

WUMCO Help, Inc.

(Western Upper Montgomery County Help)
Serving the area of
Poolesville, Barnesville, Beallsville, Boyds, and Dickerson
as outlined on accompanying map

***OUR AIM:
QUICK & FRIENDLY ASSISTANCE
TO THOSE IN NEED***

2004 ANNUAL REPORT

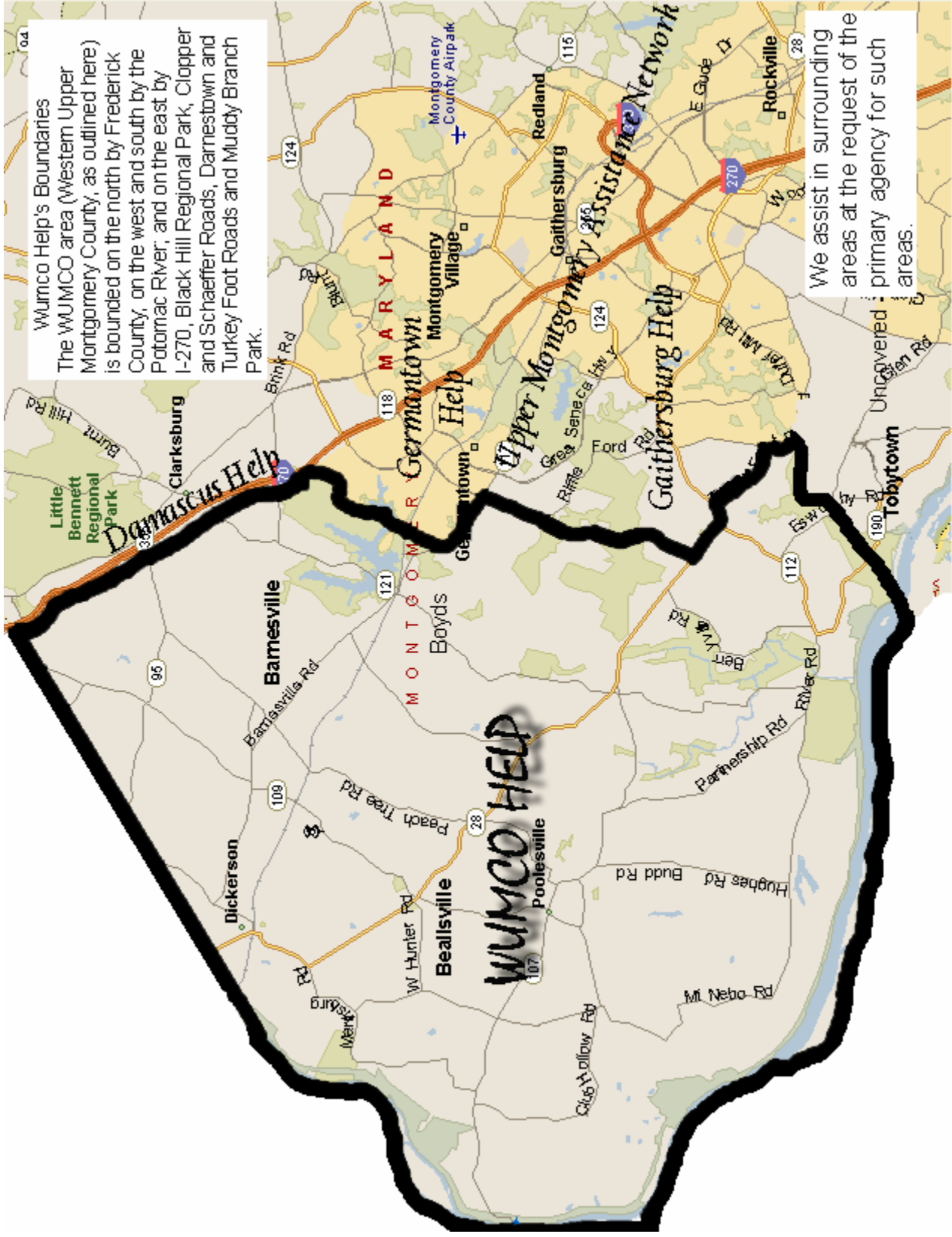
All gifts to WUMCO Help are fully tax deductible, pursuant to Sec. 501(c)(3) of the Internal Revenue Code, as the donor receives no goods or services in exchange therefor.

A copy of our current financial statement is available upon request directed to WUMCO at P.O. Box 247, Poolesville MD 20837 (phone 301-972-8481). Financial statements, including the latest IRS Form 990, are available for inspection at the WUMCO office during normal office hours; we suggest that you call for appointment.

Documents and information submitted by WUMCO under the Charitable Solicitation Act are available, for the cost of copying and postage, from the Office of the Secretary of State, State House, Annapolis, MD 21401 (phone 1-800-825-4510). Registration with the Secretary of State does not imply endorsement.



Campaign Participant No. 8473



Wumco Help's Boundaries
The WUMCO area (Western Upper Montgomery County, as outlined here) is bounded on the north by Frederick County, on the west and south by the Potomac River, and on the east by I-270, Black Hill Regional Park, Clopper and Schaeffer Roads, Darnestown and Turkey Foot Roads and Muddy Branch Park.

We assist in surrounding areas at the request of the primary agency for such areas.

WUMCO HELP, Inc.

(Western Upper Montgomery County Help)

Federal ID # 52-1425830

P. O. Box 247, Poolesville, MD 20837

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February 25, 2005

Report of Executive Director

Hi Everybody!!!

The Year 2004 was a very successful one. Thanks to our donors, volunteers and staff we have not had to turn anyone away due to lack of funds, food or anything else. Some of our donors and volunteers are present and former clients, which is something we are especially proud of.

Because of a great increase in rents and utilities, our cash balance is down about \$5,500 from the beginning of the year but we still have a balance of \$ 43,133. We have faith that when need arises, we will have the means to take care of it, and this has always happened. We can only attribute this to the One who put us here to do this work for the community. So we give Him special thanks.

Jane B. Stearns, Executive Director

OUR MISSION:

TO HELP PEOPLE IN NEED

WUMCO Help, Inc. is a not-for-profit corporation whose mission is to provide quick and friendly assistance to needy persons in Western Upper Montgomery County (Poolesville, Barnesville, Beallsville, Boyds, Dickerson, and surrounding areas) in times of crisis with rent or mortgage payments, utilities, medical or other current critical expenses; transportation for medical and social service needs; long-term coverage of maintenance medicine not adequately covered by

insurance, either government or private; emergency and holiday food and holiday toys.

We are a "full-service" charity, open for business 40 hours or more per week. Our official office hours are Monday through Friday, 9 a.m. to 5 p.m. When there is no one available to answer the phone, calls are taken by machine; such calls are returned as soon as possible, usually within an hour or two and not later than the next business day.

Client-Oriented, Volunteer-Operated

WUMCO is client-oriented. When the need exists, we have faith that the human and financial resources needed will be provided. God has never failed us in caring for these needs.

We rely on a small number of faithful volunteers, together with one part-time paid employee. We can always use more volunteers, especially to transport clients for medical or social service needs. Our orientation is toward the clients; i.e., we call upon volunteers only to meet an established need.

No client is ever charged for our services. However, many choose to contribute services themselves or to donate small sums when they are able.

WUMCO's Origins and Growth

WUMCO began about 1968 with a small food pantry in the home of the late Beulah Harper. Jane Stearns, personal friend of Beulah, started providing transportation for medical and other critical needs. At about that time church-based *Help* organizations were being established down County. We tried to establish it here, initially with the title *Poolesville Help*, which we

quickly changed to WUMCO Help in recognition of our broader service area of Western Upper Montgomery County.

We sought cooperation from local churches; from whom the response generally was “We don’t need that here.” A few churches contributed the grand sum of \$5 each per year! In June 1972 we were greeted with [to quote from our thank-you letter] “a big surprise - in fact, it was the biggest single cash donation we have ever gotten!” —\$200 from the MEMCO Charitable and Scholarship Foundation.

WUMCO Help began to grow in 1985 when we were incorporated under State law as a not-for-profit organization for charitable purposes. Within the next year we obtained official recognition by IRS as tax-exempt.

WUMCO is now (and has been since about 1986) a full-service charity; open for business 40 hours per week—official office hours 9 to 5, Monday through Friday except legal holidays.

Assistance with Clients’ Bills

We assist in financial emergencies involving rent or mortgage, utilities, medical needs, child daycare, car repairs, and other critical expenses. In order to assure that the money goes for its intended purpose, all payments are made directly to the vendor or service provider; *we pay no money directly to any client.*

WUMCO's expenditures for aid to clients have increased from \$42,966 in 1994 to \$101,197 in 2004—over 135 percent increase in 10 years.

When financial help is requested, every effort is made to assure that available public resources are utilized first. We have an excellent cooperative arrangement with the Montgomery County Department of Health and Human Services (MCDHHS), especially the Emergency Services unit in Germantown. This arrangement includes (with the client’s permission) the sharing of information between agencies as appropriate. Working together, Emergency Services and WUMCO undertake to locate sufficient funding to resolve a client’s current crisis.

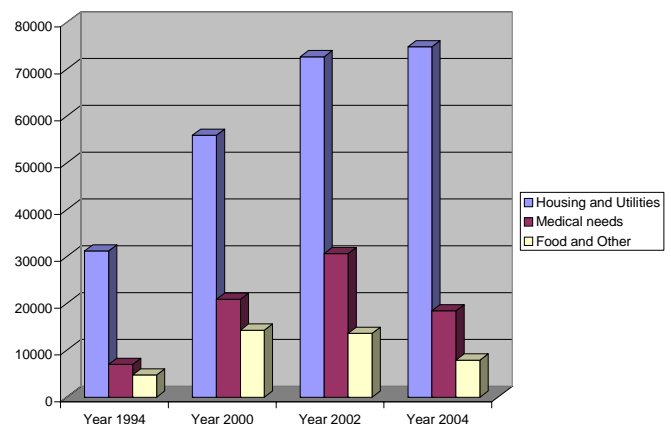
While we are set up primarily to serve residents of the WUMCO area, we also receive calls for assistance in nearby areas of the County from Montgomery County Department of Health and Human Services (MCDHHS), or the Upper Montgomery Assistance Network (UMAN), or Damascus Help for help with cases having an immediate need exceeding what is otherwise

available. In such instances, resources permitting, we normally will agree to not more than 50 percent of what the leading non-profit agency in that area is willing to pay. For example, if UMAN limits its expenditure to \$300 for a case in its own territory, our limit for that case would be \$150. Similar cooperative financing is often negotiated on behalf of a WUMCO client.

We verify bills with the utility company, landlord, or other payee. Our telephoned pledge to a landlord or utility company is sufficient, in most instances, to stave off an eviction or utility termination or to restore service.

In 2004 we spent \$16,968 in assisting 62 clients with medical services including help with financing 387 prescriptions. Volunteers driving their own cars, carrying 201 clients an estimated 12,320 miles, provided most of our medical transportation.

Housing-related services are the largest, money-wise, of our programs, \$74,800 in 2004. This included \$44,485 in utilities for 99 families and \$30,315 in housing (mostly rent or mortgage) for 58 families.



Our limits on assistance.

Ours is not an entitlement program. No one is *entitled* to assistance; rather, each instance is a judgment call. The decision is always based on need, with no consideration whatever to a client’s race, color, religion, age, gender, sexual preference, physical or mental condition, or political preferences.

Limits are designed to make the best use of our resources to help the greatest number of needy clients. We must be assured, however, that the amount provided in any case, when added to funds available from other sources, is sufficient to take care of the problem.

Our Board of Directors sets limits on expenditures from general funds. Grants are subject to special limits set by the grantor or in our grant proposals. Limits on general funds follow:

- Family living expenses, for any family, \$500 on any single occasion, \$1,000 over any 12-month period.
- Medical expenses, not to exceed \$1,000 for an individual over any 12-month period.

We recognize that these limits must be treated with care and may be exceeded with sufficient justification.

Emergency Food

WUMCO maintains a food pantry, providing mostly non-perishable and frozen foods to needy people in the WUMCO area. Our cupboard is stocked primarily through food drives conducted year-round by various churches, schools, Scout troops, groups of employees and others. Meat lockers, notably the Mt. Airy Locker, contribute frozen meat in quantity from time to time. Supplies thus provided are supplemented by purchase as the need arises. We received a State grant (Maryland Emergency Food Program) of \$500 in 2004.

Volunteers pack and deliver basic food packages to needy families. These packages generally include frozen meat, canned tuna, canned vegetables and fruit, pasta and bread, as well as other items as they may happen to be available from donations. These are augmented to meet particular family needs, such as baby formula and diapers.

We impose no rigid restrictions on frequency of assistance with food, but are governed by individual circumstances.

Holiday Giving Program (food and toys)

WUMCO has accepted responsibility for ensuring that all needy families in our area are provided Thanksgiving and Christmas food baskets and Christmas toys. This is done in cooperation with various local churches, schools, service clubs, the Montgomery County Volunteer Center, and others. Lists are checked with other agencies to assure that all identifiable needy people in the WUMCO area are served, while avoiding duplication.

Several business organizations—notably, Covanta Energy, IBM, and Lockheed Martin—churches, and others donate packed holiday baskets, and many people donate frozen turkeys. These are supplemented, as appropriate, by food from our pantry. The Monocacy Lions Club deserves special recognition for not only donating but also delivering many holiday baskets.

Selby's Market has been invaluable in assisting in local efforts.

Several local churches, Boy Scout and Girl Scout troops, Monocacy Lions Club, John Poole Leo's Club, Knights of Columbus, and others ask us for assignment of families which they can "adopt" for holiday giving, or they specify the families they wish to serve.

Holiday dinners were provided through this program to 266 families in 2004.

The lives of 221 children were beautifully enriched with an average of five or six items per child, thanks to generous donations by the "Toys for Tots" project of the Marine Corps—Fort Detrick, Hearts & Hands, Covanta Energy and its employees, and many others. Gary Doubs, Agent, First Washington Realty secured (at no cost to WUMCO) storefront space for storage, packing, and distribution of Christmas packages.

This effort, including several hours of service contributed by a dozen devoted community workers, was all under the able leadership of Cherise Praniewski. Cherise is office manager of Covanta Energy and a WUMCO Board member.

Transportation

WUMCO has provided transportation for medical and social services needs since our beginnings in 1968. Volunteers driving their own cars do this usually. Especially needed are drivers willing to personally escort needy people from home to and from their doctor's office, often assisting with preparation of a client's papers. In 2004 volunteers drove approximately 12,320 miles transporting 201 clients. When volunteers are not available for a critical case, we call for a taxi for medical transportation.

Program Funding

Unless otherwise specified by or in agreement with the donor, all contributions are restricted to providing assistance to the needy. Administrative and other overhead is provided either by donation in-kind or by special grants for that purpose.

Support by the United Way.

The United Way of the National Capital Area has been working very hard to rebuild the organization and regain public confidence. The United Way, together with the Combined Federal Campaign, which has been administered by the UW for several years, has been our largest funding source, providing \$21,946 in 2004.

Fannie Mae Foundation: Help the Homeless.

Our Help the Homeless program had a great turnout. We are pleased to announce that we had 7 mini-walks including one by WUMCO itself, with approximately 1300 walkers. “Youth engagements” – discussions with youth concerning homelessness were also conducted. In 2004 we received \$10,518 stemming from our mini-walks and other activities in 2003; we expect a similar or larger sum within the next few days generated by our 2004 activities.

Community Foundation

Since 1996 we have received funds each year from this source—starting with the Community Foundation for Montgomery County, in later years all from the National Capital Region. We now anticipate funds from either or both of these sources.

Covanta Energy Corporation.

Our strongest support in the business community has come from Covanta Energy, which for over 10 years has contributed significantly to our holiday food and toys programs, and since 1998 has donated \$2,000 or more each year. Specifically towards administrative expenses.

Community Ministries Montgomery County

We receive great support from CMMC each year, including the Thanksgiving in February Fundraiser in which the entire community pitches in. And the Emergency Assistance Coalition of which we are a member.

Volunteer Services

Volunteers perform such day-to-day tasks as transporting needy clients to local doctors, providing personal escort service as needed; staffing canned food drives at grocery stores; sorting, shelving and packing pantry foods and delivering them to clients. Thanks to one recently added volunteer with professional “handyman” and “auto mechanic” skills Steve Williams, we have expanded our assistance work to include emergency home and automobile repair.

Our roster of volunteers includes approximately 15 drivers available from time to time; Boy Scout and Girl Scout troops, which often manage canned food drives for us; and others including many clients who are eager to show their appreciation.

Our records show about 2,880 hours of volunteer service was performed during 2004. That number does

not reflect the countless hours devoted by members of various churches, service clubs and others in conducting fund-raising and food drives on our behalf.

Angela Drum designed our new database that includes records on all our clients, donors, volunteers, and service providers (landlords, utility companies, doctors, etc.), each related, as appropriate, to journal records of financial and non-financial transactions. This new database was launched on January 1st, 2005.

Volunteer Board of Directors

A volunteer Board of Directors governs WUMCO, with nine members. The Board of Directors is elected for staggered 3-year terms at annual membership meetings. The Board, in turn, elects the Executive Director and other officers (for one year terms) and sets over-all policies.

Every person or organization that regularly contributes services, money, or things of use in the work of the corporation is eligible for membership and to hold office.

BOARD OF DIRECTORS SERVING 2004–2005

Nancy Allnutt, President
Tracey Forfa, Vice President
Jane Stearns, Executive Director
Fred Stearns, Secretary and Treasurer
Renée Brooks
Ray Hoewing
Henry Nessul
Cherise Pranievski
Steve Williams

The WUMCO Office Staff

The Executive Director (Jane Stearns), in addition to directing daily operations, devotes many hours each month to participation in meetings on behalf of WUMCO. She packs and delivers emergency food packages, and transports clients for medical or social service needs, with particular personal attention to getting to know newer clients and learning what we can of their circumstances.

The Treasurer (Fred Stearns), is responsible for maintenance of financial records and reports, writes grant proposals, correspondence, and submits periodic reports to grantors, Federal and State authorities, and the general public.

The Executive Assistant (Renée Brooks), does the intake on most client requests, decides on appropriate action, conferring with the Treasurer and/or the Executive Director as needed, then completes action on the case.

RECOGNITION OF CONTRIBUTORS in 2004

WUMCO would like to thank each of the following individuals, organizations, and groups for their generous contributions, whether monetary or in-kind.

We are sorry if we have missed anyone and would appreciate a call to remind us.

Abbatichio, Krista	Hassan, Mohammad & Zahra	Nestor, Dale
Alleghany Power – RCEHN Religious Coalition	Hearts and Hands	Our Lady Of Mercy Church
America'sCharities	Hilton, William & Lisa	Our Lady of the Presentation
Anderson, Chester DVM	Hockersmith, Carl	Pickus, Marian Kaye
Badman, David G	Hoewing, Ray & Reva	Poolesville Area Chamber Of Commerce
Barnesville School	Hoffacker, Larry & Marie	Poolesville Baptist Church
Bath and Body Works	Holmgren Company	Poolesville Elementary School
Beckstrand, Sara	Horton, Jim	Poolesville High School
Beckward, Gary	Hosler, William	Poolesville High School - SGA
Beliveau, Robert & Catherine	Humelsine, Ronald	Poolesville High School- Honor Society
Bell, Florence B	IBM	Poolesville High School -Leo's Club
Berman, Sibra	IOOF Lodge #97	Poolesville Presbyterian Church
Beyond Comics	Jamison Real Estate	Praniewski, Cherise
Boland Services	Jerusalem Baptist Church	Price, William & Chery
Boy Scouts Troop 496	John Poole Middle School	Prichard, Audrey M
Boyds Presbyterian Church	John Poole Middle School – Leo's Club	Reals, Catherine
Brems, Dr. William K	Johnson, Edwin	Reid, John C & Karen
Brooks, Renee	Johnson, Irene	Repass Jr., John & Sharon
Brown, Arthur	Johnson, Mary E	Repass Sr., John
Brown, James & Christina	Jones, Christopher & Mary Lu	Rural Women's Republican Club
Carl Freeman Foundation	Kaelin Jr., Norbert & Helen	Sax, Leonard
Carter, Bernice	Kalski, Linda & Scott	Scott, Edward & Jane
Centex Home	Kautz, Katie	Seeger, Bem & Steve
Charities Funds Transfer	Klobudwski, Jerome J.	Selby's Market
Chittenden, Thomas	Knights of Columbus	Seneca Acadamy
Claire's Boutiques	Kuhn, Toni	Skelly, Susan & John
Combined Federal Campaign / UW	Landro, Dorothy	Smith, Russell & Tina
Community Foundation, NCR	Lapp, John	Snelson, Andrew & Phyllis
Community Ministries/Mont. Co.	Leblance, Linda	St Peter's Parish
Corille, Walter	Lee, Kelly	St. Francis Episcopal Church
Covanta Energy	Lipp, J Lynn	St. Mark's United Methodist Church
Curves Fitness Center for Women	Lockheed Martin Federal Systems	Stearns, Fred & Jane
Custis, Hope V	Lomax, Nancita	Super, Julie
Darnestown Presbyterian Church	Long, John & Heather	Talley, Renita
Dawsonville Mennonite Church	Marshall, Virginia R	Target
Dickerson United Methodist Church	Maryland Emergency Food Program	The Charity
Digene Corporation	Melvin, Gary & Debrae	Toomey, John (Jack)
Drum, Angela	Memorial United Methodist Church	Torrey, Mark
Elizabeth's Delight	Memorial United Methodist Church Women	Toys R Us
Fales, Karen	Memorial United Methodist Church Youth	United Way Of The National Capital Area
Fannie Mae: Help the Homeless	Metro Chem	Upper Mont. Co. Women's Club
Fardan, Dorothy Blake	Mihm Jr., Bernard A & Kathy	US Marines
FEMA/EFSP	Millar, Jane E & Jack W	US Postal Service
Ferris, Pat	Miller, Alexander	Venable, James
First Washington Realty (Gary Doubs)	Mirant-Mid-Atlantic Corp	Walmart
Forfa, Tracey H & Richard J	Mohr, Wendell C & JoAnn D	Ward, James & Karen
Freeman, Sharon	Monocacy Basketball Team	Williams, Steve
Friendly Thrift Shop	Monocacy Elementary School	Young, Marion M
Frohlich, Elmer Jr.	Monocacy Lions Club	
Gibson, Virginia	Mont. Co. 4-H Beef Club	
Gospel Echoes	Mt Zion-Warren United Methodist Church	
Hansen, Carol	Murray, Sarah (Sally)	
Hartwell, Margaret	Nessul, Henry & Linda	

WUMCO Help, Inc. – Budget for 2005

	Actual 2004		Budget 2005	
	Monetary	In-Kind	Monetary	In-Kind
Public Support:				
Fannie Mae Foundation: Help the Homeless	\$10,518		\$12,000	
Community Foundation – NCR	7,500		7,500	
United Way and CFC campaign designations	6,946		7,000	
United Way – Housing and Utilities	10,000		20,000	
United Way – Medical Needs	5,000		10,000	
Freeman Foundation	1,500		148	
Thanksgiving in February (CMMC)	2,083		2,100	
Churches and church organizations	22,608		22,700	
Alleghany Power (thru Religious Coalition)	2,400		2,400	
Covanta Energy	2,000	4,250	2,000	4,250
Other business and community organizations	5,000	36,043	5,000	36,366
Individuals	15,655	33,896	16,000	34,984
Fundraisers	601		500	
Interest income	263		200	
Total Public Support	92,074	74,189	107,548	75,600
Governmental Support:				
State: Emergency Food Program	500		0	
Federal Government: Emergency Food and Shelter Program	5,000		5,000	
Reimbursement from State and County grants (via CMMC/EAC)				
Housing (ETHS)	3,600		3,600	
Utilities (GAP)	2,900		2,900	
Prescription assistance	1,125		1,125	
Total Governmental Support	13,125	0	12,625	0
Total Revenue	105,199	74,189	120,173	75,600

	Actual 2004		Budget 2005	
	Monetary	In-Kind	Monetary	In-Kind
Expenditures for Program Services:				
Housing and Utilities for Clients:				
Housing - rent, mortgage, house repairs, taxes, storage of household goods	\$30,315		\$37,700	
Utilities - electric, fuel oil, gas, water and sewage	44,485		53,700	
Volunteer Services (@\$10 per hour)		3,720		3,720
Medical Assistance for Clients:				
Prescriptions, prosthesis, lab and office procedures	16,968		18,100	
Transportation	1,490		1,250	
Mileage, volunteer drivers (@\$0.30 per mile)		3,696		3,700
Volunteer Services (@\$10 per hour)		4,990		4,990
Emergency Food and Holiday Baskets				
Canned, packaged, and frozen foods contributed (@\$1 per pound)	2,011	27,000	2,340	27,000
Toys for Christmas distribution (value as determined by contributors)		11,677		12,000
Rental value of space contributed for toy storage and packing		2,000		2,000
Volunteer Services (@\$10 per hour)		6,610		6,610
Maintenance of Clients' Cars	5,096		4,580	
Child Care	832		780	
Total Expenditures for Program Services	101,197	59,693	118,450	60,020
Administrative Expenses:				
Annual Audit	500		500	
Liability insurance	501		501	
Postage, office supplies, and fees	1,196		1,170	
Telephone and fax services		916		900
Volunteer Services (@\$10 per hour)		13,580		14,680
Portion of Executive Assistant's compensation financed by private grants	3,617		371	
Total Administrative Expense	5,814	14,496	2,542	15,580
Total Expenditures	107,011	74,189	120,992	75,600

CLIENTS SERVED DURING 2004

Program	Number of Clients Served One or More Times	Total Number of Persons Served
Housing	58 Families	272 Family-members
Utilities	99 Families	561 Family-members
Medicines and Medical Procedures	62 Persons	648 Persons
Medical Transportation	16 Persons	201 Persons
Emergency Food	56 Families	661 Family-members
Thanksgiving Baskets	124 Families	384 Family-members
Christmas Food Baskets	142 Families	456 Family-members
Christmas Toys	93 Families	221 Children
Clients' Cars Serviced	13 Families	58 Family-members



*THE WUMCO OFFICE STAFF:
Clockwise from rear: Renée Brooks, Jane Stearns,
Max (receptionist and guard), and Fred Stearns.*