



Save the Date

MAINE COMMUNITY FOUNDATION ANNUAL SUMMIT

MAINE GROWN: BUILDING A FUTURE ON BIG IDEAS

All entrepreneurs and innovators in
Maine have the opportunity to bring
their big ideas to life.

WEDNESDAY, NOVEMBER 13,
2:30 - 8:00 P.M.

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Oysters from Ferda Farms in Brunswick. Photos Jill Brady



MAINE COMMUNITY FOUNDATION
REPORT TO THE COMMUNITY 2018-2019

FROM THE CHAIRS AND PRESIDENT

The Power of Many Defines the Maine Community Foundation

The Maine Community Foundation (MaineCF) includes the combined passion, resources, time, talent, and hard work of literally thousands of people. They include donors, staff, board, county advisors, grantees, as well as many other partners, all working together to improve the lives of people in communities throughout Maine.

This annual report highlights some of our work and its impact on the lives of Maine people. MaineCF's work spans generations — from early childhood to young adults to older Mainers. It also spans issue areas, including aging in place, racial equity, the environment, food security, and entrepreneurship and innovation.

MaineCF is committed to ensuring Maine is a welcoming place, where all people feel safe and accepted, are treated with respect and dignity, and have equitable access to opportunities. With support from the foundation's Community Building Grant Program, the Capital Area New Mainers Project in Augusta is helping Maine be more welcoming to immigrants and refugees as it provides resources such as housing, family mentoring, and after-school tutoring (page 16).

MaineCF is committed to help ensure everyone receives a healthy start and gains the education and skills necessary to maximize their potential in the workplace and in life. This report provides an update on findings from our Early Childhood Community Grants program (page 14) and highlights our new Adult Learner Scholarship Fund, which assists adult learners to complete degree or certificate programs (page 23). MaineCF donor and WEX Chairman Mike Dubyak reflects on the crucial role education plays in building a strong economy (page 7).

MaineCF is committed to supporting entrepreneurs and innovators: We launched the Downeast Innovation Network with more than 30 partners, awarded grants to projects that will help entrepreneurs, and produced a report that examines how networks can benefit small businesses and start-ups in rural areas.

All our work involves partners, including donors. A sampling of new funds (page 22) and the impressive numbers in new gifts received and grants and scholarships awarded last year (page 20) speak to their passion for Maine. This spring donors funded more than \$500,000 in grants through our 2019 Community Building Grant Program (page 18). And the legacy of one forward-looking philanthropist, King Cummings, continues to help us strengthen networks and nonprofits in rural Maine (page 12).

Yes, the power of many defines the Maine Community Foundation. Thanks for being part of the foundation and for your contribution to improve the quality of life for all people in Maine.

G. Steven Rowe
President & CEO

Karen W. Stanley
Chair, Board of Directors

D. Gregg Collins
Vice-Chair, Board of Directors

Steve Rowe, Karen Stanley, and Gregg Collins visit the Bangor Arts Exchange. A MaineCF Community Building grant last year helped support the Bangor Symphony Orchestra's first season of programming at the new downtown venue. Photo Ashley L. Conti





GROWING BIG IDEAS

MaineCF research, advocacy, and grants support Maine's entrepreneurial spirit

Maine has long flourished with hard work, practicality, and imagination – from Leonard Norcross of Dixfield, who in 1834 patented the first practical sealed diving suit ... to Chester Greenwood of Farmington who designed ear muffs at 15 and built a factory that by 1936 produced 400,000 pairs per year ... to Charles Forster of Strong, who produced 95% of toothpicks made in America — more than 75 billion a year.

Many decades later, Maine's entrepreneurs and innovators are still making their mark:

- In 2018, Maine led the nation for first-year survival rate of new start-ups at 88%
- From 2007 to 2018, Maine ranked first in the U.S. for both revenue and job growth among women-owned businesses.

“We have such a long history of people working two or three jobs, running small businesses at roadsides ... ideas abound,” says Senior Program Officer Maggie Drummond-Bahl, who leads MaineCF’s strategic effort to help entrepreneurs and innovators bring their big ideas to life. “Most importantly,” she adds, “we have the Maine ‘brand’ that people across the world associate with quality, ingenuity, and a pristine natural environment.”

When MaineCF’s staff held community conversations across the state, they heard time and again how start-ups are invigorating communities and more young people are moving here to take the helm from retiring business owners. We considered ways we could help build on Maine’s rich traditions to support a new, innovative future.

Maine is a natural magnet for new businesses with its abundant natural resources in traditional industries, world-class institutions, and critical state supports such as a strong seed capital tax credit. But for all those advantages, start-ups still face challenges: ready access to collaborators, limited access to capital, lagging broadband connectivity, and equity for entrepreneurs of color, women, and rural residents. MaineCF is working toward addressing those barriers with partners that include the Maine Technology Institute, the National Digital Equity Alliance, the University of Maine, the Broadband Coalition, Coastal Enterprises, Inc., the Maine Accelerates Growth network, UpStart, Startup Maine, and many more .

We hope you’ll join us this November in Bangor when MaineCF hosts a statewide summit focused on entrepreneurs and innovators (see back page).

Christine Soto at the Union River Center for Innovation in Ellsworth. Photo Ashley L. Conti

Since 2018, MaineCF has:

- Launched the Downeast Innovation Network with more than 30 partners and awarded grants to nine projects that will help budding entrepreneurs – from pitch competitions to apprenticeships and support for community work spaces. We will award a second round of grants this fall and are exploring the possibility of more regional or community-based pilot programs.
- Launched a connectivity initiative with a new community broadband grant program that awarded \$130,000 to 11 projects, with more grants coming in October. In addition to the grant program, the initiative includes support for public policy and advocacy work, a pilot project to help several communities participate in a national feasibility study, and multi-year support for the statewide digital literacy program (see story, page 10).
- Produced a report that explores rural entrepreneurial networks and will launch research into best practices for coworking, makerspaces, incubators, and accelerators in rural communities (see story, page 8).
- Sponsored the Startup Maine conference in June, training for women investors, and other events.

THE BIOTECH ENTREPRENEUR

A Multi-State Search Leads to Ellsworth

Behind the walls of the modest brick-front building in a 200-square-foot lab, Christine Soto is looking for answers. Armed with two mice and two decades of research experience, her work could someday help doctors diagnose the Lassa virus that kills about 5,000 people each year.

Soto’s company, Monoclonals Inc., is based in the Union River Center for Innovation, a business incubator and coworking space in Ellsworth that opened in 2016. Last year, the center received support from MaineCF through our first round of Downeast Innovation Fund grants.

Soto found her way to Maine after she launched a business that would produce monoclonal antibodies used to develop rapid test kits and deliver targeted treatments for infectious diseases and cancer.

“
You have to be a little creative and bootstrap to get to where you need to be.

”
Christine Soto, biotech entrepreneur

Why Maine? Soto searched nearly a year but couldn’t find affordable lab space near her home in Pennsylvania.

“At that point I had to get bold and said, ‘Wherever I have to go is where I go,’” she recalls. A Google search brought her to Ellsworth in 2017 and a zoning officer pointed her to the Ellsworth incubator, where she found a community who understood her entrepreneurial spirit.

Continued on next page

STARTING UP AND LOOKING BACK



THE COLLEGE STUDENTS

Oyster Farming Propels Friends' Education Plans

Three Brunswick teens who forged a sports bond in secondary school and made summer money digging clams have moved on to college, pitch competitions, and an oyster business that's expanding with youthful innovation and energy.

Ferda Farms — as in Fer Da Sea — is the brainchild of college sophomores Max Burtis, Max Friedman, and Sam Dorval. Max's dad, Chris Burtis, had dreamed of starting an oyster farm and supplied his 2013 blueprints to help the trio create their business on the New Meadows River. Today he's their director of operations.

Continued from page 5

"They knew exactly what I was talking about when I said that I wanted to make these molecules in mice," says Soto. "It was really nice to have that support." That relationship has helped her secure two grants for research and purchase necessary and expensive equipment that would have taken another year to acquire on her own.

Looking forward, this biotech entrepreneur — who still supports herself with a part-time job — hopes she and

"Coming into oysters, we didn't have much of a clue on what to do," admits Dorval; their knowledge was limited to how tides work and tying a few knots. But they learned fast, tapping their former football coach — who co-owns an oyster farm — and the University of Maine Sea Grant for guidance. "Without the generosity of the oyster community in Maine, we wouldn't have made it this far," says Dorval.

They started small last year with 50,000 oysters, and in coming weeks will have 325,000. With growth came cash demands, so Max Burtis entered several pitch competitions hoping to raise funds or snag grants. Earlier this year he won the \$10,000 UMaine Business Challenge and was runner-up in the Greenlight Maine start-up competition.

All three are tailoring their college studies toward Ferda Farms' future. Friedman is studying aquaculture at the University of Rhode Island with a minor in business that will help inform business supply chain tactics. Max Burtis, a mechanical engineering major at the University of Maine, is reinventing their oyster tumbler with a laser counter and solar panels — they hope to become the first all-solar, 100% sustainable oyster farm in Maine. Dorval, a UMaine marketing major, is using his skills to reach consumers and expand their market throughout New England to New York.

"As a waterfront community, the oceans are what we were born and raised on. The resources they provide are monumental, and growing oysters has so many environmental effects to revitalize our oceans," says Dorval. "We felt like this was the perfect way to give back and replenish what helped us so much as kids."

Max Friedman, Sam Dorval, and Max Burtis — friends since middle school — founded Ferda Farms. Photo Jill Brady

her colleagues can expand lab space at the Union River Center for Innovation for more researchers who share her determination.

"When you're so firm and so passionate about what you do, I don't think you'll find one person who would say no," Soto says. "And I still haven't since I've been here in Maine."



THE SUCCESS STORY

Vision and Persistence Sustain a New Business Model

Michael Dubyak is chairman of WEX, one of Maine's biggest business success stories with 2018 revenue of \$1.49 billion and 4,700 employees worldwide — about 1,500 of whom work in Maine. He reflects on his entrepreneurial career and work to expand education. Dubyak and his wife Denise have generously supported MaineCF's early childhood community initiative. See story, page 15.

How did you get your start in Maine?

When I started out in business, I was hungry to learn and grow professionally. But after a few years it became clear that I wanted to be creative and innovative in pursuing career choices. I developed three opportunities to pursue a more entrepreneurial path and chose the most innovative and cutting-edge option: Wright Express (today WEX, Inc.).

Wright Express was in a different place when you joined the company in 1985 and it spent \$23 million before it turned its first profit in 1993. What sustained you?

Most new companies plowing new territory find many challenges to overcome. We went through eight years of losing money and reset the business model, pivoting from the original vision. This new direction was actually more exciting and energized me to find the key to unlock a tremendously game-changing market.

Any entrepreneur must believe in a vision for their own motivation and find others who get caught up in that relentless pursuit. Without persistence most entrepreneurs will fail, because the roadblocks are many and daunting.

This may mean 70- to 80-hour work weeks for years, which provides personal challenges. You can't and shouldn't maintain this level of time commitment for too long or you will lose your footing in your personal life.

Why is Maine a good place for entrepreneurial businesses?

Maine people are not afraid to work hard, but more importantly they have depth of character. That makes it easier to bond together and push through the challenges with people you trust who aren't afraid to put in the time to achieve the vision.

You were Educate Maine's first chair and are co-founder and co-chair of FocusMaine, which has a 10-year plan to create 20,000 new jobs in agriculture, aquaculture, and biopharmaceuticals. What does Maine need to grow its economy?

In my work to help launch Project>Login (a resource for the computing and IT field), I realized that the entire educational pipeline must be strong, from early childhood to higher education. Fortifying this pipeline is fundamental to Maine's success. Back in the 1980s the K-12 student population was approximately 275,000; today it is about 175,000. Our success will help keep young people here as they raise families and the K-12 population should grow and hopefully reverse the declining student population.

Tell us about the new Michael E. Dubyak Center for Digital Science & Innovation at the University of Southern Maine that you supported with a \$1 million gift.

This unique program will bring high school students to the center, and Project>Login will help formulate programs. WEX will have a seat at the table to help jumpstart this experiential learning that could be valuable to other companies in Maine. The program also will have a role in all career paths at USM, which will require digital learning in their curricula.

Mike Dubyak hopes business leaders will contribute their expertise and funding to education and economic initiatives that will benefit Maine people — and their businesses. Courtesy photo



TAPPING THE LOCAL NETWORK

Neighbors in one small town provide loans that help businesses thrive

Neighbors helping neighbors has long been a way of life in rural Maine, but the residents of one small town have taken that notion a step further to help boost the local economy.

In Bowdoinham, Neighbors Investing In Neighbors provides a way for community members to offer low-interest, short-term loans to local farmers and other businesses. The Bowdoinham Community Development Initiative (BCDI) program has facilitated \$100,000 in loans since 2012 for a wide range of needs — from a saw for a wood products business to greenhouses for a local farm.

“The idea for Neighbors Investing In Neighbors emerged when discussing the real needs of some of the young people in town, as well as the need to bring back a ‘credit union of the old school,’” says Ingrid Leschefske, BCDI program manager. The first loan in this town of about 3,000 helped a small farm expand with the purchase of a used tractor.

Creating local solutions and connecting like-minded people are key as Maine cultivates a wide array of entrepreneurs and supports their successes, according to MaineCF’s

2018 report about the development of rural entrepreneur networks. But the work of those connectors is sometimes challenging because it’s difficult to locate local entrepreneurs, explains its author, Carole Martin. “After all, many entrepreneurs are working in their door yards,” one Maine supporter of entrepreneurs told Martin. “They are hidden in plain view, working from home in a repurposed spare room, barn, workshop — in some cases, in their yards. Knowing the community is key to finding and connecting with these people.”

Apple Creek Farm has been able to expand its business as the recipient of several loans through Neighbors Investing In Neighbors. Local investor Andy Cutko visited the farm for the first time to hear from farmers Abby Sadauckas and Jake Galle how this support has impacted them. From left, Ingrid Leschefske of BCDI, Jake Galle, Andy Cutko, and Abby Sadauckas. Photo Thalassa Raasch

“If rural entrepreneurs are less isolated and have simple, reliable methods for connecting to like-minded peers with similar entrepreneurial aspirations, they are more likely to succeed professionally and generally have richer lives,” Martin reports.

That’s no surprise at Apple Creek Farm in Bowdoinham, which has benefited several times from Neighbors Investing In Neighbors. Loans through the program have helped Abby Sadauckas and Jake Galle build crucial fencing and expand their operations. They now raise cows, sheep, goats, turkeys, and chickens that produce hundreds of eggs a day.

Last year, MaineCF’s Community Building Grant Program awarded BCDI a grant to help it create more interest in the program with expanded social media, a community conversation with farmers, and an advertisement in the town newsletter that generated another loan partner. Projects on the horizon include loans to help launch a traditional Japanese mushroom farm and purchase a four-oared boat of Scottish design for a Bowdoinham rowing initiative.

The program’s ripple effects extend beyond financing: Leschefske saw veteran farmers at the community conversation advising newer farmers and says existing businesses are supporting start-ups with advice, recommendations, and networking.

BCDI Board Chair Kathy Montejo says helping small businesses become stable benefits the community as a whole. “The loan recipients tend to have a strong sense of ‘paying it forward,’ knowing that their neighbors invested in them,” she explains. “They return the support by offering in-kind contributions to our local school, food pantry, community center, farmer’s market, and more.”

“Networks thrive when connecting people to one another becomes everybody’s work,” Martin points out. In Bowdoinham, that’s just what neighbors do.

MaineCF’s report, “Cultivating Rural Entrepreneur Network Development in Maine,” is available at www.mainecef.org.



CONNECTIVITY COUNTS

MAINECF WORKS WITH PARTNERS ACROSS COUNTIES TO BRIDGE A BROADBAND GAP

How well are you connected?

In a small state like Maine, odds are you won't go far before you see a familiar face. But connectivity — our ability to reach the world through high-speed internet — still lags behind the rest of the country. About 30% of Mainers subscribe to basic broadband service compared to 53% nationally, and 11% subscribe to high-speed broadband, compared to 44% nationally.*

MaineCF is helping to bridge the broadband gap through collaboration with partners, public policy advocacy, and our new Community Broadband Grant Program. Funding to



nonprofit Our Katahdin will provide staff support for a new broadband utility that will serve Millinocket, East Millinocket, and Medway. Biddeford is working on a broadband plan that will serve a specific low-income neighborhood. In Franklin County, 22 towns are developing a countywide plan to serve some of the most rural places in the state.

Connectivity emerged as an important issue during MaineCF's community conversations across the state in 2016. "What started as a conversation about how entrepreneurs need high-speed internet access to reach

customers, markets, and other resources to grow and be successful turned into the realization that it's a quality of life issue for everyone in our communities," says Maggie Drummond-Bahl, senior program officer who oversees MaineCF's broadband initiative.

Digital inclusion benefits older people who want to access services such as telemedicine, work remotely, or connect socially online. It helps students who need access to educational resources and online services. And it bolsters communities that want to attract remote workers to support their schools and businesses and stem outward migration.

But Maine needs much more than infrastructure to compete on the global stage. The Maine Digital Inclusion Initiative, the first statewide program in the nation, is providing free digital literacy classes with a focus on workplace development and aging in place. It aims to educate 30,000 people by 2021 through classes taught by AmeriCorps digital literacy instructors. MaineCF is supporting the three-year effort with grants that total \$150,000.

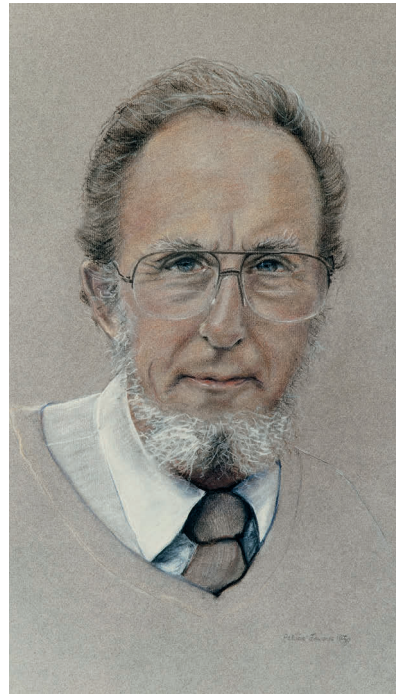
Susan Corbett, program manager of the initiative, says most adults over 40 have learned technology on a need-to-know basis. Building on those skills can open doors to more education or better jobs.

For older adults, the new technology skills can be life changing: "If you can keep people in their homes longer and safer, and provide a way for family and caregivers to connect to them" says Corbett, "maybe they will be able to stay in a place they love for a longer period of time."

Corbett says the fear factor in digital literacy classes is put to rest quickly when students realize they're in the same place as everyone else. And when they all reach the "I didn't know I could do this stage," she says, "that's where the reward comes in: 'I didn't know I could and now I can.'"

**Measures of Growth 2019/Maine Economic Growth Council*

Deb Parker, left page, bottom, an AmeriCorps volunteer, explains how cloud-based software works during a Maine Digital Inclusion Initiative introduction to computers class at the Old Town library. The initiative provides free digital literacy classes like this one with support from MaineCF. Photos Ashley L. Conti



HONORING KING CUMMINGS' LEGACY

When King Cummings of Stratton died in 1989, he established, via a will, a fund at the Maine Community Foundation in his and his wife Jean's name to mostly benefit the rural areas of Maine that they knew and loved. Thirty years and \$7.3 million in charitable giving later, the fund will be closed, but it will continue to make a difference in rural Maine.

King Cummings was president of the Guilford Woolen Mills and played a key role in early years of the Maine Community Foundation as its first board chair and one of its largest donors. In addition to the H. King and Jean Cummings Charitable Fund, he established three permanent endowments to support the Maine Community Foundation and its work — a major investment in the institution.

As his daughter Lee Cummings notes, her father believed in Maine and the community foundation. "At one point there was talk about moving Guilford Woolen Mills south, but Dad kept the mill in Maine because he thought the people of Maine were loyal, demonstrated a strong work ethic, and took pride in their work." He entrusted the funds to Maine Community Foundation, she explains, "because he believed in its ability to improve the quality of life for all Maine people."

Two years ago, the current fund advisors, Lee Cummings; King's nephew, Warren Cook; Cooper Friend, a family friend; and Dr. Mike Lambke, a doctor from Skowhegan, decided to close out the fund, allowed by a provision in King Cummings' will. "We found that finding advisors who knew our focus and priorities, had some connection to King or the family, and would commit the time needed was not easy," Cook explains.

They looked to place endowment funds with organizations that would continue the work without their direction. They set up or added to the endowments of three organizations dear to King Cummings: Carrabassett Valley Academy, Skowhegan School of Painting and Sculpture, and South Solon Meeting House. They established an endowment to benefit the towns of Skowhegan, East Madison, and Solon, and another to support King's Kids, a program that helps make skiing affordable in Franklin and Somerset counties. Additional grants went to the Maine Ski Museum to honor King's long connection to skiing in the state.

The advisors also created a donor-advised fund to support Maine Network Partners, an organization dedicated to building stronger, more effective networks across Maine, and a new unrestricted fund to be used at the foundation's

discretion. "The Cummings family of funds has played a major role in our growth and impact as a foundation," says MaineCF President and CEO Steve Rowe. "Unrestricted assets allow us the flexibility to address critical issues in Maine, now and in the future."

King Cummings believed in on-the-ground grantmaking in rural Maine. In his will he left \$1 million to establish the Western Mountains Fund at MaineCF to support nonprofits in Franklin and Somerset counties. Over the years the Cummings committee added to that fund as well as the Washington, Piscataquis, and Penobscot county funds, all of which now have more than \$1 million in assets.



"We believe that the donor's intent has been and will continue to be met," says Cook, "and that the payout and placement strategy will ensure continuity, honoring King's legacy." The Cummings Fund dollars and where they have been invested is significant, Cook notes, "but even more significant is that King helped establish the Maine Community Foundation to implement his vision and enable many others to do the same."

Downtown Skowhegan's Run of River Whitewater Recreation Area project received grants totaling \$35,000 from the H. King and Jean Cummings Charitable Fund. The recreation area will include a whitewater park for paddling, tubing, bodyboarding, and other activities, as well as around 50 miles of trails on 300 acres, open year-round. Digital rendering by McLaughlin Whitewater Design Group

H. King Cummings, pastel portrait by Patricia Lawrence Ritzo. Photo Ken Woisard

Lee Cummings, King Cummings's daughter, at Maine Audubon's Gilsland Farm in Falmouth. Photo Thalassa Raasch



Borestone Field Trips

The Cummings family has a longtime connection to Borestone Mountain and Onawa Lake. They have had a camp there for many years and Lee Cummings remembers her father landing his sea plane on the calm waters.

With memories of this special retreat, Lee directed the H. King and Jean Cummings Charitable Fund in March 2019 to award funds to support Borestone Mountain field trips for Piscataquis County students. The committee awarded \$7,500 grants to RSU #68 (Monson, Dover-Foxcroft, Sebec, Bowerbank, Charleston), with focus on sixth-grade students, and SAD #4 (Guilford, Sangerville, Abbot, Parkman, Cambridge, Wellington), with focus on ninth-grade students. The grants will support an annual Borestone field trip budget of \$1,500 for five years. The schools have indicated they should be able to raise the necessary funds over the five-year period to support these experiences long term.

Former Piscataquis County Committee advisor Alan Bray has painted Borestone Mountain on a number of occasions. Alan Bray, Borestone Mountain from Onawa, casein on panel, 1993, 24 by 30 inches



The Week of the Young Child Festival is part of an annual national effort to focus public attention on the development of young families and needs of their families. Portland's celebration includes a parade and the School Readiness Festival. Photo Molly Haley, courtesy Starting Strong

COMMUNITIES COME TOGETHER FOR YOUNG CHILDREN

Portland offers a wealth of resources to residents, but a community network's analysis has revealed a surprising situation: Seven areas in the city are “child care deserts” where the number of children far exceeds available child care slots.

“There were other revelations in the data,” says Portland's Starting Strong director Katie Soucy, but the level of disparity of quality early care options was unexpected. Moving forward, Starting Strong plans to explore ways to expand and improve child care options in two targeted Portland neighborhoods.

Starting Strong is one of six community organizations awarded a MaineCF Early Childhood Community Grant last year to gather data about their 0-5 population, map community resources, identify barriers, and develop local solutions. The foundation launched the program as part of its strategic goal vision: that all Maine children receive a healthy start and arrive at kindergarten developmentally prepared to succeed in school and life.

“The grants helped to create local cross-sector networks of people who were willing to roll up their sleeves and look deeply at the issues families with young children face in their communities,” says Stephanie Eglinton, MaineCF senior program officer. In Portland, network members are breaking through institutional silos within organizations that work with children ages birth to three. “We have the health care sector talking about improving access to quality early learning environments,” says Cassie Grantham, director of Child Health Programs at MaineHealth. “We are making the connections between these care and education needs and the social determinants of health.”

The other five community groups shared these insights from their studies:

- **Healthy Peninsula's** network surveyed young families in the nine towns of the **Blue Hill peninsula and Stonington/Deer Isle** and found high rates of depression and feelings of isolation among parents. Strategies under consideration include creating peer-to-peer networks, play groups, and a family resource hub.
- **While United Way of Eastern Maine** and local partners were aware of high poverty levels in **Piscataquis County**, they were surprised to find families aren't using available services such as SNAP (food stamps) as much as they could. Now they're conducting a survey to better understand the impact of stigma and shame that can be associated with living in poverty.
- **The Biddeford Ready!** network, under the aegis of **United Way of York County**, learned that a recent economic resurgence has put such pressure on affordable housing that the city is experiencing high eviction rates, high levels of transience for students in the school system, and strains on families with children. The network has shared its community profile with city officials who are using it in their planning.
- **Going Places-Presque Isle**, coordinated by **Aroostook County Action Program**, inspired the community to create an in-town bus loop that will help families who need transportation to work, child care, and services. Northern Maine Community College is developing a bus driver academy to address a driver shortage.
- Recognizing that native populations are underrepresented in public data sets, **Wabanaki Health and Wellness** conducted interviews to assess early childhood resources in Maine's five Wabanaki communities. One finding: less cultural programming is available for young children and families compared to programs for teens.

What's next? The six communities will submit proposals to MaineCF for grants that would help them address issues identified in their research. To find out more about the Early Childhood Community Grant Program, contact Senior Program Officer Stephanie Eglinton at seglinton@mainecf.org.



WARM WELCOME

A NEW NONPROFIT BUILDS COMMUNITY RELATIONSHIPS AS IT PROVIDES STEPPING STONES TO IMMIGRANTS

When a family of 12 from Syria arrived in Augusta in 2017, they moved into a two-bedroom walk-up apartment in the Sand Hill section of the city, a neighborhood that once served as home to French-Canadian millworkers. Glad to have a roof over their heads, the family settled in with help from the Capital Area New Mainers Project, or CANMP, a new organization with a simple mission: to welcome immigrants, mostly from the Middle East, to central Maine.

But two bedrooms for 12 people was nearly intolerable, said Chris Myers Asch, co-founder of CANMP, with

nearly every inch of the floor covered with mattresses, little privacy, and no place to do homework. The situation inspired the creation of CANMP’s Better Housing Program: the organization identifies decent housing, works with landlords to offer below-rate rents, and serves as a co-signer on the lease. They now have five properties and hope to add more.

Four Syrian families and one Afghan family now live in CANMP houses. Stopping by to meet one of them in May during Ramadan, visitors are greeted warmly and offered coffee and sweet cake even though everyone in the household is fasting. Interpretation is managed by a son,

Mohammad Aljendi, a senior at Cony High School. He describes the journey of his family from Damascus three years ago as they fled violence, stopping in Turkey before they finally found their way to Maine.

The family is thankful to CANMP for finding them a new home and community, which they describe as being closer-knit than their original resettlement community in Phoenix, Arizona. CANMP has been with them, says Aljendi, “in sadness and happiness.” In March, after the mass shooting of Muslims in two mosques in New Zealand, they held a peace and solidarity rally in Mill Park by the Kennebec River. A couple of hundred people came out in the bitter cold and gathered in the little pavilion. “That week was scary for all Muslims,” Asch says.

CANMP’s main mission is, in Asch’s words, to “create a thriving, integrated community,” which they do in three ways: connecting immigrants and longtime Americans, meeting immigrant needs, and educating the broader community. They provide volunteer Family Mentor Teams, host a Women’s Talk and Tea group, and help with after-school tutoring and kids’ activities. He underscores the importance of being nimble, which allows the organization to seize opportunities.

One recent example: inspired by CANMP’s work, a local real estate agent proposed starting a scholarship program to benefit immigrants. She had moved to Augusta as a refugee from Vietnam in the 1970s, attended Cony High School, and started her own business. Thanks to her generosity, CANMP will award its first two \$1,000 scholarships this spring.

CANMP volunteers join immigrants in the annual Old Halloween Day parade, a major community event in mid-July that draws around 10,000 people. This year, CANMP is sponsoring an international children’s festival as part of the celebration, with support from Islamic Relief USA and students from the International Club at Cony High School. In 2018, CANMP received a MaineCF Community Building Grant to develop organizational capacity, raise visibility, and educate the community by training volunteers, offering community educational programs, and hosting cultural events. Photo Chris Myers Asch, courtesy CANMP

One of CANMP’s key roles is educating the broader community about immigrants. To that end, Asch makes the circuit, from the University of Maine at Augusta’s Senior College to Diversity Day at Wiscasset High School. CANMP has many partners, including the faith community (Asch’s wife, Erica, is the rabbi at Temple Beth El), city officials, and the YMCA. Asch trades ideas with similar nonprofits around the state. He is excited about a web platform, *iEnglish*, that the Greater Portland Immigrant Welcome Center uses. This interactive program offers customized learning; if you want to work in health care, for example, you can take a health care English course.

Much of CANMP’s work involves building relationships and strengthening the abilities of individuals to be better allies in the community. They recently hired Zoe Sahloul, president and founder of the New England Arab American Organization in Portland, to come to Augusta once a week to work as community liaison and cultural broker. “If you’re talking about helping people through trauma and mental health issues or connecting them to people and institutions,” Asch says, Sahloul’s visits with families are “hugely important.”

Seated in the living room of his home in Augusta, Mohammad Aljendi, the Cony student, talks about the success he and fellow Syrian refugees have had on the school’s wrestling team — they were even featured in a newspaper article last year. He also worries about his next move: College? Work? His doubts and dreams are the same as many of his classmates in his new home.



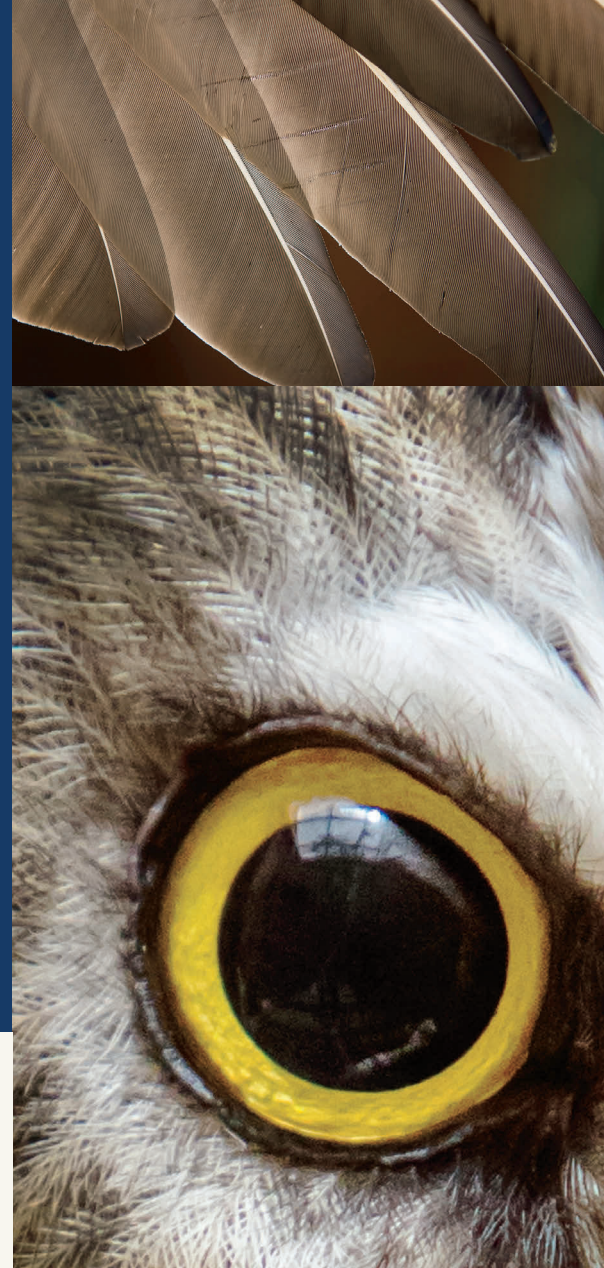
CLOSE TO THEIR HEARTS

DONORS INVEST IN PROGRAMS THAT REFLECT THEIR PASSIONS

“ Having a donor-advised fund with the Maine Community Foundation and participating in the Community Building Grant Program in particular has provided an invaluable opportunity to learn about and support worthy projects throughout the state in partnership with other donors – all while leveraging the foundation’s expert staff and terrific resources. It has been a great investment. ”

Bill Alford

Photographers can discover the close-up beauty of birds when they visit the Center for Wildlife, from the feathers of a turkey vulture to the eye of an owl. At left, Sarah Bunker Kern with Violet, a 3 1/2-year-old turkey vulture. Photos Jill Brady



When a \$5,000 check arrived unexpectedly at the Center for Wildlife, “it absolutely blew us away,” said Sarah Kern. “Where did that come from?” The Cape Neddick wildlife medical facility, like others across the country, is accustomed to landing last on philanthropy’s priority list.

With that grant award came Nature As My Muse, a program that has opened eyes — young and old — to the up-close wonders of animals. It arrived thanks to MaineCF’s effort to pair donors with nonprofit projects and organizations that mirror their interests.

Kern, leader of education and outreach at the center, launched the pilot program that brings permanently disabled wild animal ambassadors into classrooms as

“muses” for young artists. In the process, students also learn how nature has inspired us — from prickly burrs that led to Velcro in the 1940s to Japan’s aerodynamic bullet trains modeled after the long-beaked kingfisher in the late 1990s.

Many MaineCF donors with donor-advised funds enjoy reviewing proposals, such as Kern’s, from applications to the community foundation’s Community Building Grant Program. The community foundation’s largest grant program invests in local projects and organizations that work to build strong communities.

“One of the first questions I ask donors when they establish a donor-advised fund is if they are interested in learning about great projects within their areas of

interest,” says Laura Young, vice president for philanthropy. “Many donors appreciate this service and say it’s fun to hear about new ideas,” Young says. “One donor was surprised to learn about something that was going on in her own town and she was happy to support it anonymously through her fund.”

With MaineCF donor support, Nature As My Muse continues in both Maine and New Hampshire, with more school classes, adult paint nights, drawing and photography workshops, and visits to nursing homes. Kern marvels at the work visitors and students share after access to animals, from photographs of Violet the vulture’s iridescent feathers to a book inspired by Ophelia the opossum.

“Everyone sees the world through different lenses,” she says. “To have other peoples’ views is just magical.”

HOW CAN YOU AWARD GRANTS?
MaineCF administers more than 375 donor-advised funds that make up nearly 40% of the community foundation’s assets. The funds are an economical and flexible vehicle for individual or family philanthropy. They are an attractive alternative to private foundations and allow donors to recommend grants to qualified nonprofits in their areas of interest – in Maine or anywhere in the country. A minimum \$25,000 tax-deductible donation is required to establish a donor-advised fund.

2018 Financials

BY THE NUMBERS

\$43 Million

TOTAL GIFTS

\$44.5 Million

TOTAL GRANTS
AND SCHOLARSHIPS

\$2.7 Million

SCHOLARSHIP AWARDS

\$522.8 Million

TOTAL ASSETS
As of 12/31/18

-2.4%

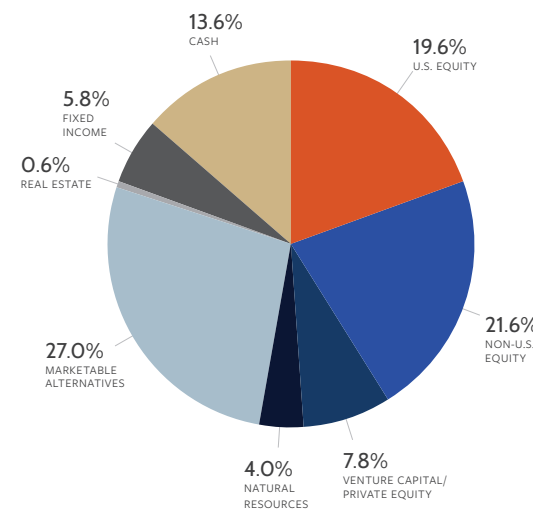
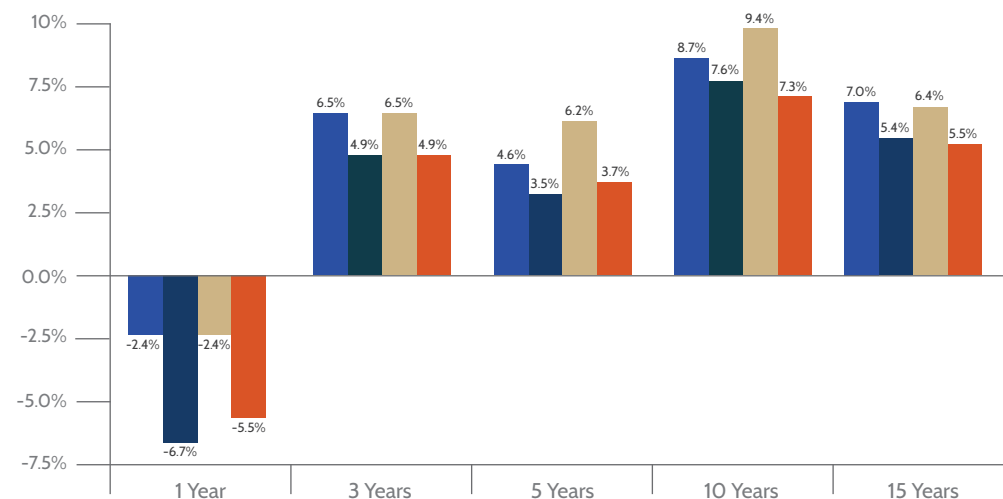
INVESTMENT PERFORMANCE

A DIVERSIFIED PORTFOLIO

The goal of the Maine Community Foundation's investment program is to preserve and enhance the real value of assets over time. To accomplish this goal, the community foundation pursues diversified asset allocations and utilizes more than 40 different investment managers who employ a broad array of strategies and span the globe. Additional financial and investment information is available at www.mainecef.org.

INVESTMENT PERFORMANCE

Effective stewardship of philanthropic assets is the key to building permanent charitable funds that can help strengthen Maine communities. The Maine Community Foundation has maintained a sound record of risk-adjusted returns that has, on an annual basis, placed our investment performance in the top quartile of more than 450 endowments and foundations monitored by Cambridge Associates. MaineCF returns for all periods outperformed the average for community foundations as reported by Council on Foundations.



*From 01/01/04 to 09/30/05, the benchmark was 55% Wilshire 5000 Total Market Index; 30% Barclays Capital Aggregate Bond Index; and 15% MSCI All Country World ex U.S. Index (net). From 10/1/2005 to 6/30/2012, the benchmark was 35% Wilshire 5000 Total Market Index; 15% MSCI World ex U.S. Index; 5% MSCI Emerging Markets Index (net); 5% Wilshire U.S. REIT Index; 5% Natural Resources Blend (50% Goldman Sachs Commodity Index, 50% MSCI World Natural Resources Index); 20% HRFI (Hedge Fund Research Inc.) Fund of Fund Composite Index; and 15% Barclays Capital Government Bond Index. From 7/01/2012 to 12/31/2016, the benchmark is 35% S&P Total Market Index; 20% MSCI All Country World ex U.S. Index (net); 5% Wilshire U.S. REIT Index; 5% Natural Resources Blend (50% Goldman Sachs Commodity Index, 50% MSCI World Natural Resources Index); 20% HRFI (Hedge Fund Research Inc.) Fund of Fund Composite Index; and 15% Barclays Capital Government Bond Index. Starting 1/1/2017 the benchmark consisted of 55% MSCI ACWI, 5% Wilshire U.S. REIT Index; 5% Natural Resources Blend (50% Goldman Sachs Commodity Index, 50% MSCI World Natural Resources Index); 20% HRFI (Hedge Fund Research Inc.) Fund of Fund Composite Index; and 15% Bloomberg Barclays Government Bond Index.

**MSCI's All Country World Index (ACWI) is the accepted gauge of global stock market activity. It provides a view across all sources of equity returns in 47 developed and emerging markets.

- Maine Community Foundation
- Benchmark*
- 60% S&P 500/40% Bloomberg/Barclays Aggregate Bond Index (reference only)
- 60% MSCI ACWI** / 40% Barclays Aggregate Bond Index (reference only)

FINANCIAL SUMMARY

The Maine Community Foundation's diversified investment strategies continue to dampen the impact of short-term losses in U.S. and global markets. For 2018, MaineCF's primary investment portfolio saw a loss of 2.4% for the year, which compares favorably to the custom benchmark loss of 6.7% and S&P 500 loss of 4.4%. Our overall strategy and principal goal remain the same: to balance risk in order to preserve and grow capital for charitable purposes. The following chart provides financial figures as of December 31, 2018, with comparative information for the preceding year.

Financial Highlights for the Fiscal Years Ended December 31, 2018, and 2017

Assets	2018 (Unaudited)	2017
Donor-advised funds	196,192,212	204,136,056
Funds held for nonprofit organizations	88,502,015	93,188,451
Funds designated to specific organizations	79,667,433	79,669,106
Field-of-interest funds	88,561,991	70,763,431
Scholarship funds	48,562,477	48,771,147
Charitable gift annuities and other planned gifts	3,296,997	27,798,104
Special programs	3,019,722	2,056,663
Supporting organizations	8,629,692	9,266,089
Operations	6,466,926	6,170,487
Total Assets	522,899,465	541,819,534

Gifts Received and Additions to Component Funds

Donor-advised funds	20,456,739	30,893,287
Funds held for nonprofit organizations	7,748,575	4,578,910
Funds designated to specific organizations	4,911,380	1,929,206
Field-of-interest funds	5,980,851	13,993,306
Scholarship funds	2,441,056	5,854,934
Charitable gift annuities and other planned gifts	99,868	0
Special programs	301,444	395,601
Supporting organizations	1,047,992	883,107
Operations	26,057	1,177
Total Gifts and Additions to Component Funds	43,013,962	58,529,528

Grants Paid and Distributions from Component Funds

Donor-advised funds	23,991,983	19,240,087
Funds held for nonprofit organizations	9,560,986	2,798,453
Funds designated to specific organizations	3,245,000	3,296,446
Field-of-interest funds	3,471,842	3,500,638
Scholarship funds	2,768,980	2,402,936
Supporting organizations	769,806	329,415
Other grants	728,004	557,654
Total Grants and Distributions from Component Funds	44,536,601	32,125,629

The annual audit of the 2018 statements was not complete at the time this report was printed. If you would like an audited financial statement, please contact Vice President and Chief Financial Officer James Geary by email, at jgeary@mainecf.org, or by phone, at 877-700-6800. You can also visit www.mainecef.org to view audited financial statements, tax returns, and to learn more about the community foundation's investment program.

New Funds 2018

Donors and nonprofit partners established 108 new funds at the Maine Community Foundation in 2018, bringing the total under management to more than 1,900. We hope this small sampling conveys a sense of their commitment to Maine.

Don and Barbara Doane Music Scholarship

A designated fund to support a graduating senior from Westbrook High School seeking post-secondary study, with preference given to students pursuing music as a major or minor field of study

King Cummings Skowhegan Fund

A field-of-interest fund to benefit Skowhegan, Solon, South Solon, and East Madison, Maine

Ellsworth Free Medical Clinic Endowment Fund

An agency fund to support the charitable or educational purposes of the Ellsworth Free Medical Clinic and its affiliated agencies

Roger N. Heald Fund

A field-of-interest fund to support Maine nonprofits in the areas of land conservation and/or acquisition and for the provision of food to the homeless and low-income adults, children, and families

Down East Hospice Volunteers Fund

An agency fund to support the charitable or educational purposes of Down East Hospice Volunteers and its affiliated agencies

Dick and Joanne O'Connor Fund

A donor-advised fund to benefit nonprofit organizations in Maine and elsewhere

Hugh McKenna Lynch Memorial Fund

A donor-advised, endowed fund to benefit nonprofit organizations in Maine and elsewhere

Major Priscilla C. Staples Scholarship Fund

A scholarship fund to provide assistance to graduating seniors from Fort Kent, New Canada, St. John, and Wallagrass, with preference for Eagle Scouts, Girl Scouts, and children of military veterans

Sullivan Harbor Field and Jewell Russell Memorial Tennis Court Funds

Designated funds for the annual maintenance and upkeep of the Sullivan Harbor Field and the Russell Tennis Court in Sullivan, Maine

To find out how you can start a fund at the foundation, visit the "Support/Start a Fund" section at www.mainecef.org.

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2018-2019 ANNUAL REPORT

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On the Cover

Max Friedman and Sam Dorval sort and cull oysters at Ferda Farms. Photo Jill Brady

Right: An adult learner scholarship from MaineCF helped Gail Hackelberg complete her studies and graduate in May from Eastern Maine Community College in Bangor with an associate degree in nursing. Photo Ashley L. Conti



Good News for Adult Learners

Maine has good jobs in growing industries, but not everyone has the education they need to pursue their dream: About 200,000 residents with some college or training have stalled their studies because of financial or family hurdles.

MaineCF is working to lower those barriers through its work with donors and partners in the MaineSpark coalition. In 2018 we awarded about \$268,000 in grants to 155 adult students who are back in school. This spring we combined our separate scholarship funds into a single Adult Learner Scholarship that will make about \$400,000 available to students through one application.

"We've learned over the years of doing this work that one of the biggest barriers to adult students is the complexity of returning to and paying for school," says Cherie Galyean, MaineCF's director of educational initiatives. "By uniting all of these funds under one application umbrella, we can help make our piece of the process easier and more accessible."

The new Adult Learner Scholarship pool includes the Adult College Completion Fund, James and Marilyn Rockefeller Fund, Thomas E. and Beulah Long Musgrave Fund, Bruce Scholarship Fund, William Bingham II Fund for Adult Learners, and the Henry L.P. Schmelzer College Transitions Scholarship Fund.

Read more about the Adult Learner Scholarship at www.mainecef.org. If you'd like to know how you can help support adult learners, please contact Cherie Galyean at cgalyean@mainecf.org.

Ways to Invest in Maine

When you give through the Maine Community Foundation, you join thousands of charitably minded individuals who are committed to strengthening Maine. Our in-depth knowledge of the state and expertise in philanthropy can help you transform your passion for giving into powerful, meaningful change.

HERE ARE A FEW WAYS YOU CAN PARTNER WITH US:

GIVE NOW

Lead with Us: Donate to a Fund

Help us strengthen Maine communities by giving to the community foundation's county and regional funds or partnering with us through statewide flexible funds that include our five strategic goal funds and unrestricted Invest in Maine Fund.

– OR –

Name Your Passion: Create a Fund

Thinking about starting a family or corporate foundation? A donor-advised fund, named or anonymous, may be a tax-advantaged and convenient alternative. A scholarship, a fund to support a favorite organization, or a particular cause – we can help you fulfill your passions through philanthropy that means the most to you.

GIVE LATER

Give to the Future: Make a Planned Gift

Your legacy can be shaped to support the causes you care about now and provide financial and estate savings. Everyone has a legacy. What's yours?

TO LEARN MORE

Visit www.mainecef.org or call Laura Young, vice president for philanthropy, at (207) 412-0844, or email her at lyoung@mainecf.org for a confidential consultation.