Supporting a network of resources stronger than any single organization.
2018
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*In 2019, we are pleased to welcome the following new board members:
Dr. Jim Hengerer, Rockland
Steve Kemple, Lincolnville

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Megan Williams, Rockland

ADMINISTRATIVE COORDINATOR
Kelly Carey, Brooks
**REVENUE**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$316,083</td>
</tr>
<tr>
<td>Community Investors Donations</td>
<td>$16,173</td>
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<tr>
<td>Grants</td>
<td>$11,250</td>
</tr>
<tr>
<td>In-Kind Contributions</td>
<td>$13,184</td>
</tr>
<tr>
<td>Event Income</td>
<td>$1,702</td>
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<tr>
<td>Net Investment and Securities income</td>
<td>$172,789</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$531,181</strong></td>
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**NET ASSETS**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Net Assets Beginning</td>
<td>$4,959,539</td>
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<tr>
<td>Net Assets Ending</td>
<td>$4,411,296</td>
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**EXPENSE**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Program</td>
<td>$591,561</td>
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<tr>
<td>Administration</td>
<td>$79,546</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$49,376</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$720,483</strong></td>
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</tbody>
</table>

*These figures reflect a simplified presentation. Please contact UMC with questions or for a review of the full audited financials.*

*Does not reflect:

- Net unrealized gain / (loss) on investments ($358,941)
- Budgeted Investment Draw $426,374*
COLLABORATION

Give a man a fish, you feed him for a day.
Teach him how to fish, you feed him for a lifetime.
- Chinese proverb

Working together to create something bigger than the sum of our parts is at the heart of everything we do at UMC. For 77 years, we've joined forces with donors to amplify the impact of their donations. We've collaborated with local agencies to ensure that they can continue to serve those in need here in Knox and Waldo Counties. We're even taking it a step further by codifying the vital role local nonprofits play in our mission. UMC's Nonprofit Advisory Council (NAC) now informs our decision-making to ensure we truly are applying our resources where they can do the most good.

In fulfilling its innovative organizational role, the NAC has helped us realize that these challenging times call on us to do more than just support agencies financially. UMC must step up to help them become stronger as well. That's why we recently debuted Learn With UMC, a series of free professional development workshops open to any Midcoast nonprofit organization. We're bringing in the best and brightest nonprofit and business experts from around the state to share their knowledge and best practices on everything from creating gift acceptance policies and deploying resources effectively to developing marketing plans and managing board development. To our great delight, the agency response has been overwhelmingly positive. There's even a waiting list to participate!

As I enter my final year as President, it's not lost on me just how far we've come and, at the same time, just how great the need is for UMC in our community. Collaboration has been, and always will be, at the heart of our success. It's our legacy. It's the way we run. It has been an honor for me to be a bit player along the way.

Onward!

John Viehman

Give a man a fish, you feed him for a day.
Teach him how to fish, you feed him for a lifetime.
- Chinese proverb
FOCUS ON CAPACITY: LEARN WITH UMC

The inaugural Learn With UMC workshop served 22 participants from across our two county area who learned from Abe Dugal & Sarah Ruef-Lindquist of Allen Insurance and Financial about Gift Acceptance, Investment and Spending policies which can help lay a strong foundation for financial stability (photos 1 & 2). UMC's Communication Committee is now offering an interactive two-part series on Nonprofit Marketing (photo 3). Representatives from UMC's Nonprofit Advisory Council provide input to help us design offerings with the most benefit to local agencies (photo 4).

Look for more free Learn With UMC workshops for nonprofits later this year!
Since its founding in 1942, United Midcoast Charities has relied on dedicated volunteers to help raise money and distribute funds to local nonprofit agencies.

In some cases, serving UMC has been a family affair! The recent retirement of Elinor Klivans from UMC’s board of directors prompts us to express how thankful we are for her family’s efforts on our behalf for close to 50 of our 77 years.

Elinor’s father-in-law, Howard Klivans, joined the board shortly after moving here in the 1970s. Howard’s son Jeff — Elinor’s husband — became a board member when Howard moved away about 20 years ago, and Elinor began serving on the board after Jeff’s passing in 2007. Since then, she has served on our nominating committee, executive director search committee and grants committee. And although she has left the board due to newly instituted term limits, Elinor will continue to serve on UMC’s grants committee, helping us review applications and guide the board in awarding grants each year.

A high level of commitment among our volunteers has built UMC into a regional organization energizing nonprofit agencies in Knox and Waldo counties through finance and guidance, supporting a network of resources stronger than any single organization.

*We’ve come a long way in 77 years, thanks to the efforts of people like Howard, Jeff, Elinor and many other caring neighbors who have served UMC. We couldn’t be more grateful.*
The first “Unsung Hero Award,” was given to Kathy Beck of Rockland in September at UMC's first-ever Grants & Dance Community Celebration. Kathy was honored for her long-time volunteer service to the Knox Clinic, Pen Bay Medical Center Gift Shop, Sussman House and AIO Food Pantry. The award was a cooperative effort between Courier Publications and United Midcoast Charities.

"Kathy's commitment to volunteer services is both commendable and inspirational. Since she retired and moved to Maine, she has served our community as a full-time volunteer- focusing her efforts on organizations that support the well-being of our community, especially those community members who are most vulnerable. Kathy does all of this volunteer work selflessly, neither seeking or expecting any external recognition of her efforts. She is modest, incredibly generous and dedicated, and her actions speak volumes."
"I have long believed that we all have a responsibility, philanthropically, to those in our community in greater need.

"When Judy and I moved to Rockland four years ago, we quickly discovered that there was no other organization as uniquely positioned as United Midcoast Charities to help address the needs of the nonprofits through grants in our area. UMC's grants support the operations of so many local organizations throughout the year.

"Judy and I have been able to donate to UMC using a qualified charitable distribution through my IRA, prior to my required minimum distribution. We hope that friends of UMC join us in supporting this important mission to help the many wonderful nonprofits in our community—either through their IRA or other means."
WHAT'S YOUR LEGACY?

What does your support of important causes say about you? Are you planning now for future ways to give and receive support?

Planning ahead allows you to tell your story the way you choose - and in some cases, provides real-time tax benefits. Here are a few ways that you can make a planned gift:

Stocks and securities - many people can increase their giving by donating long-term appreciated securities, including stock, bonds, and mutual funds directly to UMC.

Distributions from charitable trusts or annuities - a charitable trust or annuity provides life income for yourself and/or others. With all or a portion of your gift eventually directed to UMC, you could receive a charitable deduction.

Real estate or tangible personal property - illiquid assets can be a great gift, especially if you are looking to downsize.

Bequests - a fixed amount, specific asset or percentage of your estate may be set aside as a bequest in your will.

Life insurance - You can name a charity as a beneficiary of a life insurance policy or you can even transfer full ownership of said policy to the organization.

Distributions from retirement plans - In December 2015, Congress passed a law allowing you to give up to $100,000 to charity directly from your individual retirement account (IRA) when you are more than 70 1/2 years old without counting the distribution as taxable income. This type of gift is called a Qualified Charitable Distribution (QCD).

Megan is pleased to chat about your options or share UMC’s Gift Acceptance Policy. Please call 207-236-2299 for more information.
We are grateful for the support of the following individuals, businesses and foundations who donated between Jan. 1 and Dec. 31, 2018.

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Community Investors (CI) of Knox County launched in 2018 as a community collaborative comprised of a group of highly established nonprofit organizations in Knox County. The CI committee’s goal is to create ways for caring individuals to help people directly. United Midcoast Charities is the fiscal sponsor of Community Investors of Knox County.

Sometimes a simple solution like a car repair, work attire, or a down payment needed to secure an apartment is all it takes to help an individual or family improve their circumstances and their future. Community Investors provide the resources that make improved futures possible.

Community Investors Committee
- Area Interfaith Outreach
- Broadreach
- Knox County Community Health Coalition
- Knox County Homeless Coalition
- Mid-Coast Recovery Coalition
- New Hope for Women
- Penquis
- Sweetser
- United Midcoast Charities

In Year 1 2018 62 Investors Funded 45 Community Needs
We are grateful for the support of the following donors who helped fund individual needs in 2018

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Become a Community Investor!
As a Community Investor, you choose when and how you want to help. You might choose to donate toward a child’s bed, an infant’s stroller or a needed car repair to help get someone to work. Your donation of any size will go directly to fulfilling unmet needs of Knox County residents.

Sign up by emailing
knoxcommunityinvestors@unitedmidcoastcharities.org
to begin your journey as a Community Investor.
You have the power to make a difference!
Nearly 16% of Maine households — more than 200,000 people — experience food insecurity, unable to afford enough food throughout the year.

Average rent in Knox and Waldo counties is unaffordable to more than 50% of residents. The only homeless shelter in the area can shelter only 5-10% of their caseload.

When people are healthy and safe, they have a better chance of moving out of poverty and increasing their work and educational productivity.

Only two-thirds of Maine's workforce of 620,000 people earn a living wage. Financial security is in part dependent on education, job skills training, even transportation and access to childcare.

For a complete list of the organizations and projects donors like you helped to fund in the 2018 UMC grant cycle, please visit:

UnitedMidcoastCharities.org/our-grantees