

**2004 TAX RETURN**

Government Copy

**Client:** 1

**Prepared for:** UNITED WAY OF NORTH CENTRAL MASS, INC.  
285 JOHN FITCH HIGHWAY, SUITE 1  
FITCHURG, MA 01420  
508-345-1577

**Prepared by:** Marina Raher  
Marina Raher, CPA  
50 Leominster Rd. Suite 15  
Sterling, MA 01564  
(978) 422-8180

**Date:** November 30, 2006

**Comments:**

**Route to:** \_\_\_\_\_

**MARINA RAHER, CPA  
50 LEOMINSTER RD. SUITE 15  
STERLING, MA 01564  
(978) 422-8180**

November 30, 2006

UNITED WAY OF NORTH CENTRAL MASS, INC.  
285 JOHN FITCH HIGHWAY, SUITE 1  
FITCHURG, MA 01420

Dear Client:

Enclosed is your 2004 Federal Return of Organization Exempt from Income Tax. The original should be signed at the bottom of page six. No tax is payable with the filing of this return. Mail your Federal return on or before November 15, 2005 to:

INTERNAL REVENUE SERVICE  
OGDEN, UT 84201-0027

Please be sure to call us if you have any questions.

Sincerely,

Marina Raher

**Marina Raher, CPA**  
50 Leominster Rd. Suite 15  
Sterling, MA 01564  
(978) 422-8180

Client 1  
November 30, 2006

---

**UNITED WAY OF NORTH CENTRAL MASS, INC.**  
285 JOHN FITCH HIGHWAY, SUITE 1  
FITCHURG, MA 01420  
508-345-1577

**FEDERAL FORMS**

Form 990  
Schedule A  
Schedule B

2004 Return of Organization Exempt from Income Tax  
Organization Exempt Under Section 501(c)(3)  
Schedule of Contributors

**FEE SUMMARY**

Preparation Fee

---

Return of Organization Exempt from Income Tax

2004

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

Open to Public Inspection

Department of the Treasury Internal Revenue Service

The organization may have to use a copy of this return to satisfy state reporting requirements.

A For the 2004 calendar year, or tax year beginning 7/01, 2004, and ending 6/30, 2005

- B Check if applicable: Address change, Name change, Initial return, Final return, Amended return, Application pending

Please use IRS label or print or type. See specific instructions.

UNITED WAY OF NORTH CENTRAL MASS, INC. 285 JOHN FITCH HIGHWAY, SUITE 1 FITCHURG, MA 01420

D Employer Identification Number 04-2233021 E Telephone number 508-345-1577 F Accounting method: Cash, Accrual, Other

Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

H and I are not applicable to section 527 organizations. H(a) Is this a group return for affiliates? H(b) If 'Yes,' enter number of affiliates H(c) Are all affiliates included? H(d) Is this a separate return filed by an organization covered by a group ruling? I Group Exemption Number M Check if the organization is not required to attach Schedule B

G Web site: N/A

J Organization type (check only one) 501(c) 3 (insert no.) 4947(a)(1) or 527

K Check here if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS; but if the organization received a Form 990 Package in the mail, it should file a return without financial data. Some states require a complete return.

L Gross receipts: Add lines 6b, 8b, 9b, and 10b to line 12 2,736,378.

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See Instructions)

Table with columns for Revenue, Expenses, and Assets. Rows include: 1 Contributions, gifts, grants, and similar amounts received; 2 Program service revenue; 3 Membership dues and assessments; 4 Interest on savings and temporary cash investments; 5 Dividends and interest from securities; 6a Gross rents; 6b Less: rental expenses; 6c Net rental income; 7 Other investment income; 8a Gross amount from sales of assets other than inventory; 8b Less: cost or other basis and sales expenses; 8c Gain or (loss) (attach schedule); 8d Net gain or (loss); 9 Special events and activities; 9a Gross revenue; 9b Less: direct expenses; 9c Net income; 10a Gross sales of inventory; 10b Less: cost of goods sold; 10c Gross profit or (loss); 11 Other revenue; 12 Total revenue; 13 Program services; 14 Management and general; 15 Fundraising; 16 Payments to affiliates; 17 Total expenses; 18 Excess or (deficit) for the year; 19 Net assets or fund balances at beginning of year; 20 Other changes in net assets or fund balances; 21 Net assets or fund balances at end of year.

**Part II Statement of Functional Expenses** All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others.

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22	Grants and allocations (att sch) See Stm 3 (cash \$ 1832522. non-cash \$ _____)	1,832,522.	1,832,522.		
23	Specific assistance to individuals (att sch)				
24	Benefits paid to or for members (att sch)				
25	Compensation of officers, directors, etc.	122,505.	37,397.	38,889.	46,219.
26	Other salaries and wages	186,083.	56,805.	59,071.	70,207.
27	Pension plan contributions	23,800.	7,536.	6,950.	9,314.
28	Other employee benefits	23,426.	9,726.	1,713.	11,987.
29	Payroll taxes	28,095.	8,578.	8,932.	10,585.
30	Professional fundraising fees				
31	Accounting fees	6,147.		6,147.	
32	Legal fees				
33	Supplies	8,029.	8,029.		
34	Telephone	6,923.	2,289.	2,118.	2,516.
35	Postage and shipping	5,270.	2,005.	2,953.	312.
36	Occupancy	9,748.	5,376.	2,487.	1,885.
37	Equipment rental and maintenance	12,841.	3,922.	4,076.	4,843.
38	Printing and publications	22,366.	2,800.	5,975.	13,591.
39	Travel				
40	Conferences, conventions, and meetings	19,685.	8,142.	6,675.	4,868.
41	Interest				
42	Depreciation, depletion, etc (attach schedule)	25,482.	7,782.	8,088.	9,612.
43	Other expenses not covered above (itemize):				
a	See Statement 4	272,286.	197,831.	26,452.	48,003.
b					
c					
d					
e					
44	Total functional expenses (add lines 22 - 43). Organizations completing columns (B) - (D), carry these totals to lines 13 - 15.	2,605,208.	2,190,740.	180,526.	233,942.

Joint Costs. Check  if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services?  Yes  No  
 If 'Yes,' enter (i) the aggregate amount of these joint costs \$ \_\_\_\_\_; (ii) the amount allocated to Program services \$ \_\_\_\_\_; (iii) the amount allocated to Management and general \$ \_\_\_\_\_; and (iv) the amount allocated to Fundraising \$ \_\_\_\_\_.

**Part III Statement of Program Service Accomplishments**

What is the organization's primary exempt purpose? <u>CREATION OF FUNDS FOR MEMBER AGENCIES</u>	Program Service Expenses (Required for 501(c)(3) and (4) organizations and 4947(a)(1) trusts; but optional for others.)
a <u>Creation of funds by means of voluntary public subscriptions; funds expended by allocation to member agencies.</u> (Grants and allocations \$ _____)	2,190,740.
b _____ (Grants and allocations \$ _____)	
c _____ (Grants and allocations \$ _____)	
d _____ (Grants and allocations \$ _____)	
e Other program services (Grants and allocations \$ _____)	
<b>f Total of Program Service Expenses</b> (should equal line 44, column (B), Program services)	<b>2,190,740.</b>

**Part IV Balance Sheets** (See Instructions)

<b>Note:</b> Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.		<b>(A)</b> Beginning of year		<b>(B)</b> End of year
<b>A S S E T S</b>	<b>45</b> Cash — non-interest-bearing .....	200.	<b>45</b>	200.
	<b>46</b> Savings and temporary cash investments .....	839,716.	<b>46</b>	655,652.
	<b>47a</b> Accounts receivable .....	36,210.		
	<b>47a</b> .....			
	<b>b</b> Less: allowance for doubtful accounts .....		<b>47c</b>	36,210.
	<b>47b</b> .....	50,244.		
	<b>48a</b> Pledges receivable .....	1,898,072.		
	<b>48a</b> .....			
	<b>b</b> Less: allowance for doubtful accounts .....	308,785.	<b>48c</b>	1,589,287.
	<b>48b</b> .....	1,368,344.		
	<b>49</b> Grants receivable .....		<b>49</b>	
	<b>50</b> Receivables from officers, directors, trustees, and key employees (attach schedule) .....		<b>50</b>	
	<b>51a</b> Other notes & loans receivable (attach sch.) .....			
	<b>51a</b> .....			
	<b>b</b> Less: allowance for doubtful accounts .....		<b>51c</b>	29,119.
<b>51b</b> .....	16,529.			
<b>52</b> Inventories for sale or use .....		<b>52</b>	19,986.	
<b>53</b> Prepaid expenses and deferred charges .....		<b>53</b>	10,663.	
<b>54</b> Investments — securities (attach schedule) .....	▶ <input type="checkbox"/> Cost <input checked="" type="checkbox"/> FMV	122,819.	<b>54</b>	128,492.
<b>55a</b> Investments — land, buildings, & equipment: basis .....	228,334.			
<b>55a</b> .....				
<b>b</b> Less: accumulated depreciation (attach schedule) .....	Statement 5 174,115.	<b>55c</b>	54,219.	
<b>55b</b> .....	73,533.			
<b>56</b> Investments — other (attach schedule) .....		<b>56</b>		
<b>57a</b> Land, buildings, and equipment: basis .....				
<b>57a</b> .....				
<b>b</b> Less: accumulated depreciation (attach schedule) .....		<b>57c</b>		
<b>57b</b> .....				
<b>58</b> Other assets (describe ▶ See Statement 6 .....	27,469.	<b>58</b>	34,132.	
<b>59 Total assets</b> (add lines 45 through 58) (must equal line 74) .....	2,538,352.	<b>59</b>	2,528,841.	
<b>L I A B I L I T I E S</b>	<b>60</b> Accounts payable and accrued expenses .....	31,258.	<b>60</b>	25,064.
	<b>61</b> Grants payable .....	1,071,442.	<b>61</b>	1,032,505.
	<b>62</b> Deferred revenue .....		<b>62</b>	
	<b>63</b> Loans from officers, directors, trustees, and key employees (attach schedule) .....		<b>63</b>	
	<b>64a</b> Tax-exempt bond liabilities (attach schedule) .....		<b>64a</b>	
	<b>b</b> Mortgages and other notes payable (attach schedule) .....		<b>64b</b>	
	<b>65</b> Other liabilities (describe ▶ See Statement 7 .....	185,076.	<b>65</b>	292,978.
	<b>66 Total liabilities</b> (add lines 60 through 65) .....	1,287,776.	<b>66</b>	1,350,547.
<b>N E T A S S E T S O R F U N D B A L A N C E S</b>	<b>Organizations that follow SFAS 117, check here</b> ▶ <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.			
	<b>67</b> Unrestricted .....	397,025.	<b>67</b>	230,490.
	<b>68</b> Temporarily restricted .....	851,551.	<b>68</b>	945,804.
	<b>69</b> Permanently restricted .....	2,000.	<b>69</b>	2,000.
	<b>Organizations that do not follow SFAS 117, check here</b> ▶ <input type="checkbox"/> and complete lines 70 through 74.			
	<b>70</b> Capital stock, trust principal, or current funds .....		<b>70</b>	
	<b>71</b> Paid-in or capital surplus, or land, building, and equipment fund .....		<b>71</b>	
	<b>72</b> Retained earnings, endowment, accumulated income, or other funds .....		<b>72</b>	
	<b>73 Total net assets or fund balances</b> (add lines 67 through 69 or lines 70 through 72; column (A) must equal line 19; column (B) must equal line 21) .....	1,250,576.	<b>73</b>	1,178,294.
	<b>74 Total liabilities and net assets/fund balances</b> (add lines 66 and 73) .....	2,538,352.	<b>74</b>	2,528,841.

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

BAA

**Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return** (See instructions.)

**Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return**

<b>a</b>	Total revenue, gains, and other support per audited financial statements. . . . . ▶	<b>a</b>	2,529,581.
<b>b</b>	Amounts included on line <b>a</b> but not on line 12, Form 990:		
(1)	Net unrealized gains on investments. . . . \$ 5,673.		
(2)	Donated services and use of facilities. . . . \$ 102,376.		
(3)	Recoveries of prior year grants. . . . \$		
(4)	Other (specify):		
	See Stmt 8 \$ -142,137.		
	Add amounts on lines (1) through (4). . . . ▶	<b>b</b>	-34,088.
<b>c</b>	Line <b>a</b> minus line <b>b</b> . . . . . ▶	<b>c</b>	2,563,669.
<b>d</b>	Amounts included on line 12, Form 990 but not on line <b>a</b> :		
(1)	Investment expenses not included on line 6b, Form 990. . . . \$		
(2)	Other (specify):		
	\$		
	Add amounts on lines (1) and (2). . . ▶	<b>d</b>	
<b>e</b>	Total revenue per line 12, Form 990 (line <b>c</b> plus line <b>d</b> ). . . . . ▶	<b>e</b>	2,563,669.

<b>a</b>	Total expenses and losses per audited financial statements. . . . . ▶	<b>a</b>	2,588,737.
<b>b</b>	Amounts included on line <b>a</b> but not on line 17, Form 990:		
(1)	Donated services and use of facilities. . . . \$ 102,376.		
(2)	Prior year adjustments reported on line 20, Form 990. . . \$		
(3)	Losses reported on line 20, Form 990. . . \$		
(4)	Other (specify):		
	See Stmt 9 \$ -2.		
	Add amounts on lines (1) through (4). . . . ▶	<b>b</b>	102,374.
<b>c</b>	Line <b>a</b> minus line <b>b</b> . . . . . ▶	<b>c</b>	2,486,363.
<b>d</b>	Amounts included on line 17, Form 990 but not on line <b>a</b> :		
(1)	Investment expenses not included on line 6b, Form 990. . . . \$		
(2)	Other (specify):		
	See Stmt 10 \$ 142,135.		
	Add amounts on lines (1) and (2). . . ▶	<b>d</b>	142,135.
<b>e</b>	Total expenses per line 17, Form 990 (line <b>c</b> plus line <b>d</b> ). . . . . ▶	<b>e</b>	2,628,498.

**Part V List of Officers, Directors, Trustees, and Key Employees** (List each one even if not compensated; see instructions.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (if not paid, enter -0-)	(D) Contributions to employee benefit plans and deferred compensation	(E) Expense account and other allowances
See Statement 11				
		84,841.	24,053.	5,489.

**75** Did any officer, director, trustee, or key employee receive aggregate compensation of more than \$100,000 from your organization and all related organizations, of which more than \$10,000 was provided by the related organizations? . . . . . ▶  Yes  No

If 'Yes,' attach schedule — see instructions.

Part VI Other Information (See instructions.)		Yes	No
76	Did the organization engage in any activity not previously reported to the IRS? If 'Yes,' attach a detailed description of each activity.		X
77	Were any changes made in the organizing or governing documents but not reported to the IRS? If 'Yes,' attach a conformed copy of the changes.		X
78a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?		X
78b	If 'Yes,' has it filed a tax return on Form 990-T for this year?		N/A
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If 'Yes,' attach a statement.		X
80a	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc. to any other exempt or nonexempt organization?		X
81a	If 'Yes,' enter the name of the organization <u>N/A</u> and check whether it is <input type="checkbox"/> exempt or <input type="checkbox"/> nonexempt.		
81a	Enter direct and indirect political expenditures. See line 81 instructions.	81a	0.
81b	Did the organization file Form 1120-POL for this year?		X
82a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?		X
82b	If 'Yes,' you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III.)	82b	N/A
83a	Did the organization comply with the public inspection requirements for returns and exemption applications?	X	
83b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	X	
84a	Did the organization solicit any contributions or gifts that were not tax deductible?		X
84b	If 'Yes,' did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		N/A
85a	501(c)(4), (5), or (6) organizations. Were substantially all dues nondeductible by members?		N/A
85b	Did the organization make only in-house lobbying expenditures of \$2,000 or less?		N/A
85c	Dues, assessments, and similar amounts from members.	85c	N/A
85d	Section 162(e) lobbying and political expenditures.	85d	N/A
85e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices.	85e	N/A
85f	Taxable amount of lobbying and political expenditures (line 85d less 85e).	85f	N/A
85g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?		N/A
85h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?		N/A
86a	501(c)(7) organizations. Enter: a Initiation fees and capital contributions included on line 12.	86a	N/A
86b	Gross receipts, included on line 12, for public use of club facilities.	86b	N/A
87a	501(c)(12) organizations. Enter: a Gross income from members or shareholders.	87a	N/A
87b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	87b	N/A
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If 'Yes,' complete Part IX.		X
89a	501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under: section 4911 <u>0.</u> ; section 4912 <u>0.</u> ; section 4955 <u>0.</u>		
89b	501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If 'Yes,' attach a statement explaining each transaction.		X
	c Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958.		0.
	d Enter: Amount of tax on line 89c, above, reimbursed by the organization.		0.
90a	List the states with which a copy of this return is filed <u>Massachusetts</u>		
90b	Number of employees employed in the pay period that includes March 12, 2004 (See instructions.)	90b	0
91	The books are in care of <u>PHIL GRZEWINSKI</u> Telephone number <u>(508) 345-1577</u> Located at <u>285 JOHN FITCH HWY FITCHBURG, MA 01420</u> ZIP + 4 <u>01420</u>		
92	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041 - Check here. <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the tax year. <u>92</u>		N/A



**Part VII Analysis of Income-Producing Activities** (See instructions.)

**Note:** Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93 Program service revenue:					
a _____					
b _____					
c _____					
d _____					
e _____					
f Medicare/Medicaid payments.....					
g Fees & contracts from government agencies...					
94 Membership dues and assessments...			3	23,804.	
95 Interest on savings & temporary cash invmnts...			14	19,051.	
96 Dividends & interest from securities...					
97 Net rental income or (loss) from real estate:					
a debt-financed property.....					
b not debt-financed property.....					
98 Net rental income or (loss) from pers prop....					
99 Other investment income.....					
100 Gain or (loss) from sales of assets other than inventory.....					1,602.
101 Net income or (loss) from special events.....			3	-3,379.	
102 Gross profit or (loss) from sales of inventory....					
103 Other revenue: a _____					
b _____					
c _____					
d _____					
e _____					
104 Subtotal (add columns (B), (D), and (E))....				39,476.	1,602.
105 <b>Total</b> (add line 104, columns (B), (D), and (E)).....					41,078.

**Note:** Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

**Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes** (See instructions.)

Line No.	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
N/A	

**Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities** (See instructions.)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
N/A	%			
	%			
	%			
	%			

**Part X Information Regarding Transfers Associated with Personal Benefit Contracts** (See instructions.)

a Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  Yes  No

b Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No

**Note:** If 'Yes' to (b), file Form 8870 and Form 4720 (see instructions).

**Please Sign Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Signature of officer \_\_\_\_\_ Date \_\_\_\_\_

Type or print name and title. \_\_\_\_\_

**Paid Preparer's Use Only**

Preparer's signature **Marina Raher** Date \_\_\_\_\_

Check if self-employed  Preparer's SSN or PTIN (See General Instruction W) N/A

Firm's name (or yours if self-employed), address, and ZIP + 4 **Marina Raher, CPA**  
**50 Leominster Rd. Suite 15**  
**Sterling, MA 01564**

EIN **N/A**

Phone no. **(978) 422-8180**

**SCHEDULE A**  
(Form 990 or 990-EZ)

Department of the Treasury  
Internal Revenue Service

**Organization Exempt Under  
Section 501(c)(3)**

(Except Private Foundation) and Section 501(e), 501(f), 501(k),  
501(n), or Section 4947(a)(1) Nonexempt Charitable Trust

Supplementary Information — (See separate instructions.)

▶ **MUST be completed by the above organizations and attached to their Form 990 or 990-EZ.**

OMB No. 1545-0047

**2004**

Name of the organization

UNITED WAY OF NORTH CENTRAL MASS, INC.

Employer identification number

04-2233021

**Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees**

(See instructions. List each one. If there are none, enter 'None'.)

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account and other allowances
PHILIP GRZEWSKI ----- ASHBURNHAM, MA	PRESIDENT  26	84,841.	24,053.	5,489.
NANCY DAIGLE ----- FITCHBURG, MA	OFFICE MANAGER  40	52,602.	10,826.	0.
-----				
-----				
-----				
Total number of other employees paid over \$50,000..... ▶	0			

**Part II Compensation of the Five Highest Paid Independent Contractors for Professional Services**

(See instructions. List each one (whether individuals or firms). If there are none, enter 'None'.)

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
None -----		0.
-----		
-----		
-----		
-----		
Total number of others receiving over \$50,000 for professional services..... ▶	0	

**BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990 and Form 990-EZ.**

Schedule A (Form 990 or 990-EZ) 2004

<b>Part III Statements About Activities</b> (See instructions.)		Yes	No
<b>1</b>	During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If 'Yes,' enter the total expenses paid or incurred in connection with the lobbying activities. . . . ▶ \$ <u>N/A</u> (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B.)		X
Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking 'Yes' must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities.			
<b>2</b>	During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? (If the answer to any question is 'Yes,' attach a detailed statement explaining the transactions.)		
<b>a</b>	Sale, exchange, or leasing of property?		X
<b>b</b>	Lending of money or other extension of credit?		X
<b>c</b>	Furnishing of goods, services, or facilities?		X
<b>d</b>	Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)?		X
<b>e</b>	Transfer of any part of its income or assets?		X
<b>3a</b>	Do you make grants for scholarships, fellowships, student loans, etc? (If 'Yes,' attach an explanation of how you determine that recipients qualify to receive payments.)		X
<b>b</b>	Do you have a section 403(b) annuity plan for your employees?		X
<b>4a</b>	Did you maintain any separate account for participating donors where donors have the right to provide advice on the use or distribution of funds?		X
<b>b</b>	Do you provide credit counseling, debt management, credit repair, or debt negotiation services?		X

**Part IV Reason for Non-Private Foundation Status** (See instructions.)

The organization is not a private foundation because it is: (Please check only **ONE** applicable box.)

- 5**  A church, convention of churches, or association of churches. Section 170(b)(1)(A)(i).
- 6**  A school. Section 170(b)(1)(A)(ii). (Also complete Part V.)
- 7**  A hospital or a cooperative hospital service organization. Section 170(b)(1)(A)(iii).
- 8**  A Federal, state, or local government or governmental unit. Section 170(b)(1)(A)(v).
- 9**  A medical research organization operated in conjunction with a hospital. Section 170(b)(1)(A)(iii). **Enter the hospital's name, city, and state ▶** \_\_\_\_\_
- 10**  An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv). (Also complete the **Support Schedule** in Part IV-A.)
- 11a**  An organization that normally receives a substantial part of its support from a governmental unit or from the general public. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 11b**  A community trust. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 12**  An organization that normally receives: **(1) more than 33-1/3%** of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc, functions – subject to certain exceptions, and **(2) no more than 33-1/3%** of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See section 509(a)(2). (Also complete the **Support Schedule** in Part IV-A.)
- 13**  An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in: **(1)** lines 5 through 12 above; or **(2)** section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2). (See section 509(a)(3).)

Provide the following information about the supported organizations. (See instructions.)

(a) Name(s) of supported organization(s)	(b) Line number from above

**14**  An organization organized and operated to test for public safety. Section 509(a)(4). (See instructions.)

**Part IV-A Support Schedule** (Complete only if you checked a box on line 10, 11, or 12.) **Use cash method of accounting.**

**Note:** You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Calendar year (or fiscal year beginning in) . . . . . ▶	(a) 2003	(b) 2002	(c) 2001	(d) 2000	(e) Total
<b>15</b> Gifts, grants, and contributions received. (Do not include unusual grants. See line 28.) . . . . .	2,479,592.	2,532,996.	3,833,028.	1,482,993.	10,328,609.
<b>16</b> Membership fees received . . . . .					
<b>17</b> Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc, purpose . . . . .					
<b>18</b> Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975 . . . . .	19,039.	21,389.	29,077.	114,229.	183,734.
<b>19</b> Net income from unrelated business activities not included in line 18 . . . . .					
<b>20</b> Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf . . . . .					
<b>21</b> The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge . . . . .					
<b>22</b> Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets. See Stmt. 12 . . . . .	24,560.	22,393.	43,691.	40,454.	131,098.
<b>23</b> Total of lines 15 through 22 . . . . .	2,523,191.	2,576,778.	3,905,796.	1,637,676.	10,643,441.
<b>24</b> Line 23 minus line 17 . . . . .	2,523,191.	2,576,778.	3,905,796.	1,637,676.	10,643,441.
<b>25</b> Enter 1% of line 23 . . . . .	25,232.	25,768.	39,058.	16,377.	

<b>26 Organizations described on lines 10 or 11:</b> a Enter 2% of amount in column (e), line 24 . . . . . N/A . . . ▶	<b>26a</b>	
b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 2000 through 2003 exceeded the amount shown in line 26a. Do not file this list with your return. Enter the total of all these excess amounts . . . . . ▶	<b>26b</b>	
c Total support for section 509(a)(1) test: Enter line 24, column (e) . . . . . ▶	<b>26c</b>	
d Add: Amounts from column (e) for lines: <b>18</b> _____ <b>19</b> _____ <b>22</b> _____ <b>26b</b> _____	<b>26d</b>	
e Public support (line 26c minus line 26d total) . . . . . ▶	<b>26e</b>	
<b>f Public support percentage (line 26e (numerator) divided by line 26c (denominator)) . . . . . ▶</b>	<b>26f</b>	%

<b>27 Organizations described on line 12:</b>	
a For amounts included in lines 15, 16, and 17 that were received from a 'disqualified person,' prepare a list for your records to show the name of, and total amounts received in each year from, each 'disqualified person.' Do not file this list with your return. Enter the sum of such amounts for each year: (2003) _____ 0. (2002) _____ 0. (2001) _____ 0. (2000) _____ 0.	
b For any amount included in line 17 that was received from each person (other than 'disqualified persons'), prepare a list for your records to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000. (Include in the list organizations described in lines 5 through 11, as well as individuals.) Do not file this list with your return. After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year: (2003) _____ 0. (2002) _____ 0. (2001) _____ 0. (2000) _____ 0.	
c Add: Amounts from column (e) for lines: <b>15</b> 10,328,609. <b>16</b> _____ <b>17</b> _____ <b>20</b> _____ <b>21</b> _____	<b>27c</b> 10,328,609.
d Add: Line 27a total . . . . . 0. and line 27b total . . . . . 0.	<b>27d</b> 0.
e Public support (line 27c total minus line 27d total) . . . . . ▶	<b>27e</b> 10,328,609.
f Total support for section 509(a)(2) test: Enter amount from line 23, column (e) . . . ▶	<b>27f</b> 10,643,441.
<b>g Public support percentage (line 27e (numerator) divided by line 27f (denominator)) . . . . . ▶</b>	<b>27g</b> 97.04 %
<b>h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator)) . . . . . ▶</b>	<b>27h</b> 1.73 %

**28 Unusual Grants:** For an organization described in line 10, 11, or 12 that received any unusual grants during 2000 through 2003, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not file this list with your return. Do not include these grants in line 15.

**Part V Private School Questionnaire** (See instructions.)  
 (To be completed ONLY by schools that checked the box on line 6 in Part IV)

N/A

		Yes	No
29	Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body? .....		
30	Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships? .....		
31	Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? .....		
	If 'Yes,' please describe; if 'No,' please explain. (If you need more space, attach a separate statement.) ----- ----- -----		
32	Does the organization maintain the following:		
	a Records indicating the racial composition of the student body, faculty, and administrative staff? .....		
	b Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis? .....		
	c Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships? .....		
	d Copies of all material used by the organization or on its behalf to solicit contributions? .....		
	If you answered 'No' to any of the above, please explain. (If you need more space, attach a separate statement.) ----- -----		
33	Does the organization discriminate by race in any way with respect to:		
	a Students' rights or privileges? .....		
	b Admissions policies? .....		
	c Employment of faculty or administrative staff? .....		
	d Scholarships or other financial assistance? .....		
	e Educational policies? .....		
	f Use of facilities? .....		
	g Athletic programs? .....		
	h Other extracurricular activities? .....		
	If you answered 'Yes' to any of the above, please explain. (If you need more space, attach a separate statement.) ----- -----		
34a	Does the organization receive any financial aid or assistance from a governmental agency? .....		
	b Has the organization's right to such aid ever been revoked or suspended? .....		
	If you answered 'Yes' to either 34a or b, please explain using an attached statement.		
35	Does the organization certify that it has complied with the applicable requirements of sections 4.01 through 4.05 of Rev Proc 75-50, 1975-2 C.B. 587, covering racial nondiscrimination? If 'No,' attach an explanation. ....		

**Part VI-A Lobbying Expenditures by Electing Public Charities** (See instructions.)  
 (To be completed **ONLY** by an eligible organization that filed Form 5768)

N/A

Check **a**  if the organization belongs to an affiliated group. Check **b**  if you checked 'a' and 'limited control' provisions apply.

<b>Limits on Lobbying Expenditures</b>		(a) Affiliated group totals	(b) To be completed for ALL electing organizations
(The term 'expenditures' means amounts paid or incurred.)			
<b>36</b>	Total lobbying expenditures to influence public opinion (grassroots lobbying) .....	<b>36</b>	
<b>37</b>	Total lobbying expenditures to influence a legislative body (direct lobbying) .....	<b>37</b>	
<b>38</b>	Total lobbying expenditures (add lines 36 and 37) .....	<b>38</b>	
<b>39</b>	Other exempt purpose expenditures .....	<b>39</b>	
<b>40</b>	Total exempt purpose expenditures (add lines 38 and 39) .....	<b>40</b>	
<b>41</b>	Lobbying nontaxable amount. Enter the amount from the following table —		
	<b>If the amount on line 40 is —</b>		
	<b>The lobbying nontaxable amount is —</b>		
	Not over \$500,000 .....	20% of the amount on line 40 .....	
	Over \$500,000 but not over \$1,000,000 .....	\$100,000 plus 15% of the excess over \$500,000 .....	
	Over \$1,000,000 but not over \$1,500,000 .....	\$175,000 plus 10% of the excess over \$1,000,000 .....	<b>41</b>
	Over \$1,500,000 but not over \$17,000,000 .....	\$225,000 plus 5% of the excess over \$1,500,000 .....	
	Over \$17,000,000 .....	\$1,000,000 .....	
<b>42</b>	Grassroots nontaxable amount (enter 25% of line 41) .....	<b>42</b>	
<b>43</b>	Subtract line 42 from line 36. Enter -0- if line 42 is more than line 36 .....	<b>43</b>	
<b>44</b>	Subtract line 41 from line 38. Enter -0- if line 41 is more than line 38 .....	<b>44</b>	
<b>Caution:</b> If there is an amount on either line 43 or line 44, you must file Form 4720.			

**4 -Year Averaging Period Under Section 501(h)**

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below.  
 See the instructions for lines 45 through 50.)

Calendar year (or fiscal year beginning in) ▶	Lobbying Expenditures During 4-Year Averaging Period				
	(a) 2004	(b) 2003	(c) 2002	(d) 2001	(e) Total
<b>45</b> Lobbying nontaxable amount .....					
<b>46</b> Lobbying ceiling amount (150% of line 45(e)) .....					
<b>47</b> Total lobbying expenditures .....					
<b>48</b> Grassroots non-taxable amount .....					
<b>49</b> Grassroots ceiling amount (150% of line 48(e)) .....					
<b>50</b> Grassroots lobbying expenditures .....					

**Part VI-B Lobbying Activity by Nonelecting Public Charities**

(For reporting only by organizations that did not complete Part VI-A) (See instructions.)

N/A

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:	Yes	No	Amount
	<b>a</b> Volunteers .....		
<b>b</b> Paid staff or management (Include compensation in expenses reported on lines <b>c</b> through <b>h</b> .) .....			
<b>c</b> Media advertisements .....			
<b>d</b> Mailings to members, legislators, or the public .....			
<b>e</b> Publications, or published or broadcast statements .....			
<b>f</b> Grants to other organizations for lobbying purposes .....			
<b>g</b> Direct contact with legislators, their staffs, government officials, or a legislative body .....			
<b>h</b> Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means .....			
<b>i</b> Total lobbying expenditures (add lines <b>c</b> through <b>h</b> .) .....			

If 'Yes' to any of the above, also attach a statement giving a detailed description of the lobbying activities.



**Schedule B**  
**(Form 990, 990-EZ,**  
**or 990-PF)**

Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

**Supplementary Information for**  
**line 1 of Form 990, 990-EZ and 990-PF (see instructions)**

OMB No. 1545-0047

**2004**

Name of organization

UNITED WAY OF NORTH CENTRAL MASS, INC.

Employer identification number

04-2233021

Organization type (check one):

Filers of:

Form 990 or 990-EZ

Section:

- 501(c)( 3 ) (enter number) organization
- 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
- 527 political organization

Form 990-PF

- 501(c)(3) exempt private foundation
- 4947(a)(1) nonexempt charitable trust treated as a private foundation
- 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**. (**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule – see instructions.)

**General Rule –**

- For organizations filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. (Complete Parts I and II.)

**Special Rules –**

- For a section 501(c)(3) organization filing Form 990, or Form 990-EZ, that met the 33-1/3% support test of the regulations under sections 509(a)(1)/170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of \$5,000 or 2% of the amount on line 1 of these forms. (Complete Parts I and II.)
- For a section 501(c)(7), (8), or (10) organization filing Form 990, or Form 990-EZ, that received from any one contributor, during the year, aggregate contributions or bequests of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. (Complete Parts I, II, and III.)
- For a section 501(c)(7), (8), or (10) organization filing Form 990, or Form 990-EZ, that received from any one contributor, during the year, some contributions for use *exclusively* for religious, charitable, etc, purposes, but these contributions did not aggregate to more than \$1,000. (If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc, purpose. Do not complete any of the Parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc, contributions of \$5,000 or more during the year.) ..... ▶ \$ \_\_\_\_\_

**Caution:** Organizations that are not covered by the General Rule and/or the Special Rules do not file Schedule B (Form 990, 990-EZ, or 990-PF) but they **must** check the box in the heading of their Form 990, Form 990-EZ, or on line 2 of their Form 990-PF, to certify that they do not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

**BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990, Form 990-EZ, and Form 990-PF.**

Schedule **B** (Form 990, 990-EZ, or 990-PF) (2004)



UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 1**  
**Form 990, Part I, Line 16**  
**Payments to Affiliates**

Name and Address	Purpose of Payment	Amount
United Way of America	Dues	\$ 23,290.
Total		<u>\$ 23,290.</u>

**Statement 2**  
**Form 990, Part I, Line 20**  
**Other Changes in Net Assets or Fund Balances**

Unrealized gain on investments.....	\$ 5,673.
Total	<u>\$ 5,673.</u>

**Statement 3**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Donee's Name: Amount Given:	ABBY'S HOUSE	\$ 250.
Donee's Name: Amount Given:	ADELENTE YOUTHE CENTER	600.
Donee's Name: Amount Given:	ALLIANCE TO PROTECT NANTUCKET	500.
Donee's Name: Amount Given:	ALS/TDF FOR LIFE	100.
Donee's Name: Amount Given:	ALZHEIMER'S ASSOC	1,000.
Donee's Name: Amount Given:	AMERICAN CANCER SOCIETY	1,000.
Donee's Name: Amount Given:	AMERICAN LIVER	500.
Donee's Name: Amount Given:	AMERICAN RED CROSS	5,626.
Donee's Name: Amount Given:	ANNA MARIA COLLEGE	500.
Donee's Name: Amount Given:	APPLEWILD SCHOOL	23,500.

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Donee's Name:	ARC	
Amount Given:		\$ 18,000.
Donee's Name:	ASHBY FREE LIBRARY	
Amount Given:		2,500.
Donee's Name:	ASHBURNHAM LITTLE LEAGUE	
Amount Given:		500.
Donee's Name:	AVON WALK FOR BREAST CANCER	
Amount Given:		600.
Donee's Name:	BANCROFT SCHOOL	
Amount Given:		5,000.
Donee's Name:	BARTLETT RECREATION DEPT	
Amount Given:		4,000.
Donee's Name:	BATTERED WOMENS RESOURCES	
Amount Given:		24,825.
Donee's Name:	BENTLEY COLLEGE	
Amount Given:		1,000.
Donee's Name:	BISHOPS FUND	
Amount Given:		2,000.
Donee's Name:	BOSTON COLLEGE	
Amount Given:		500.
Donee's Name:	BOYS AND GIRLS CLUB OF NCM	
Amount Given:		8,500.
Donee's Name:	BOY SCOUTS	
Amount Given:		3,080.
Donee's Name:	CC POOLS INC	
Amount Given:		2,000.
Donee's Name:	CARLIN, CHARROW, ROSEN CHARITA	
Amount Given:		300.
Donee's Name:	CATHOLIC CHARITIES	
Amount Given:		500.
Donee's Name:	CATHOLIC RELIEF SERVICES	
Amount Given:		1,000.
Donee's Name:	CAVU FOUNDATION	
Amount Given:		250.
Donee's Name:	CHILDREN'S AID AND FAMILY SERV	

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Amount Given:		\$	500.
Donee's Name:	CITY OF LEOMINSTER		
Amount Given:			150,000.
Donee's Name:	CLEGHORN NEIGHBORHOOD		
Amount Given:			3,000.
Donee's Name:	COMMUNITY FOUNDATION OF NCM		
Amount Given:			11,000.
Donee's Name:	COMMUNITY CHILDRENS FUND		
Amount Given:			100.
Donee's Name:	COMM NEIGHBORHOOD LIAISON		
Amount Given:			2,000.
Donee's Name:	CONCORD EDUCATIONAL FUND		
Amount Given:			100.
Donee's Name:	CROCKER INTERNAL VETERENS		
Amount Given:			50.
Donee's Name:	DOYLE FIELD FOUNDATION		
Amount Given:			500.
Donee's Name:	ELDER SERVICES OF MERR VALLEY		
Amount Given:			1,000.
Donee's Name:	ESSEX ART CENTER		
Amount Given:			100.
Donee's Name:	FALLBROOK SCHOOL		
Amount Given:			800.
Donee's Name:	FEED THE CHILDREN		
Amount Given:			250.
Donee's Name:	FIRST PARISH CHURCH OF GROTON		
Amount Given:			50.
Donee's Name:	FITCHBURG ART MUSEUM		
Amount Given:			6,600.
Donee's Name:	FITCHBURG HISTORICAL		
Amount Given:			10,000.
Donee's Name:	FITCHBURGG RIVERFRONT PARK		
Amount Given:			8,000.
Donee's Name:	FITCHBURG POLICE DEPARTMENT		
Amount Given:			2,000.

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Donee's Name:	FITCHBURG STATE COLLEGE	
Amount Given:		\$ 6,100.
Donee's Name:	FRANCIS OUIMET SCHOLARSHIP	
Amount Given:		175.
Donee's Name:	FRIENDS OF LITERACY	
Amount Given:		50.
Donee's Name:	FRIENDS OF GROTON ELDERS	
Amount Given:		50.
Donee's Name:	FRANK PALUMBO	
Amount Given:		1,250.
Donee's Name:	GARDNER BOOSTERS	
Amount Given:		50.
Donee's Name:	GREATER GARDNER CDC	
Amount Given:		1,000.
Donee's Name:	GREATER LAWRENCE FAM HLTH	
Amount Given:		5,000.
Donee's Name:	GROTON CONSERVATION TRUST	
Amount Given:		500.
Donee's Name:	GROTON DUNST ALLIANCE FOR YOUT	
Amount Given:		100.
Donee's Name:	GROT DUNS ATHLETIC BOOSTERS	
Amount Given:		100.
Donee's Name:	GROTON SENIOR FOUNDATION	
Amount Given:		500.
Donee's Name:	GROUNDWORK LAWRENCE	
Amount Given:		10,000.
Donee's Name:	GOLDEN EMS ASSOC	
Amount Given:		1,400.
Donee's Name:	GROTON POLICE ASSOC	
Amount Given:		250.
Donee's Name:	HARMONY FARMS	
Amount Given:		20,000.
Donee's Name:	HEATHALLIANCE	
Amount Given:		5,000.
Donee's Name:	HEIFER PROJECT INT'L	

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Amount Given:		\$	1,200.
Donee's Name:	HOLY CROSS		
Amount Given:			150.
Donee's Name:	INDIAN HILL		
Amount Given:			2,000.
Donee's Name:	INTERFAITH HOSPITALITY		
Amount Given:			2,000.
Donee's Name:	INSTITUTE FOR SHIPBOARD EDUCAT		
Amount Given:			2,000.
Donee's Name:	JEN'S FRIENDS		
Amount Given:			2,500.
Donee's Name:	JIMMY FUND		
Amount Given:			3,000.
Donee's Name:	LAWRENCE ACADEMY		
Amount Given:			50,000.
Donee's Name:	LAWRENCE CELEBRATION COMM		
Amount Given:			2,500.
Donee's Name:	LAWRENCE CELEBRATION REGATTA		
Amount Given:			2,500.
Donee's Name:	LAWRENCE HISTORY CENTER		
Amount Given:			1,800.
Donee's Name:	LAZARUS HOUSE		
Amount Given:			3,000.
Donee's Name:	LEOM HISTORICAL SOCIETY		
Amount Given:			500.
Donee's Name:	LEOMINSTER PUBLIC SCHOOLS		
Amount Given:			500.
Donee's Name:	LEOMINSTER BOOK COMMITTEE		
Amount Given:			1,000.
Donee's Name:	LEUKEMIA AND LYMPHOMA SOCIETY		
Amount Given:			300.
Donee's Name:	LITTLETON YOUTH BASEBALL		
Amount Given:			1,000.
Donee's Name:	LLANO MEM HLTH CARE SYS FOUNDA		
Amount Given:			5,000.

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Donee's Name:	LLANO WOMEN'S CULTURE CLUB	
Amount Given:		\$ 2,500.
Donee's Name:	LOAVES AND FISHES	
Amount Given:		11,643.
Donee's Name:	LUNENBURG TRACK & FIELD	
Amount Given:		12,000.
Donee's Name:	LUK CRISIS CENTER	
Amount Given:		12,000.
Donee's Name:	MAKE A WISH FOUNDATION	
Amount Given:		500.
Donee's Name:	MASS BRAIN INJURY	
Amount Given:		250.
Donee's Name:	MASS GENERAL CANCER SOCIETY	
Amount Given:		25.
Donee's Name:	MASS COMMOTION SOFTBALL	
Amount Given:		1,500.
Donee's Name:	MASS MELONOMA SOCIETY	
Amount Given:		2,000.
Donee's Name:	MERRIMACK VALLEY ECONOMIC	
Amount Given:		5,000.
Donee's Name:	MERRIMACK VALLEY CHAMBER	
Amount Given:		1,000.
Donee's Name:	MONTACHUSETT INTERFAITH	
Amount Given:		500.
Donee's Name:	MONTACHUSETT YMCA	
Amount Given:		772.
Donee's Name:	MONTACHUSETT VETERANS OUTREACH	
Amount Given:		50.
Donee's Name:	MT WACHUSETT COMM COLLEGE	
Amount Given:		53,500.
Donee's Name:	MULTI SERVICE CENTER	
Amount Given:		2,500.
Donee's Name:	MUSCULAR DYSTROPHY	
Amount Given:		400.
Donee's Name:	NASHUA VALLEY WATERSHED	

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Amount Given:		\$	4,250.
Donee's Name:	NATIONAL OUTDOOR LEADERSHIP		
Amount Given:			2,000.
Donee's Name:	NCEE		
Amount Given:			500.
Donee's Name:	NEEDS		
Amount Given:			500.
Donee's Name:	NOTRE DAME HIGH SCHOOL		
Amount Given:			2,500.
Donee's Name:	NE COLLEGE OF FINANCE		
Amount Given:			1,000.
Donee's Name:	NO CENTRAL MA CHAMBER OF COMME		
Amount Given:			1,500.
Donee's Name:	NEIGHBORHOOD SUPPER		
Amount Given:			5,200.
Donee's Name:	NO COUNTY LAND TRUST		
Amount Given:			250.
Donee's Name:	NO QUABBIN TSO MUSIC SCHOOL		
Amount Given:			500.
Donee's Name:	NORTHEASTERN UNIVERSITY		
Amount Given:			250.
Donee's Name:	OUR FATHER'S HOUSE		
Amount Given:			35,100.
Donee's Name:	PARTNERS IN CHARITY		
Amount Given:			6,100.
Donee's Name:	PRINCETON PUBLIC LIBRARY		
Amount Given:			750.
Donee's Name:	RITTER MEMORIAL LIBRARY		
Amount Given:			35,300.
Donee's Name:	RUTH PAZ FOUNDATION		
Amount Given:			10,833.
Donee's Name:	SACRED HEART CHURCH		
Amount Given:			2,550.
Donee's Name:	SALVATION ARMY		
Amount Given:			500.

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Donee's Name:	SAVE THE CHILDREN	
Amount Given:		\$ 6,000.
Donee's Name:	SAMUELS HOUSE	
Amount Given:		500.
Donee's Name:	SHRINER'S BURN INSTITUTE	
Amount Given:		500.
Donee's Name:	SISTERS OF THE PRESERVATION	
Amount Given:		500.
Donee's Name:	SO LAWRENCE EAST SCHOOL	
Amount Given:		6,500.
Donee's Name:	SPANISH CENTER	
Amount Given:		7,950.
Donee's Name:	SPRING HOUSE	
Amount Given:		500.
Donee's Name:	SPECIAL OLYMPICS	
Amount Given:		35.
Donee's Name:	STRATTON MOUNTAIN	
Amount Given:		1,000.
Donee's Name:	ST ANNA CHURCH	
Amount Given:		2,500.
Donee's Name:	ST BENEDICT ABBY	
Amount Given:		1,000.
Donee's Name:	ST EDWARDS	
Amount Given:		1,000.
Donee's Name:	ST FRANCIS CHAPEL	
Amount Given:		1,000.
Donee's Name:	ST FRANCIS HOME OF MERCY	
Amount Given:		1,000.
Donee's Name:	ST JUDE'S HOSPITAL	
Amount Given:		1,500.
Donee's Name:	ST LEO'S CHURCH	
Amount Given:		11,000.
Donee's Name:	ST PAUL'S CHURCH	
Amount Given:		2,000.
Donee's Name:	SUDAR FOUNDATION	



UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Amount Given:		\$	500.
Donee's Name:	SUITABLE IMAGE		
Amount Given:			500.
Donee's Name:	THAYER SYMPHONY ORCHESTRA		
Amount Given:			12,200.
Donee's Name:	THE CLARK FUND		
Amount Given:			5,000.
Donee's Name:	TEAM NSO JR CYCLING		
Amount Given:			5,000.
Donee's Name:	TOWNSEND UNITED METHODIST		
Amount Given:			1,000.
Donee's Name:	TWIN CITY FIRST NIGHT		
Amount Given:			1,000.
Donee's Name:	TWIN CITY COMM DVLP		
Amount Given:			6,450.
Donee's Name:	TWO TEN ASSOC		
Amount Given:			600.
Donee's Name:	TWO TEN INTERNATIONAL		
Amount Given:			4,050.
Donee's Name:	UNITED METHODIST		
Amount Given:			2,000.
Donee's Name:	UNIVERSITY OF DELAWARE		
Amount Given:			100.
Donee's Name:	UMASS		
Amount Given:			5,500.
Donee's Name:	UNITED WAY OF SE ASIA		
Amount Given:			1,000.
Donee's Name:	VILLANOVA UNIVERSITY		
Amount Given:			100.
Donee's Name:	VETERANS HOSPICE		
Amount Given:			400.
Donee's Name:	VIETNAM VETERANS OF AMER FOREI		
Amount Given:			100.
Donee's Name:	WACHUSETT MTN JUNIOR RACE		
Amount Given:			500.

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Grants and Allocations

Donee's Name:	WESTMINSTER FOOD BANK	
Amount Given:		\$ 500.
Donee's Name:	WHY ME	
Amount Given:		250.
Donee's Name:	WORCESTER ART MUSEUM	
Amount Given:		2,000.
Donee's Name:	WORCESTER ACADEMY	
Amount Given:		200.
Donee's Name:	YOUTH OPPORTUNITIES UPHELD	
Amount Given:		3,000.
Donee's Name:	YMCA GREATER LAWRENCE	
Amount Given:		500.
Donee's Name:	CHRISTIAN CHILDRENS FUND	
Amount Given:		905.
Donee's Name:	HOUSE FOR PEACE & EDUCATION	
Amount Given:		3,300.
Donee's Name:	OAKMONT POP WARNER	
Amount Given:		500.
Donee's Name:	ST VINCENT DE PAUL	
Amount Given:		1,000.
Donee's Name:	GROTON DUNSTABLE EDUC FUND	
Amount Given:		100.
Donee's Name:	LEOMINSTER YOUTH VENTURE GRANT	
Amount Given:		5,454.
Donee's Name:	MT. WACHUSETT LATINO COALITION	
Amount Given:		40,447.
Donee's Name:	SHIRLEY PUBLIC VENTURE GRANT	
Amount Given:		11,479.
Donee's Name:	FITCHBURG PUBLIC VENTURE	
Amount Given:		11,000.
Donee's Name:	Southeast Asia Relief Fund	
Amount Given:		15,478.

Cash Approved But Not Paid

Donee's Name:	AMERICAN RED CROSS
---------------	--------------------

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Approved But Not Paid

Amount Given:		\$	125,191.
Donee's Name:	ARC COMMUNITY SERVICES		
Amount Given:			27,230.
Donee's Name:	BATTERED WOMEN'S SERVICES		
Amount Given:			44,904.
Donee's Name:	BOYS SCOUTS NASHUA VALLEY		
Amount Given:			10,860.
Donee's Name:	CATHOLIC CHARITIES		
Amount Given:			32,756.
Donee's Name:	CHILDRENS AID AND FAMILY SERVI		
Amount Given:			78,128.
Donee's Name:	GARDNER COMMUNITY ACTION		
Amount Given:			17,809.
Donee's Name:	GARDNER VISITING NURSES		
Amount Given:			29,571.
Donee's Name:	GIRL SCOUTS MONT COUNCIL		
Amount Given:			6,439.
Donee's Name:	GUILD OF ST. AGNES		
Amount Given:			19,192.
Donee's Name:	HOUSE FOR PEACE & EDUCATION		
Amount Given:			17,145.
Donee's Name:	LITERACY VOLUNTEERS		
Amount Given:			20,298.
Donee's Name:	LOAVES AND FISHES		
Amount Given:			21,598.

UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**Cash Approved But Not Paid

Donee's Name: Amount Given:	LUK CRISIS CENTER	\$ 59,245.
Donee's Name: Amount Given:	MASS ASSOCIATION FOR THE BLIND	11,094.
Donee's Name: Amount Given:	MONT ADDICTION COUNCIL	48,473.
Donee's Name: Amount Given:	MONT HOME HEALTH CARE	33,345.
Donee's Name: Amount Given:	MONT OPPORTUNITY COUNCIL	35,835.
Donee's Name: Amount Given:	MULTI SERVICE CENTER	77,748.
Donee's Name: Amount Given:	PARENTS HELPING PARENTS	14,522.
Donee's Name: Amount Given:	PROJECT CONTACT	10,085.
Donee's Name: Amount Given:	RAPE CRISIS CENTER	8,218.
Donee's Name: Amount Given:	SALVATION ARMY CORPS	49,068.
Donee's Name: Amount Given:	SPANISH AMERICAN CENTER	53,782.
Donee's Name: Amount Given:	SPECTRUM HEALTH SYSTEMS	15,225.
Donee's Name: Amount Given:	YMCA MONTACHUSETT REGIONAL	45,384.

## UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 3 (continued)**  
**Form 990, Part II, Line 22**  
**Grants and Allocations**

Cash Approved But Not Paid \_\_\_\_\_

Donee's Name: TWIN CITIES LATINO COALITION  
 Amount Given: \$ 42,000.

Donee's Name: UNITED WAY OF MERRIMACK VALLEY  
 Amount Given: 18,000.

Donee's Name: UNITED WAY OF CENTRAL MA  
 Amount Given: 20,400.

Total Grants and Allocations \$ 1,832,522.

**Statement 4**  
**Form 990, Part II, Line 43**  
**Other Expenses**

	(A)	(B)	(C)	(D)
	Total	Program Services	Management & General	Fundraising
ALLOWANCE FOR UNCOLLECTIBLES	142,135.	142,135.		
BAD DEBT EXPENSE	9,018.		9,018.	
CONTRACT SERVICES	84,579.	43,244.	8,688.	32,647.
DUES & SUBSCRIPTIONS	2,009.		2,009.	
EMERGENCY ASSISTANCE	7,522.	7,522.		
INSURANCE	4,324.	611.	2,731.	982.
MISCELLANEOUS EXPENSES	10,431.	2,655.	2,544.	5,232.
OFFICE SUPPLIES	12,268.	1,664.	1,462.	9,142.
Total	<u>\$ 272,286.</u>	<u>\$ 197,831.</u>	<u>\$ 26,452.</u>	<u>\$ 48,003.</u>

**Statement 5**  
**Form 990, Part IV, Line 55b**  
**Investments - Land, Buildings, and Equipment**

Category	Basis	Accum. Deprec.	Book Value
Furniture and Fixtures	\$ 84,561.	\$ 68,830.	\$ 15,731.
Buildings	30,000.	22,425.	7,575.
Improvements	109,773.	82,860.	26,913.
Land	4,000.		4,000.
Total	<u>\$ 228,334.</u>	<u>\$ 174,115.</u>	<u>\$ 54,219.</u>

## UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 6**  
**Form 990, Part IV, Line 58**  
**Other Assets**

INTEREST RECEIVABLE.....	\$	34,132.
	Total	<u>\$ 34,132.</u>

**Statement 7**  
**Form 990, Part IV, Line 65**  
**Other Liabilities**

.....	\$	-12,335.
.....		-23,805.
Designations payable.....		329,118.
	Total	<u>\$ 292,978.</u>

**Statement 8**  
**Form 990, Part IV-A, Line b(4)**  
**Other Amounts**

ALLOWANCE FOR UNCOLLECTIBLES.....	\$	-142,135.
ROUDNING.....		-2.
	Total	<u>\$ -142,137.</u>

**Statement 9**  
**Form 990, Part IV-B, Line b(4)**  
**Other Amounts**

ROUNDING.....	\$	-2.
	Total	<u>\$ -2.</u>

**Statement 10**  
**Form 990, Part IV-B, Line d(2)**  
**Other Amounts**

ALLOWANCE FOR UNCOLLECTIBLES.....	\$	142,135.
	Total	<u>\$ 142,135.</u>

## UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

**Statement 11**  
**Form 990, Part V**  
**List of Officers, Directors, Trustees, and Key Employees**

<u>Name and Address</u>	<u>Title and Average Hours Per Week Devoted</u>	<u>Compen- sation</u>	<u>Contri- bution to EBP &amp; DC</u>	<u>Expense Account/ Other</u>
PHIL GRZEWINSKI 285 JOHN FITCH HIGHWAY FITCHBURG, MA 01420	PRESIDENT 26	\$ 84,841.	\$ 24,053.	\$ 5,489.
STENE STONE PO BOX TOWNSEND, MA 01469	Treasurer 2	0.	0.	0.
ROBERT ANTONUCCI 160 PEARL ST FITCHBURG, MA 01420	Director 1	0.	0.	0.
RICHARD NOBILE 300 BEMIS RD FITCHBURG, MA 01420	ASST TREASURER 1	0.	0.	0.
THOMAS BAGLEY, III PO BOX 360 LEOMINSTER, MA 01453	CLERK 1	0.	0.	0.
DANIEL ASQUIO 444 GREEN ST GARDNER, MA 01440	Chairman 2	0.	0.	0.
JAMES JAVARAS 10 MONUMENT SQ LEOMINSTER, MA 01453	Director 1	0.	0.	0.
WILLIAM AUBUCHON III 95 AUBUCHON DR WESTMINSTER, MA 01473	Director 1	0.	0.	0.
ARTHUR DIGERONIMO, JR 75 N MAIN ST LEOMINSTER, MA 01453	Director 1	0.	0.	0.
PETER BOVENZI PO BOX 788 LEOMINSTER, MA 01453	Director 1	0.	0.	0.
HON. LUIS PEREZ 100 ELM ST FITCHBURG, MA 01420	Director 1	0.	0.	0.
REV. SUSAN SUCHOCKI BROWN 42 COUNTRY LANE LEOMINSTER, MA 01453	Director 1	0.	0.	0.

## UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

Statement 11 (continued)  
Form 990, Part V  
List of Officers, Directors, Trustees, and Key Employees

<u>Name and Address</u>	<u>Title and Average Hours Per Week Devoted</u>	<u>Compen- sation</u>	<u>Contri- bution to EBP &amp; DC</u>	<u>Expense Account/ Other</u>
BARBARA ABRAHAM 53 MERRIAM AVE LEOMINSTER, MA 01453	Director 1	\$ 0.	\$ 0.	\$ 0.
WILLIAM BURKE 43 BUENA VISTA ST DEVENS, A 01430	Director 1	0.	0.	0.
SCOTT HOWARD PO BOX 717 SHIRLEY, MA 01464	Director 1	0.	0.	0.
YANNETH BERMUDEZ-CAMP PO BOX 269 LEOMINSTER, MA 01453	Director 1	0.	0.	0.
CHARLES BOWLES 229 PARKER ST GARDNER, MA 01440	Director 1	0.	0.	0.
PETER TRAINOR 444 GREEN ST GARDNER, MA 01440	Director 1	0.	0.	0.
ROBERT CHAUVIN 50 TECHNOLOGY DR WESTMINSTER, MA 01441	Director 1	0.	0.	0.
DAVID GARRISON 25 SAWYER PASSWAY FITCHBURG, MA 01420	Director 1	0.	0.	0.
MATT JOHNSON 881 MAIN ST FITCHBURG, MA 01420	Director 1	0.	0.	0.
REV. GARY E PALMER PO BOX 456 AYER, MA 01432	Director 1	0.	0.	0.
		Total \$ 84,841.	\$ 24,053.	\$ 5,489.



UNITED WAY OF NORTH CENTRAL MASS, INC.

04-2233021

Statement 12  
Schedule A, Part IV-A, Line 22  
Other Income

Description	(a) 2003	(b) 2002	(c) 2001	(d) 2000	(e) Total
	\$ 24,560.	\$ 22,393.	\$ 43,691.	\$ 40,454.	\$ 131,098.
Total	<u>\$ 24,560.</u>	<u>\$ 22,393.</u>	<u>\$ 43,691.</u>	<u>\$ 40,454.</u>	<u>\$ 131,098.</u>