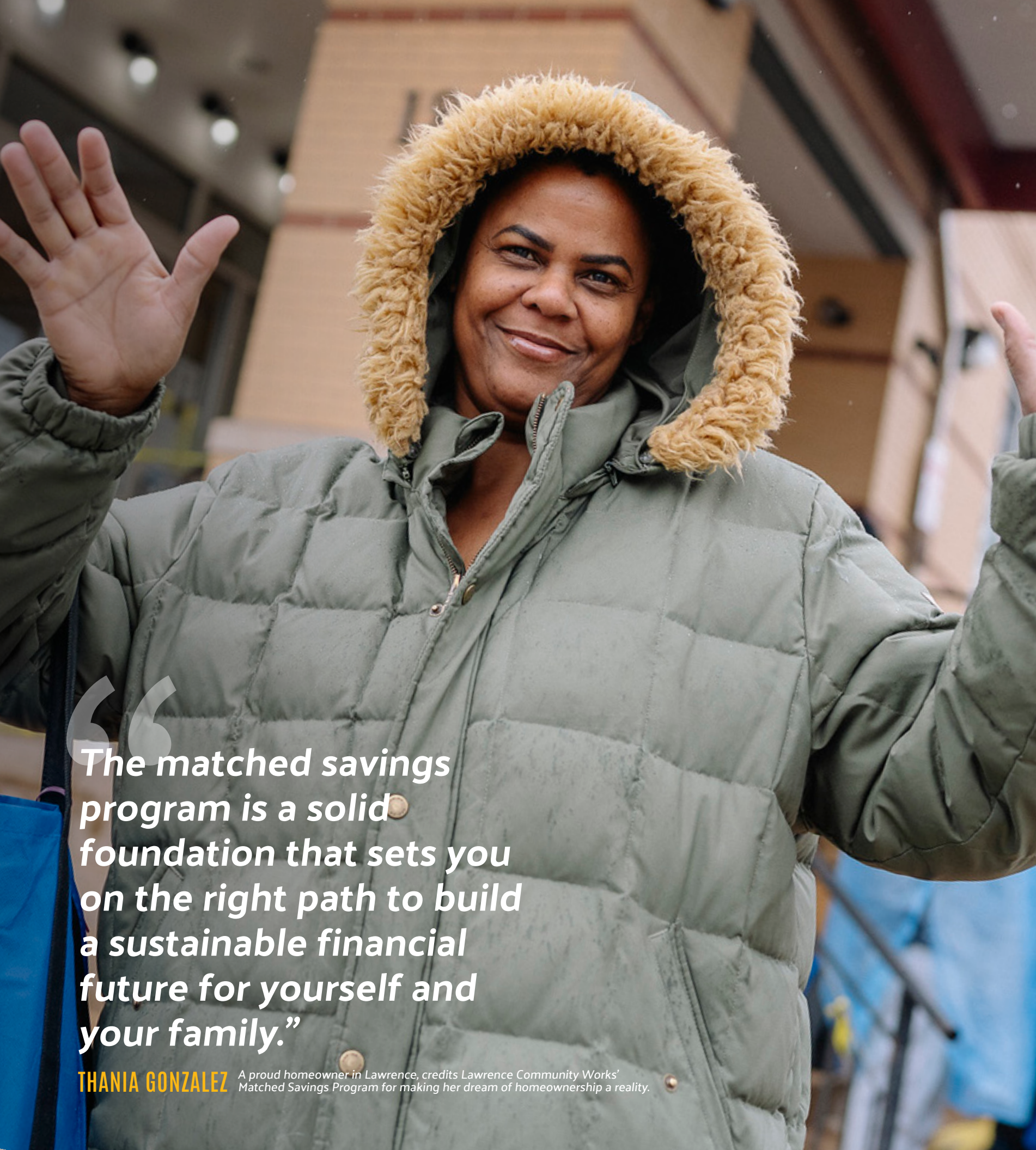
- ✓ Co-lead the **Massachusetts Supportive Housing Pipeline Coalition**, a statewide network of 80+ advocates, developers, service providers, and policy organizations, working to expand supportive housing and advance coordinated homelessness prevention and housing stability policies.
- ✓ The Affordable Homes Act was signed, authorizing \$5.16 billion for housing over five years and creating the Supportive Housing Pool Fund, championed by United Way of Massachusetts Bay, a new resource to streamline and expand housing-plus-services for individuals, families, youth, and young adults at risk of homelessness.
- ✓ Strengthened the supportive housing pipeline by strategically investing in 30+ community-based partners building and advocating for affordable and supportive housing.

Your support helps more families stay housed, more individuals exit homelessness permanently, and communities gain lasting stability.

“United Way has been instrumental in helping us define our wealth-building strategies and ensuring that more low- to moderate-income families have access to the tools they need to become first-time homeowners and to build lasting financial stability.”

EMILIO DORCELY CEO,
Urban Edge





“The matched savings program is a solid foundation that sets you on the right path to build a sustainable financial future for yourself and your family.”

THANIA GONZALEZ A proud homeowner in Lawrence, credits Lawrence Community Works' Matched Savings Program for making her dream of homeownership a reality.

ADVOCATING FOR POLICIES

Expanding Housing Access & Economic Stability

Economic Mobility & Financial Security

THE CHALLENGE

Many Massachusetts families live on a financial tightrope, one unexpected bill away from crisis. Nearly 300,000 people live in poverty in our region, and nearly 40% of households have little to no emergency savings.

OUR APPROACH

Catalyzing Wealth-Building Systems

United Way advances economic mobility by aligning direct service, public policy, and grant funding to empower families to achieve financial stability, reduce debt, build assets, and generate long-term wealth.

OUR RESPONSE & RESULTS

- ✓ Provided emergency financial assistance to over 2,300 households for housing, food, and utilities, helping families move from crisis to long-term stability.
- ✓ Co-lead the Matched Savings Coalition, advancing legislation for a statewide program that catalyzes savings for participants earning below 80% of area median income with a 4:1 match for goals like homeownership, starting a business, education, or debt reduction.
- ✓ Deployed targeted funding to 42 community-based organizations positioned to expand income and asset-building opportunities, while advocating for proven solutions like guaranteed income, baby bonds, and matched savings through public awareness, legislation, and improved practices.

When you support economic mobility programs, you help families purchase homes, launch businesses, pursue education, and reduce debt, creating first-generation wealth.

3

INVESTING IN AGENCIES

Making Childcare & After-School Programs Affordable and Accessible

THE CHALLENGE

Massachusetts has some of the highest childcare costs in the country. High-quality early education remains inaccessible to families with the greatest need: Only 43% of low-income children are enrolled in preschool, and just 25% of Boston's school-age children participate in summer learning programs.

OUR APPROACH

Strategic Investment to Scale What Works

Investing in community-based organizations is one of United Way's core levers for advancing systemic impact. We deploy funding strategically to strengthen high-performing providers, expand proven models, and build regional capacity. United Way also drives statewide solutions to make early education and after-school programs accessible and affordable.

OUR RESPONSE & RESULTS

- ✓ Advanced a sustainable business model for family childcare entrepreneurs through Shared Services MA, training and licensing 62 educators, creating 372 new childcare slots, and expanding culturally responsive care in the Merrimack Valley.
- ✓ Deployed state funding and resources to expand summer learning and after-school programs through the Summer Step Up program, reaching 1,863 children in partnership with 53 organizations across 28 communities.
- ✓ Mobilized capital and expertise to strengthen 66 early education community-based partners across the region, providing thousands of young children with high-quality learning environments to address gaps in access and affordability.

Thanks to your support, family childcare providers grow sustainable, children enter kindergarten better prepared, and parents have the stability they need to remain in the workforce.

“Family childcare providers are the backbone of our early education and care system, supporting families, economic mobility and children’s development. United Way’s work is so important for helping grow our businesses and build our local economy.”

AMY KERSHAW Commissioner, Massachusetts Department of Early Education and Care

“Don’t be scared just because this isn’t a traditional diploma. That doesn’t matter. This place is the one thing you need to open up your options, career-wise.”

SYON Participant of Just A Start’s YouthBuild program, one of our community partners.

4 LIFTING COMMUNITY VOICE *Re-Connecting Youth to Opportunities*

THE CHALLENGE

Between the ages of 16 and 24, youth and young adults are in a critical period of their lives, defining who they are, exploring their skills and strengths, and dreaming of future goals. In Massachusetts, just under 1 in 10 young people in this age range are not in school or employed. Many youth in Massachusetts enter adulthood unprepared for the workforce, and Career Technical Education is offered in only 27% of high schools. For many young people, college isn’t an option, and low-wage work offers limited growth.

OUR APPROACH

Building Career Pathways That Reflect Today’s Economy

United Way ensures youth have access to education, career training, and real-world experiences, providing the support and opportunities they need to navigate nontraditional career paths.

Rather than funding isolated programs, we strengthen a regional network that integrates competency-based learning, work-based learning, and apprenticeships into mainstream pathways.

OUR RESPONSE & RESULTS

Partnered with 47 community-based organizations that provide education and career pathways to enable youth and young adults to obtain educational credentials, explore career interests, and complete training. Through these collaborations, we:

- ✓ Transformed non-traditional routes—competency-based learning, work-based learning, and apprenticeships—into mainstream options for career success.
- ✓ Equipped young people with in-demand skills, preparing them for family-sustaining careers.
- ✓ Strengthened opportunities for youth to contribute to their communities and pursue meaningful pathways beyond high school.

Your support opens doors for young people pursuing nontraditional career pathways, giving them the skills, experience, and guidance needed to build meaningful, sustainable careers.

5

SHARING KNOWLEDGE

Mobilizing Rapid Response in Crisis

THE CHALLENGE

In 2025, sweeping federal policy changes disrupted access to jobs, food, housing, health care, and other essential supports, creating immediate instability for families and the nonprofit organizations they rely on, particularly within immigrant communities.

OUR APPROACH

Coordinated, Real-Time Leadership

United Way acted swiftly to stabilize households while strengthening systems that create long-term opportunity. We convened nonprofit, government, civic, and corporate leaders to track policy changes in real time, identify emerging needs, and coordinate action across sectors.

OUR RESPONSE & RESULTS

✓ Federal Response Calls:

Since February 2025, United Way has convened biweekly calls with nonprofit, government, civic, and corporate partners to track policy changes, share real-time insights, and coordinate collective action across the Commonwealth. These conversations helped identify emerging community needs and informed the priorities supported by the United Response Fund.

✓ United Response Fund:

Launched in summer 2025, URF rapidly mobilized resources in response to federal decisions that reduced access to essential needs for vulnerable populations. In its first round, the Fund awarded \$130,000 to four organizations: Massachusetts Immigrant and Refugee Advocacy Coalition, Lawrence Community Works, Brazilian Workers Center, and Jewish Vocational Services to provide emergency assistance for food, housing, and utilities; strengthen workforce and English for Speakers of Other Languages (ESOL) programs for immigrant workers; and deliver immediate relief to families in crisis.



“We’re still going to exercise our leadership and push past the fear and extend services to people regardless of their demographic.”

ANDREA JOY CAMPBELL MA Attorney General

Because of You

Because of your generosity this year:

2,300+ HOUSEHOLDS AVOIDED DEEPER CRISIS.

\$130,000 WAS RAPIDLY DEPLOYED TO STABILIZE IMMIGRANT FAMILIES.

1,863 CHILDREN ACCESSED SUMMER LEARNING PROGRAMS.

372 NEW CHILDCARE SLOTS WERE CREATED THROUGH FAMILY CHILDCARE PROVIDERS.

\$734,094 IN MONETARY AND IN-KIND DONATIONS RAISED FOR FOUR UNITED WAY-SUPPORTED SCHOOLS: TWO IN HAVERHILL (\$104,000) AND TWO IN LYNN (\$630,094).

IN THE 24 COMMUNITY SCHOOLS FUNDED ACROSS BOSTON, LYNN, AND HAVERHILL, CHRONIC ABSENTEEISM DECREASED BY AN AVERAGE OF **3.95%**.

6 SCHOOLS EXITING THE LOWEST 10% OF SCHOOLS IN MA, INCLUDING LOWELL'S BARTLETT, BUTLER, MOODY, GREENHALGE, AND LYNN'S FORD AND WASHINGTON.

47 YOUTH-SERVING ORGANIZATIONS EXPANDED CAREER PATHWAYS.

You didn't just fund programs.

YOU STRENGTHENED SYSTEMS.

YOU EXPANDED OPPORTUNITY.

YOU HELPED FAMILIES MOVE FROM SURVIVAL TO STABILITY.





PARTNER SPOTLIGHT

Advancing Child Care; Creating Sustainable Businesses

With support from Massachusetts General Hospital's Community Health Impact Funds, MGH is helping expand economic opportunities for family childcare educators, primarily Black and Latina women, in Boston and Revere. This support has enabled a new cohort of 15 educator-entrepreneurs to move from pre-licensing to sustainable business ownership, strengthening family incomes while expanding access to affordable, culturally responsive early education.

Through Shared Services MA, United Way Mass Bay's small-business incubator model, educators receive bilingual instruction, one-on-one coaching and mentoring, technology access, and business training in marketing, tax planning, and financial management. With support from this MGH grant, participants will also receive retirement planning assistance, an enhancement that makes this funding especially impactful. Together, this support will help launch new family childcare businesses, strengthen the early education workforce, support quality programs, and working families in their own neighborhoods.



MASSACHUSETTS
GENERAL HOSPITAL



UNITED WAY
Massachusetts Bay

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- Massachusetts Alliance for Supportive Housing (MASH)
- Massachusetts Department of Early Education and Care (EEC)
- Massachusetts Department of Elementary and Secondary Education (DESE)
- Massachusetts Executive Office of Housing and Livable Communities (HLC)
- National Grid Foundation
- P & G Gillette Company
- Richard K. Lubin Family Foundation

\$500,000 - \$999,999 Level

- Bain & Company
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\$250,000 - \$499,999 Level

- Bank of America Corporation
- Bank of America Foundation
- CAYL Institute
- City of Boston – Office of Early Childhood
- EY
- Klarman Family Foundation
- Massachusetts Service Alliance
- National Grid Corporation
- Richard Saltonstall Charitable Foundation
- United States Department of Health and Human Services – Administration for Children and Families
- Verizon

\$100,000 - \$249,999 Level

- Alice Shattuck Trust
- Boston Public Schools
- Boston Society of the New Jerusalem
- Bristol County Savings Bank
- Eastern Bank
- Federal Reserve Bank of Boston
- General Dynamics



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Mass General Brigham
Massachusetts Community Health and Healthy Aging Funds via Health Resources in Action
Massachusetts Convention Center Authority
Massachusetts General Hospital
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Nellie Mae Education Foundation
Nutter McClennen & Fish LLP
Ropes & Gray LLP
Santander
Siemer Institute for Family Stability
The Ansin Foundation
The U.S. Charitable Gift Trust
University of Massachusetts Boston
Wegmans

\$50,000 - \$99,999 Level

American Council of Learned Societies
Arthur W. Moors Trust
Boston Opportunity Agenda/ Boston Children’s Hospital
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Harvard University
ITW Illinois Tool Works Inc.
John Thomas Kittredge and Charles R. Morehead Fund
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Massachusetts Institute of Technology
MassMutual Foundation
Menemsha Family Fund
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ACT Lawrence
Action for Boston Community Development
Alray Taylor Second Chance Scholarship Fund Corporation
Amirah, Inc.
Asian Community Development Corporation (ACDC)
Asian Task Force Against Domestic Violence
BAGLY, Inc.
Benjamin Franklin Cummings Institute of Technology
Boston After School & Beyond
Boston Day and Evening Academy Foundation
Boston Private Industry Council (PIC)
Boys & Girls Club of Greater Lowell
Boys & Girls Club of Lawrence
Boys & Girls Clubs of Boston
Boys & Girls Clubs of Dorchester
Boys & Girls Clubs of Metro South
Bridge Over Troubled Waters
Building Audacity
Cambridge Economic Opportunity Committee, Inc.

Camp Fire North Shore, Inc.
Caribbean Youth Club
Casa Myrna Vazquez
Catholic Charitable Bureau of the Archdiocese of Boston, Inc. (Catholic Charities)
Centers for Working Families
Children’s Services of Roxbury
Citizens’ Housing and Planning Association (CHAPA)
Codman Square Neighborhood Development Corporation
Commonwealth Land Trust, Inc.
Community Action, Inc.
Community Art Center
Community Counseling of Bristol County
Community Day Care of Lawrence (The Community Group)
Community Teamwork
Compass Working Capital, Inc.
Comunidades Enraizadas Community Land Trust, Inc.
East Boston Social Centers, Inc.
East End House
Economic Mobility Pathways (EMPath)
Elevated Thought, Inc.

Ellis
Emmaus, Inc.
Empowered and Dedicated to Edify the Nation, Inc (EDEN)
Essex County Community Organization
Family Services of the Merrimack Valley
FamilyAid Boston
Father Bills & MainSpring, Inc.
For Kids Only Afterschool (FKO)
Fortaleza, Inc.
Freedom House Inc.
Girls Incorporated of Greater Lowell
Girls Incorporated of Lynn
Greater Lawrence Community Action Council, Inc.
Gregg Neighborhood House Association, Inc.
Harborlight Community Partners
Heading Home, Inc.
Hildebrand Family Self-Help Center
HomeStart, Inc.
HopeWell
Horizons for Homeless Children
Housing Families

Housing Navigator Massachusetts, Inc.
Hyde Square Task Force
InnerCity Weightlifting
Inquilinos Boricuas en Acción (IBA)
Jamaica Plain Neighborhood Development Corporation
Jewish Vocational Service, Inc.
Just A Start
Justice for Housing, Inc.
La Colaborativa
Lawrence CommunityWorks
LEO INC
Love Your Magic, Inc.
Lynn Housing Authority & Neighborhood Development (LHAND)
Massachusetts Advocates for Children
Massachusetts Afterschool Partnership (MAP)
Massachusetts Association of Community Development Corporations (MACDC)
Massachusetts Housing and Shelter Alliance
Massachusetts Immigrant & Refugee Advocacy Coalition (MIRA)
Massachusetts Taxpayers Foundation, Inc.
Metropolitan Boston Housing Partnership dba Metro Housing Boston
More than Words
Mothers for Justice and Equality, Inc.
Mujeres Unidas Avanzando

(MUA)
Mystic Valley YMCA
Neighborhood of Affordable Housing Inc. (NOAH)
NeighborWorks Housing Solutions
New American Association of Massachusetts, Inc.
North Shore Community Development Coalition
Nurtury Early Education
Old Colony YMCA
Pine Street Inn, Inc.
Project Hope Boston
Quincy Community Action Program, Inc. (QCAP)
Raw Art Works
Roca, Inc.
Root NS, Inc.
Roxbury Stone House
Soccer Without Borders
Sociedad Latina
South Boston Neighborhood House
South Coastal Counties Legal Services
South Shore Stars
Sportsmen’s Tennis & Enrichment Center
Strategies for Children
The Center for Teen Empowerment
The City School: Youth Justice and Power Union (YJPU)
The Haven Project, Inc.
The Loop Lab
The Midas Collaborative, Inc.

The Neighborhood Developers
Uncornered
United South End Settlements
Urban Edge Housing Corporation
UTEC Inc
Vietnamese American Initiative for Development (Viet-AID)
West End House Boys & Girls Club
YMCA of Greater Boston
YMCA of Metro North
YMCA of the North Shore
YMCAs of Massachusetts
Youth Enrichment Services
YouthBuild Boston
YWCA Malden- Center for Women & Families
YWCA Northeastern Massachusetts

STATEMENT OF FINANCIAL POSITION

	2025	2024
Assets		
Cash and cash equivalents	\$ 620,661	\$ 978,337
Campaign receivables, net	3,384,295	3,806,099
Grants receivable, net	1,845,949	2,456,372
Other current assets	84,722	48,898
Investments	21,184,361	24,821,385
Total current assets	27,119,988	32,111,091
Property and equipment, net	1,081,988	1,333,274
Investments	20,699,235	20,212,358
Investments in perpetual trusts	8,346,974	7,715,256
Right-of-use asset - operating leases	3,231,415	3,751,170
Other assets	444,598	648,205
Total assets	\$ 60,924,198	\$ 65,771,354
Liabilities		
Accounts payable and accrued expenses	\$ 2,932,604	\$ 3,845,588
Current portion of operating lease obligations	562,420	548,735
Program initiatives payable	1,196,471	1,328,308
Donor designations payable	1,161,357	1,776,010
Line of credit	2,000,000	999,498
Total current liabilities	7,852,852	8,498,139
Operating lease obligations, net of current portion	3,072,943	3,635,363
Total liabilities	10,925,795	12,133,502
Net Assets		
Without donor restrictions	23,725,693	28,324,328
With donor restrictions	26,272,710	25,313,524
Total net assets	49,998,403	53,637,852
Total liabilities and net assets	\$ 60,924,198	\$ 65,771,354

STATEMENT OF FINANCIAL POSITION

	2025			2024
	Without Donor Restrictions	With Donor Restrictions	Total	Total
Public support:				
Campaign contributions	\$ -	\$ 15,180,429	\$ 15,180,429	\$ 22,541,693
Grant revenue	21,010,233	883,957	21,894,190	20,614,870
In-kind revenue and other income	673,976	-	673,976	614,715
Gross total public support	21,684,209	16,064,386	37,748,595	43,771,278
Less:				
Provision for uncollectible pledges, net	-	(380,800)	(380,800)	(449,971)
Donor designations, net of service fees	-	(4,336,258)	(4,336,258)	(9,878,407)
Net total public support	21,684,209	11,347,328	33,031,537	33,442,900
Appropriated investment return	2,478,500	621,500	3,100,000	3,100,000
Additional appropriation as approved by board	4,808,968	-	4,808,968	6,115,000
Net assets released from restriction	11,686,742	(11,686,742)	-	-
Total public support	40,658,419	282,086	40,940,505	42,657,900
Distributions and expenses:				
Allocations and other distributions	9,516,006	-	9,516,006	10,064,859
Grant expenses	20,943,780	-	20,943,780	20,716,637
Total distributions	30,459,786	-	30,459,786	30,781,496
Functional expenses:				
Community services	5,795,758	-	5,795,758	7,077,251
Fundraising	4,810,176	-	4,810,176	5,862,856
Management and general	1,136,772	-	1,136,772	1,361,145
Total functional expenses	11,742,706	-	11,742,706	14,301,252
Total distributions and expenses	42,202,492	-	42,202,492	45,082,748
Distribution and expenses less than public support	(1,544,073)	282,086	(1,261,987)	(2,424,848)
Endowment, investment and other activities, net amounts appropriated for operations:				
Investment return	3,844,804	666,882	4,511,686	7,170,493
Appropriated investment return	(2,478,500)	(621,500)	(3,100,000)	(3,100,000)
Additional appropriation as approved by board	(4,808,968)	-	(4,808,968)	(6,115,000)
Bequests and charitable gift annuities	28,663	-	28,663	38,797
Distributions from funds held by others	359,439	-	359,439	224,466
Change in fair value of perpetual trusts	-	631,718	631,718	775,630
Total increase (decrease) from endowment, investment and other activities	(3,054,562)	677,100	(2,377,462)	(1,005,614)
Increase (decrease) in net assets	(4,598,635)	959,186	(3,639,449)	(3,430,462)
Net assets, beginning of year	28,324,328	25,313,524	53,637,852	57,068,314
Net assets, end of year	\$ 23,725,693	\$ 26,272,710	\$ 49,998,403	\$ 53,637,852

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Unlocking Opportunity.



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Massachusetts Bay

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