Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

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

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

OMB No 1545-0047

2012

Open to Public Inspection

A For the 2012 calendar year, or tax year beginning July 1, 2012, and ending June 30, 20 13

B Check if applicable
☐ Address change
☐ Name change
☐ Initial return
☐ Terminated
☐ Amended return
☐ Application pending

C Name of organization: United Way of Central Massachusetts, Inc.
Doing Business As
Number and street (or P O box if mail is not delivered to street address): 484 Main Street — Room/suite: 300
City, town or post office, state, and ZIP code: Worcester, MA 01608-1893

D Employer identification number: 04-2104017
E Telephone number: 508.757.5631
G Gross receipts $ 9,128,151

F Name and address of principal officer: Timothy J. Garvin, same as above

H(a) Is this a group return for affiliates? ☐ Yes ☑ No
H(b) Are all affiliates included? ☐ Yes ☐ No
If "No," attach a list (see instructions)
H(c) Group exemption number ▶

I Tax-exempt status ☑ 501(c)(3) ☐ 501(c) ( ) ◀ (insert no) ☐ 4947(a)(1) or ☐ 527
J Website: ▶ www.unitedwaycm.org
K Form of organization ☑ Corporation ☐ Trust ☐ Association ☐ Other ▶
L Year of formation 1920
M State of legal domicile MA

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities.
United Way of Central Massachusetts connects people and resources to improve the community.

2 Check this box ▶ ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	23
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	21
5	Total number of individuals employed in calendar year 2012 (Part V, line 2a)	5	32
6	Total number of volunteers (estimate if necessary)	6	1,994
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	0
b	Net unrelated business taxable income from Form 990-T, line 34	7b	0

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	6,481,521	6,504,806
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	230,117	332,793
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	2,215	(21,491)
	12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	6,713,853	6,816,108
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	4,210,831	4,214,936
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0	0
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	1,753,044	1,556,615
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	30,133	19,543
	b	Total fundraising expenses (Part IX, column (D), line 25) ▶ 914,842		
	17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	923,841	785,760
	18	Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25)	6,917,849	6,576,854
	19	Revenue less expenses. Subtract line 18 from line 12	(203,996)	239,254

			Beginning of Current Year	End of Year
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	9,143,680	9,798,009
	21	Total liabilities (Part X, line 26)	4,376,118	4,336,698
	22	Net assets or fund balances Subtract line 21 from line 20	4,767,562	5,461,311

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Part II Signature Block

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

Sign Here
▶ Signature of officer — Date 12/4/2013
▶ TIMOTHY J. GARVIN
Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN

Firm's name ▶ — Firm's EIN ▶
Firm's address ▶ — Phone no

May the IRS discuss this return with the preparer shown above? (see instructions) ☐ Yes ☐ No

98 13

Part III **Statement of Program Service Accomplishments**

Check if Schedule O contains a response to any question in this Part III . . . . ☐

1 Briefly describe the organization's mission:

United Way of Central Massachusetts connects people and resources to improve the community.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? . . . ☐ Yes ☑ No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? . . . ☐ Yes ☑ No

If "Yes," describe these changes on Schedule O

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses $ 3,449,283 including grants of $ 3,112,026) (Revenue $)

Community Impact Program - The Community Impact Program plays a critical role in improving our community. Our work is organized around Education, Family Stability and Health, which are considered essential building blocks for a successful life.

By 2020 United Way, aspires to see a 10% change in the following factors in Central Massachusetts:

1. Increasing the high school graduation rate for at-risk youth
2. Reducing the child poverty rate
3. Reducing the childhood obesity rate.

In addition, this program helps to providing services to stabilize those who are unable to meet their basic needs due to conditions that create vulnerability. United Way of Central Massachusetts staff and volunteers, through a competitive process, evaluate funding proposals, select the highest quality agency programs to fund, and monitor program results to ensure maximum community impact. During FY 2013, 50 funded programs provided services in one or more of the three basic components for a successful life: education, family stability, and health.

4b (Code:) (Expenses $ 372,577 including grants of $ 316,208) (Revenue $)

Women's Initiative Community Impact Program - The Women's Initiative focuses on building, strengthening, and supporting the development of confident and safe adolescent girls, and has successfully brought about lasting change. Through educational events, grants for area programs, financial literacy education, and sponsorship of a comprehensive local needs assessment, the Women's Initiative of the United Way is a thriving vehicle of change for girls in central Massachusetts.

During FY 2013, Women's Initiative delivered four, full-day conferences for more than 300 middle-school girls, utilizing the time and talent of more than 100 professional women. In addition, the Women's Initiative Community Impact Program funded 11 community based programs and sponsored 6 local educational events.

4c (Code:) (Expenses $ including grants of $) (Revenue $)

All other programs described in schedule O

4d Other program services (Describe in Schedule O.)
(Expenses $ 1,316,619 including grants of $) (Revenue $)

4e **Total program service expenses** ▶ 5,138,479

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1	✓	
2	Is the organization required to complete *Schedule B, Schedule of Contributors* (see instructions)?	2	✓	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		✓
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4		✓
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? *If "Yes," complete Schedule C, Part III*	5		✓
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		✓
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? *If "Yes," complete Schedule D, Part II*	7		✓
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		✓
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9	✓	
10	Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? *If "Yes," complete Schedule D, Part V*	10	✓	
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI*	11a	✓	
b	Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII*	11b		✓
c	Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c		✓
d	Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d	✓	
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e	✓	
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f		✓
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a	✓	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b		✓
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		✓
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		✓
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV.*	14b		✓
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or assistance to any organization or entity located outside the United States? *If "Yes," complete Schedule F, Parts II and IV*	15		✓
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or assistance to individuals located outside the United States? *If "Yes," complete Schedule F, Parts III and IV*	16		✓
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I (see instructions)*	17	✓	
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18		✓
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		✓
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		✓
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
21	Did the organization report more than $5,000 of grants and other assistance to any government or organization in the United States on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21	✓	
22	Did the organization report more than $5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22		✓
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23		✓
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25*	24a		✓
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3) and 501(c)(4) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		✓
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		✓
26	Was a loan to or by a current or former officer, director, trustee, key employee, highest compensated employee, or disqualified person outstanding as of the end of the organization's tax year? *If "Yes," complete Schedule L, Part II*	26		✓
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27		✓
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):			
a	A current or former officer, director, trustee, or key employee? *If "Yes," complete Schedule L, Part IV*	28a		✓
b	A family member of a current or former officer, director, trustee, or key employee? *If "Yes," complete Schedule L, Part IV*	28b		✓
c	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? *If "Yes," complete Schedule L, Part IV*	28c	✓	
29	Did the organization receive more than $25,000 in non-cash contributions? *If "Yes," complete Schedule M*	29		✓
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		✓
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		✓
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		✓
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? *If "Yes," complete Schedule R, Part I*	33		✓
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	34		✓
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		✓
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		✓
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		✓
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? **Note.** All Form 990 filers are required to complete Schedule O	38	✓	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response to any question in this Part V . . . . ☑

					Yes	No
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable . .	1a	23			
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable . . .	1b	0			
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c	✓	
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	32			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? .			2b	✓	
	Note. If the sum of lines 1a and 2a is greater than 250, you may be required to *e-file* (see instructions) . .					
3a	Did the organization have unrelated business gross income of $1,000 or more during the year? . . .			3a		✓
b	If "Yes," has it filed a Form 990-T for this year? *If "No," provide an explanation in Schedule O*			3b		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?			4a		✓
b	If "Yes," enter the name of the foreign country: ▶ See instructions for filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts					
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? . .			5a		✓
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?			5b		✓
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?			5c		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?			6a		✓
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?			6b		
7	**Organizations that may receive deductible contributions under section 170(c).**					
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?			7a		✓
b	If "Yes," did the organization notify the donor of the value of the goods or services provided? . . .			7b		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?			7c		✓
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d				
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?			7e		✓
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? .			7f		✓
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?			7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?			7h		
8	**Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.** Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?			8		
9	**Sponsoring organizations maintaining donor advised funds.**					
a	Did the organization make any taxable distributions under section 4966?			9a		
b	Did the organization make a distribution to a donor, donor advisor, or related person?			9b		
10	**Section 501(c)(7) organizations.** Enter:					
a	Initiation fees and capital contributions included on Part VIII, line 12	10a				
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities .	10b				
11	**Section 501(c)(12) organizations.** Enter:					
a	Gross income from members or shareholders	11a				
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b				
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?			12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year . .	12b				
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**					
a	Is the organization licensed to issue qualified health plans in more than one state?			13a		
	Note. See the instructions for additional information the organization must report on Schedule O					
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b				
c	Enter the amount of reserves on hand	13c				
14a	Did the organization receive any payments for indoor tanning services during the tax year?			14a		✓
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation in Schedule O* .			14b		

Part VI **Governance, Management, and Disclosure** *For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.*

Check if Schedule O contains a response to any question in this Part VI . . . ☑

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year . .	1a 23			
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O.				
b	Enter the number of voting members included in line 1a, above, who are independent .	1b 21			
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		2		✓
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, or trustees, or key employees to a management company or other person?		3		✓
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		4		✓
5	Did the organization become aware during the year of a significant diversion of the organization's assets? .		5		✓
6	Did the organization have members or stockholders?		6		✓
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		7a		✓
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		7b		✓
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a	The governing body?		8a	✓	
b	Each committee with authority to act on behalf of the governing body?		8b	✓	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses in Schedule O* .		9	✓	

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a		✓
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	✓	
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	✓	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	✓	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe in Schedule O how this was done*	12c	✓	
13	Did the organization have a written whistleblower policy?	13	✓	
14	Did the organization have a written document retention and destruction policy?	14	✓	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a	✓	
b	Other officers or key employees of the organization	15b		✓
	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		✓
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed ▶ Massachusetts

18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection Indicate how you made these available. Check all that apply.

☑ Own website ☐ Another's website ☑ Upon request ☐ Other *(explain in Schedule O)*

19 Describe in Schedule O whether (and if so, how), the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization: ▶ James Hayes, United Way of Central MA, 484 Main Street, Suite 300, Worcester, MA 01608 508.757.5631 ext. 250

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response to any question in this Part VII . . . . ☐

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

• List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation Enter -0- in columns (D), (E), and (F) if no compensation was paid.

• List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."

• List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than $100,000 from the organization and any related organizations.

• List all of the organization's **former** officers, key employees, and highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations.

• List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order. individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) Bruce Gaultney Chair of the Board of Directors	1	✓		✓						
(2) Michael Mulrain Treasurer	1	✓		✓						
(3) Frances Anthes Clerk	1	✓		✓						
(4) Edward Augustus, Jr. At-large Board member	1	✓								
(5) Todd Bailey At-large Board member	1	✓								
(6) Reverend Lois Bond, Ph.D. At-large Board member	1	✓								
(7) Melinda Boone, Ed.D At-large Board member	1	✓								
(8) Douglas Brown At-large Board member	1	✓								
(9) Jack Calareso, Ph.D. At-large Board member	1	✓								
(10) Joseph Carlson At-large Board member	1	✓								
(11) James Coghlin, Jr. At-large Board member	1	✓								
(12) Glenda Daou, MA LMHC At-large Board member	1	✓								
(13) Joseph Freitas At-large Board member	1	✓								
(14) Eve Gilmore At-large Board member	1	✓								

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(15) James Leary At-large Board member	1	✓								
(16) Patsy Lewis At-large Board member	1	✓								
(17) Karen Ludington At-large Board member	1	✓								
(18) Nadia McGourthy At-large Board member	1	✓								
(19) Representative James O'Day At-large Board member	1	✓								
(20) Marcy Reed At-large Board member	1	✓								
(21) Edwin Shea At-large Board member	1	✓								
(22) Reverend Clyde Talley At-large Board member	1	✓								
(23) Michael Tsostis At-large Board member	1	✓								
(24) Nancy Kidd-Brown Former Clerk	1			✓			✓			
(25) Timothy Garvin President and CEO					✓	✓		125,860		
1b Sub-total ▶								125,860		
c Total from continuation sheets to Part VII, Section A ▶								186,105		
d Total (add lines 1b and 1c) ▶								311,965		

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization ▶ 2

		Yes	No
3 Did the organization list any **former** officer, director, or trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		✓
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4		✓
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		✓

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization ▶ 0

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position: Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(15) Jennifer Davis Carey Executive Director, Worc Education Collaborative	35				✓			101,615		
(16) James Hayes Vice President, Finance and Operations	35			✓	✓			84,490		
(17)										
(18)										
(19)										
(20)										
(21)										
(22)										
(23)										
(24)										
(25)										

	(D)	(E)	(F)
1b Sub-total ▶	186,105		
c Total from continuation sheets to Part VII, Section A ▶			
d Total (add lines 1b and 1c) ▶			

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization ▶

		Yes	No
3 Did the organization list any **former** officer, director, or trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4		
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization ▶

Part VIII Statement of Revenue

Check if Schedule O contains a response to any question in this Part VIII. . . . ☐

Section	Line	Description			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
Contributions, Gifts, Grants and Other Similar Amounts	1a	Federated campaigns	1a	137,085				
	b	Membership dues	1b	0				
	c	Fundraising events	1c	0				
	d	Related organizations	1d	0				
	e	Government grants (contributions)	1e	(980)				
	f	All other contributions, gifts, grants, and similar amounts not included above	1f	6,368,701				
	g	Noncash contributions included in lines 1a-1f $		0				
	h	**Total.** Add lines 1a–1f ▶			6,504,806			
Program Service Revenue			Business Code					
	2a							
	b							
	c							
	d							
	e							
	f	All other program service revenue						
	g	**Total.** Add lines 2a–2f ▶			0			
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts) ▶			95,693			95,693
	4	Income from investment of tax-exempt bond proceeds ▶						
	5	Royalties ▶						
			(i) Real	(ii) Personal				
	6a	Gross rents	0					
	b	Less. rental expenses	(53,597)					
	c	Rental income or (loss)	(53,597)					
	d	Net rental income or (loss) ▶			(53,597)			(53,597)
			(i) Securities	(ii) Other				
	7a	Gross amount from sales of assets other than inventory	2,495,546					
	b	Less cost or other basis and sales expenses	(2,258,446)					
	c	Gain or (loss)	237,100					
	d	Net gain or (loss) ▶			237,100			237,100
	8a	Gross income from fundraising events (not including $ 0 of contributions reported on line 1c) See Part IV, line 18	a	0				
	b	Less direct expenses	b	0				
	c	Net income or (loss) from fundraising events ▶			0			
	9a	Gross income from gaming activities. See Part IV, line 19	a	0				
	b	Less direct expenses	b	0				
	c	Net income or (loss) from gaming activities ▶			0			
	10a	Gross sales of inventory, less returns and allowances	a	0				
	b	Less cost of goods sold	b	0				
	c	Net income or (loss) from sales of inventory ▶			0			
		Miscellaneous Revenue		Business Code				
	11a	Cost recovery fees		900099	32,106	32,106		
	b							
	c							
	d	All other revenue						
	e	**Total.** Add lines 11a–11d ▶			32,106			
	12	**Total revenue.** See instructions. ▶			6,816,108	32,106		279,196

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns All other organizations must complete column (A).

Check if Schedule O contains a response to any question in this Part IX . . . . ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the United States See Part IV, line 21	4,214,936	4,214,936		
2 Grants and other assistance to individuals in the United States See Part IV, line 22 . . .	0	0		
3 Grants and other assistance to governments, organizations, and individuals outside the United States See Part IV, lines 15 and 16 . .	0	0		
4 Benefits paid to or for members	0	0		
5 Compensation of current officers, directors, trustees, and key employees . . .	369,592	149,098	151,541	68,953
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) . .	0	0	0	0
7 Other salaries and wages	883,878	295,362	139,166	449,350
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	33,287	12,154	5,492	15,641
9 Other employee benefits	184,765	92,088	19,900	72,777
10 Payroll taxes	85,093	30,629	18,769	35,695
11 Fees for services (non-employees):				
a Management	0	0	0	0
b Legal	743	0	743	0
c Accounting	19,989	0	19,989	0
d Lobbying	0	0	0	0
e Professional fundraising services See Part IV, line 17	19,543			19,543
f Investment management fees . . .	35,513		35,513	
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O) . .	191,942	144,392	37,766	9,784
12 Advertising and promotion	39,064	6,962	1,951	30,151
13 Office expenses	99,030	43,332	35,559	20,139
14 Information technology	74,869	12,462	2,323	60,084
15 Royalties	0	0	0	0
16 Occupancy	103,867	42,765	22,329	38,773
17 Travel	27,685	12,620	6,200	8,865
18 Payments of travel or entertainment expenses for any federal, state, or local public officials	0	0	0	0
19 Conferences, conventions, and meetings	109,571	53,551	2,044	53,976
20 Interest	0	0	0	0
21 Payments to affiliates	57,794	21,323	13,129	23,342
22 Depreciation, depletion, and amortization	15,803	5,984	3,538	6,281
23 Insurance	3,575	0	3,575	0
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O)				
a Organization dues	3,636	960	2,180	496
b Miscellaneous	2,679	44	1,643	992
c				
d				
e All other expenses				
25 **Total functional expenses.** Add lines 1 through 24e	6,576,854	5,138,662	523,350	914,842
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation Check here ▶ ☐ if following SOP 98-2 (ASC 958-720) . . .				

Part X Balance Sheet

Check if Schedule O contains a response to any question in this Part X . . . ☐

			(A) Beginning of year		(B) End of year
Assets	1	Cash—non-interest-bearing	203,426	1	221,090
	2	Savings and temporary cash investments	1,061,961	2	1,276,947
	3	Pledges and grants receivable, net	2,318,244	3	2,189,141
	4	Accounts receivable, net	56,920	4	43,935
	5	Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L	0	5	0
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions) Complete Part II of Schedule L	0	6	0
	7	Notes and loans receivable, net	0	7	0
	8	Inventories for sale or use	0	8	0
	9	Prepaid expenses and deferred charges	54,581	9	61,973
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D — 10a: 1,780,003			
	b	Less. accumulated depreciation — 10b: (1,718,647)	74,258	10c	61,356
	11	Investments—publicly traded securities	4,316,618	11	4,638,545
	12	Investments—other securities. See Part IV, line 11	0	12	180,000
	13	Investments—program-related. See Part IV, line 11	0	13	
	14	Intangible assets	0	14	
	15	Other assets. See Part IV, line 11	1,057,672	15	1,125,022
	16	**Total assets.** Add lines 1 through 15 (must equal line 34)	9,143,680	16	9,798,009
Liabilities	17	Accounts payable and accrued expenses	140,844	17	131,117
	18	Grants payable	3,871,142	18	3,865,583
	19	Deferred revenue	0	19	0
	20	Tax-exempt bond liabilities	0	20	0
	21	Escrow or custodial account liability Complete Part IV of Schedule D	6,344	21	6,344
	22	Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L	0	22	0
	23	Secured mortgages and notes payable to unrelated third parties	0	23	0
	24	Unsecured notes and loans payable to unrelated third parties	0	24	0
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	357,788	25	333,654
	26	**Total liabilities.** Add lines 17 through 25	4,376,118	26	4,336,698
Net Assets or Fund Balances		**Organizations that follow SFAS 117 (ASC 958), check here ▶ ☑ and complete lines 27 through 29, and lines 33 and 34.**			
	27	Unrestricted net assets	3,937,853	27	4,455,054
	28	Temporarily restricted net assets	511,700	28	527,649
	29	Permanently restricted net assets	318,009	29	478,608
		Organizations that do not follow SFAS 117 (ASC 958), check here ▶ ☐ and complete lines 30 through 34.			
	30	Capital stock or trust principal, or current funds	0	30	0
	31	Paid-in or capital surplus, or land, building, or equipment fund	0	31	0
	32	Retained earnings, endowment, accumulated income, or other funds	0	32	0
	33	Total net assets or fund balances	4,767,562	33	5,461,311
	34	Total liabilities and net assets/fund balances	9,143,680	34	9,798,009

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response to any question in this Part XI . . . ☑

1	Total revenue (must equal Part VIII, column (A), line 12)	1	6,816,108
2	Total expenses (must equal Part IX, column (A), line 25)	2	6,576,854
3	Revenue less expenses. Subtract line 2 from line 1	3	239,254
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	4,767,562
5	Net unrealized gains (losses) on investments	5	181,912
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	272,583
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	5,461,310

Part XII Financial Statements and Reporting

Check if Schedule O contains a response to any question in this Part XII . . . ☐

			Yes	No
1	Accounting method used to prepare the Form 990: ☐ Cash ☑ Accrual ☐ Other ______ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a	✓	
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: ☑ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b	✓	
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: ☑ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	✓	
	If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	3a		✓
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits	3b		

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ.
▶ Information about Schedule A (Form 990 or 990-EZ) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047

2013

Open to Public Inspection

Name of the organization	Employer identification number
United Way of Central Massachusetts, Inc.	04-2104017

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 11, check only one box)

1 ☐ A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**

2 ☐ A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E.)

3 ☐ A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**

4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state·

5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)

6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**

7 ☑ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)

8 ☐ A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)

9 ☐ An organization that normally receives: (1) more than 33⅓% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33⅓% 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).** (Complete Part III.)

10 ☐ An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**

11 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2). See **section 509(a)(3).** Check the box that describes the type of supporting organization and complete lines 11e through 11h.

a ☐ Type I **b** ☐ Type II **c** ☐ Type III–Functionally integrated **d** ☐ Type III–Non-functionally integrated

e ☐ By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2).

f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box . . . . ☐

g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

		Yes	No
(i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?	**11g(i)**		
(ii) A family member of a person described in (i) above?	**11g(ii)**		
(iii) A 35% controlled entity of a person described in (i) or (ii) above?	**11g(iii)**		

h Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1–9 above or IRC section (see instructions))	(iv) Is the organization in col (i) listed in your governing document? Yes	No	(v) Did you notify the organization in col (i) of your support? Yes	No	(vi) Is the organization in col (i) organized in the U S? Yes	No	(vii) Amount of monetary support
(A)									
(B)									
(C)									
(D)									
(E)									
Total									

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)
(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants ")	6,828,802	6,795,165	6,736,415	6,570,572	6,677,662	33,608,616
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 **Total.** Add lines 1 through 3	6,828,802	6,795,165	6,736,415	6,570,572	6,677,662	33,608,616
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						2,604,950
6 **Public support.** Subtract line 5 from line 4.						31,003,666

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
7 Amounts from line 4	6,828,802	6,795,165	6,736,415	6,570,572	6,677,662	33,608,616
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	120,610	357,591	493,478	230,117	332,793	1,201,796
9 Net income from unrelated business activities, whether or not the business is regularly carried on	0	0	0	0	0	0
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV.)	53,487	500	0	0	0	53,987
11 **Total support.** Add lines 7 through 10						34,864,399

12 Gross receipts from related activities, etc. (see instructions) | 12 | 0

13 **First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ▶ ☐

Section C. Computation of Public Support Percentage

14 Public support percentage for 2013 (line 6, column (f) divided by line 11, column (f)) | 14 | 88.93 %

15 Public support percentage from 2012 Schedule A, Part II, line 14 | 15 | 88.92 %

16a **33¹/₃% support test—2013.** If the organization did not check the box on line 13, and line 14 is 33¹/₃% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶ ☑

b **33¹/₃% support test—2012.** If the organization did not check a box on line 13 or 16a, and line 15 is 33¹/₃% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶ ☐

17a **10%-facts-and-circumstances test—2013.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and **stop here.** Explain in Part IV how the organization meets the "facts-and-circumstances" test The organization qualifies as a publicly supported organization ▶ ☐

b **10%-facts-and-circumstances test—2012.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and **stop here.** Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ ☐

18 **Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶ ☐

Part III Support Schedule for Organizations Described in Section 509(a)(2)
(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants ")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of $5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 **Public support** (Subtract line 7c from line 6)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV)						
13 **Total support.** (Add lines 9, 10c, 11, and 12.)						

14 **First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ► ☐

Section C. Computation of Public Support Percentage

15	Public support percentage for 2013 (line 8, column (f) divided by line 13, column (f))	15	%
16	Public support percentage from 2012 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17	Investment income percentage for **2013** (line 10c, column (f) divided by line 13, column (f))	17	%
18	Investment income percentage from **2012** Schedule A, Part III, line 17	18	%

19a **33¹/₃% support tests—2013.** If the organization did not check the box on line 14, and line 15 is more than 33¹/₃%, and line 17 is not more than 33¹/₃%, check this box and **stop here.** The organization qualifies as a publicly supported organization ► ☐

b **33¹/₃% support tests—2012.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33¹/₃%, and line 18 is not more than 33¹/₃%, check this box and **stop here.** The organization qualifies as a publicly supported organization ► ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ► ☐

Part IV **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Also complete this part for any additional information. (See instructions).

Part II - Section B - Line 10 - United Way of Central Massachusetts, Inc. leases an office condominium it owns outright to other local non-profit agencies. The office is presently being used by the Southeast Asian Coalition free of charge.

14. GREATER WORCESTER COMMUNITY FOUNDATION FUNDS (CONTINUED)

Women's Initiative Fund in Honor of Lois B. Green

On October 30, 2009, the Organization established the Women's Initiative Fund (the "WI Fund") in Honor of Lois B. Green at GWCF. The WI Fund shall be used for support of the charitable or educational purposes of the Women's Initiative of the UWCM and its affiliated agencies. The WI Fund shall be maintained by

having a market value of $268,211 and $252,784 as of June 30, 2013 and 2012, respectively. In accordance with Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 958-605, Transfers of Assets to a Not-for-Profit Organization or Charitable Trust That Raises or Holds Contributions for Others,* the market value of the Organization's initial contribution to the WI Fund is reflected as an asset ("Beneficial interest in trust") and is included in permanently restricted net assets on the Statement of Financial Position. Changes in the market value of the WI Fund are recorded as a temporarily restricted change in beneficial interest in trust on the statement of activities. As of June 30, 2013 and 2012, the Organization has permanently restricted cash and pledges receivable of $200 and $500 that will be contributed to the WI Fund at GWCF.

The Arthur J. Remillard, Jr. Fund

The Arthur J. Remillard, Jr. Fund (the "AJR Fund") is a donor-designated fund established at GWCF to provide financial support to the Organization. A three-person advisory board, consisting of the chief executive officer, a current or past president of the Board of Directors of United Way of Central Massachusetts, Inc. and a current or past president of the Board of Directors of GWCF, determines the annual pledge to the Organization. During 2013 and 2012, the advisory board awarded the Organization a total of $23,239 and $23,820, respectively. As of and for the years ended June 30, 2013 and 2012, the AJR Fund had a fair market value of $566,317 and $542,890, respectively. .

15. COMMUNITY IMPACT AND WOMEN'S INITIATIVE

Community Impact grants of unrestricted funds to selected programs are determined annually by the Board of Directors based on recommendations from the Community Impact Committee. Women's Initiative grants and sponsorships are also determined by the Board of Directors based on recommendations from the Women's Initiative Community Investment Committee. Grants are payable on a monthly basis during subsequent fiscal years. Sponsorships are paid based on the timing of the sponsored events.

In accordance with Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 958, Not-for-Profit Entities, the Organization recognizes the full amount of the committed grant as an expense in the year in which the commitment is made.

13. EMPLOYEE BENEFIT PLAN

The Organization maintains a contributory retirement plan covering all eligible employees. Each year the Organization at its discretion may make an employer contribution to the plan. The employer's contribution is determined annually, by the Board of Directors. The employer's contribution charged to expense was $32,101 and $35,877 in 2013 and 2012, respectively.

In addition, incorporated into the plan are the provisions of Section 401(k) of the Internal Revenue Code, which allows employees to contribute to their accounts on a pretax basis. The Organization may make a discretionary match contribution up to a maximum of 2% of employees' annual compensation. The match contribution for 2013 and 2012 was $17,575 and $19,222, respectively.

14. GREATER WORCESTER COMMUNITY FOUNDATION FUNDS

The following funds, except as discussed, are considered assets of the Greater Worcester Community Foundation ("GWCF") and therefore are not included in the financial statements of the United Way of Central Massachusetts, Inc. The information is included for disclosure purposes only.

United Way of Central Massachusetts Fund

In August of 1987 the Organization established the United Way of Central Massachusetts Fund ("the Fund") at GWCF. The purpose of the Fund is to provide additional financial support for participating agencies of the Organization and to underwrite administrative costs of the Organization. The Fund consists of an amount contributed by the

as of June 30, 2013 and 2012, respectively. In accordance with Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 958-605, Transfers of Assets to a Not-for-Profit Organization or Charitable Trust That Raises or Holds Contributions for Others,* the Organization's initial contribution to the Fund is reflected as an asset ("Beneficial interest in trust") and is included in unrestricted net assets on the Statement of Financial Position. Changes in market value of the Fund are recorded as an unrestricted change in beneficial interest in trust on the statement of activities.

SCHEDULE D (Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
▶ Attach to Form 990.
▶ Information about Schedule D (Form 990) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047
2013
Open to Public Inspection

Name of the organization	Employer identification number
United Way of Central Massachusetts, Inc.	04-2104017

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.
Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate contributions to (during year)		
3	Aggregate grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? ☐ Yes ☐ No

Part II Conservation Easements.
Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).
☐ Preservation of land for public use (e g , recreation or education) ☐ Preservation of an historically important land area
☐ Protection of natural habitat ☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

			Held at the End of the Tax Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included in (a)	2c	
d	Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶ ____

4 Number of states where property subject to conservation easement is located ▶ ____

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year ▶ ____

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ▶ $ ____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.
Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenues included in Form 990, Part VIII, line 1 ▶ $ ____

(ii) Assets included in Form 990, Part X ▶ $ ____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items:

a Revenues included in Form 990, Part VIII, line 1 ▶ $ ____

b Assets included in Form 990, Part X ▶ $ ____

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):

a ☐ Public exhibition
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange programs
e ☐ Other

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements.
Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☑ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII and complete the following table

			Amount
c	Beginning balance	1c	6,344
d	Additions during the year	1d	0
e	Distributions during the year	1e	0
f	Ending balance	1f	6,344

2a Did the organization include an amount on Form 990, Part X, line 21? ☑ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII Check here if the explanation has been provided in Part XIII ☑

Part V Endowment Funds.
Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

		(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a	Beginning of year balance	5,555,135	6,019,433	4,689,553	4,490,482	6,683,633
b	Contributions	181,567	6,484	418,617	111,940	0
c	Net investment earnings, gains, and losses	623,123	(172,117)	1,205,679	361,496	(1,927,289)
d	Grants or scholarships		0	0	0	0
e	Other expenditures for facilities and programs	(265,579)	(259,219)	(256,469)	(245,564)	(237,552)
f	Administrative expenses	(47,292)	(39,446)	(37,947)	(28,801)	(28,310)
g	End of year balance	6,046,954	5,555,135	6,019,433	4,689,553	4,490,482

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment ▶ 92%

b Permanent endowment ▶ 8%

c Temporarily restricted endowment ▶ 0%

The percentages in lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

			Yes	No
	(i) unrelated organizations	3a(i)	✓	
	(ii) related organizations	3a(ii)		
b	If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?	3b		

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.
Complete if the organization answered "Yes" to Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

	Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a	Land				
b	Buildings		367,137	367,137	0
c	Leasehold improvements		774,288	724,284	50,004
d	Equipment		433,662	423,965	9,697
e	Other		204,916	203,261	1,655
Total.	Add lines 1a through 1e. *(Column (d) must equal Form 990, Part X, column (B), line 10(c).)* ▶				61,356

Part VII Investments—Other Securities.
Complete if the organization answered "Yes" to Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely-held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. *(Column (b) must equal Form 990, Part X, col (B) line 12.)* ▶		

Part VIII Investments—Program Related.
Complete if the organization answered "Yes" to Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. *(Column (b) must equal Form 990, Part X, col (B) line 13.)* ▶		

Part IX Other Assets.
Complete if the organization answered "Yes" to Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) **Beneficial in trust - United Way of Central Massachusetts Fund held at the Greater Worcester**	**856,811**
(2) **Community Foundation.**	
(3) **Beneficial in trust - Women's Initiative Fund in Honor of Lois B. Green held at the Greater Worcester**	**268,211**
(4) **Community Foundation.**	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 15.)* ▶	**1,125,022**

Part X Other Liabilities.
Complete if the organization answered "Yes" to Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) **Donor designated pledges**	**333,654**
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col (B) line 25.)* ▶	**333,654**

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII ☐

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.
Complete if the organization answered "Yes" to Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	6,428,845
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
a	Net unrealized gains on investments	2a	181,912		
b	Donated services and use of facilities	2b	0		
c	Recoveries of prior year grants	2c	0		
d	Other (Describe in Part XIII.)	2d	(706,519)		
e	Add lines **2a** through **2d**			2e	(524,607)
3	Subtract line **2e** from line **1**			3	6,953,452
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	35,513		
b	Other (Describe in Part XIII.)	4b	(172,857)		
c	Add lines **4a** and **4b**			4c	(137,344)
5	Total revenue. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 12.)*			5	6,816,108

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.
Complete if the organization answered "Yes" to Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements			1	5,735,096
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:				
a	Donated services and use of facilities	2a	0		
b	Prior year adjustments	2b	0		
c	Other losses	2c	0		
d	Other (Describe in Part XIII.)	2d	0		
e	Add lines **2a** through **2d**			2e	0
3	Subtract line **2e** from line **1**			3	5,735,096
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	35,513		
b	Other (Describe in Part XIII.)	4b	806,245		
c	Add lines **4a** and **4b**			4c	841,758
5	Total expenses. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 18.)*			5	6,576,854

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

1. Part IV - United Way of Central Massachusetts served as a fiscal agent for the Diabetes Coalition of Massachusetts.

The total liability as of June 30, 2012 was $6,344.

2. Part V - Endowment Funds - Line 4:

The income generated from the organization's endowment funds are used to subsidize general administrative expenses and United Way of Central Massachusetts and the Women's Initiative Program of the United Way of Central Massachusetts.

3. Part XI line 2d Other - Amounts included on line 1 but not on Form 990, Part VIII, line 12:

Designated donations - ($786,702)

Professional fund raising fees charged by other organizations - ($19,543)

Change in value of a beneficial interest in trust - $99,726

Total = ($706,519)

Part XIII Supplemental Information *(continued)*

4 Part XI line 4 - Amounts included on Form 990, Part IX, line 25, but not on line 1: - 4b Other -

Adjustment for gain from collection activity from prior year campaigns = $172,857

United Way of Central Massachusetts uses a historical average to estimated the uncollectible expense for the current year campaign. This adjustments reflects the impact of actual collections as compared to the original estimate.

5. Part XII line 4 - Amounts included on Form 990, Part IX, line 25, but not on line 1: - 4b Other -

Designated donations - $786,702

Professional fund raising fees charged by other organizations - $19,543

Total = $806,245

SCHEDULE G (Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" to Form 990, Part IV, lines 17, 18, or 19, or if the organization entered more than $15,000 on Form 990-EZ, line 6a.

▶ Attach to Form 990 or Form 990-EZ.

▶ Information about Schedule G (Form 990 or 990-EZ) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047

2013

Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.

Employer identification number: 04-2104017

Part I **Fundraising Activities.** Complete if the organization answered "Yes" to Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities Check all that apply.

- a ☑ Mail solicitations
- b ☑ Internet and email solicitations
- c ☑ Phone solicitations
- d ☑ In-person solicitations
- e ☑ Solicitation of non-government grants
- f ☑ Solicitation of government grants
- g ☐ Special fundraising events

2a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? ☑ Yes ☐ No

b If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least $5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions? Yes	No	(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col (i)	(vi) Amount paid to (or retained by) organization
1 Action for Boston Comm Dev.	COMECC/CFC	✓		105,775	12,761	93,014
2						
3						
4						
5						
6						
7						
8						
9						
10						
Total . . . . ▶						

3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

Massachusetts

Part II **Fundraising Events.** Complete if the organization answered "Yes" to Form 990, Part IV, line 18, or reported more than $15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than $5,000.

		(a) Event #1 (event type)	(b) Event #2 (event type)	(c) Other events (total number)	(d) Total events (add col (a) through col (c))
Revenue	1 Gross receipts				
	2 Less: Contributions				
	3 Gross income (line 1 minus line 2)				
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses				
	10 Direct expense summary. Add lines 4 through 9 in column (d) ▶				
	11 Net income summary Subtract line 10 from line 3, column (d) ▶				

Part III **Gaming.** Complete if the organization answered "Yes" to Form 990, Part IV, line 19, or reported more than $15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col (a) through col (c))
Revenue	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	☐ Yes ____ % ☐ No	☐ Yes ____ % ☐ No	☐ Yes ____ % ☐ No	
	7 Direct expense summary. Add lines 2 through 5 in column (d) ▶				
	8 Net gaming income summary. Subtract line 7 from line 1, column (d) ▶				

9 Enter the state(s) in which the organization operates gaming activities. ____________

a Is the organization licensed to operate gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain. ____________

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain: ____________

11 Does the organization operate gaming activities with nonmembers? ☐ Yes ☐ No

12 Is the organization a grantor, beneficiary or trustee of a trust or a member of a partnership or other entity formed to administer charitable gaming? ☐ Yes ☐ No

13 Indicate the percentage of gaming activity operated in:

a The organization's facility 13a %

b An outside facility 13b %

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name ▶

Address ▶

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? ☐ Yes ☐ No

b If "Yes," enter the amount of gaming revenue received by the organization ▶ $ ________ and the amount of gaming revenue retained by the third party ▶ $ ________

c If "Yes," enter name and address of the third party:

Name ▶

Address ▶

16 Gaming manager information.

Name ▶

Gaming manager compensation ▶ $

Description of services provided ▶

☐ Director/officer ☐ Employee ☐ Independent contractor

17 Mandatory distributions:

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ $

Part IV **Supplemental Information.** Provide the explanations required by Part I, line 2b, columns (iii) and (v), and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also complete this part to provide any additional information (see instructions).

Part 1 - 2b column iii -

ABCD, Inc (Action for Boston Community Development, Inc.) administers the Commonwealth of Massachusetts Employee Charitable Campaign (COMECC) and the regional Combined Federal Campaign (CFC). ABCD, Inc. collects and distributes contributions from these campaigns net of its fundraising fees.

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.
Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Abby Kelley Foster House 52 High St. Worcester, MA 01609	04-2648411	501(c)(3)	7,953				Donor Designated
(2) Abby Kelley Foster House 52 High St. Worcester, MA 01609	04-2648411	501(c)(3)	3,327				Donor Desg,3rd Pty
(3) AIDS Project Worcester 85 Green Street Worcester, MA	04-2970467	501(c)(3)	3,630				Donor Designated
(4) AIDS Project Worcester 85 Green Street Worcester, MA	04-2970467	501(c)(3)	2,364				Donor Desg, 3rd Pty
(5) American Lung Association ME 122 State St. Augusta, ME 04330	01-0211531	501(c)(3)	6,313				Donor Designated
(6) American Red Cross Central MA 2000 Century Dr. Worcester, MA	53-0196605	501(c)(3)	23,751				Donor Designated
(7) American Red Cross Central MA 2000 Century Dr. Worcester, MA	53-0196605	501(c)(3)	7,833				Donor Desg, 3rd Pty
(8) American Red Cross Central MA 2000 Century Dr. Worcester, MA	53-0196605	501(c)(3)	173,000				Program Operating
(9) Autism Resource Center Central MA 71 Sterling St W Boylston, MA	04-2300014	501(c)(3)	3,300				Donor Designated
(10) Autism Resource Center Central MA 71 Sterling St W Boylston, MA	04-2300014	501(c)(3)	2,684				Donor Desg, 3rd Pty
(11) Big Brothers Big Sisters Central MA/Metro West Worcester, MA	04-2317926	501(c)(3)	7,550				Donor Designated
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . ▶ 6

3 Enter total number of other organizations listed in the line 1 table . . . ▶ 0

Part III **Grants and Other Assistance to Individuals in the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 22. Part III can be duplicated if additional space is needed.

	(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance
1						
2						
3						
4						
5						
6						
7						

Part IV **Supplemental Information.** Complete this part to provide the information required in Part I, line 2, Part III, column (b), and any other additional information.

1. 382 agencies received donor designations totaling $786,702 for this fiscal year.

2. Donor Designation Policy: Organizations receiving donor designated contributions undergo a screening process prior to the distribution of funds. Screening includes verification of current status as an IRS Code Section 501(c)(3) nonprofit organization and verification of PATRIOT Act compliance.

3. Grant Monitoring Policies: Grant awards are determined through an open and competitive process with two phases. The first phase determines the eligibility of the organization to qualify for funding. Organizational documents including program description, Board of Directors' roster, operating budget, financial review or audit, 501(c)(3) determination letter, and a non-discrimination policy are required. If accepted into Phase II, the applicant organization submits a detailed program application with specific outcome measurements to ensure the funded programs will achieve maximum community impact in the specified focus area. Programs receive funding through recommendations from volunteer committees with final approval by the full Board of Directors. The funded programs are monitored throughout the program cycle through regular reporting on progress toward outcomes and United Way coordinated site visits.

(continued on Schedule O.)

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Big Brothers Big Sisters Central MA/Metro West Worcester, MA	04-2317926	501(c)(3)	2,495				Donor Desg, 3rd Pty
(2) Big Brothers Big Sisters Central MA/Metro West Worcester, MA	04-2317926	501(c)(3)	78,000				Program Operating
(3) Boy Scouts Mohegan Council 19 Harvard St. Worcester, MA 01609	04-2105867	501(c)(3)	18,752				Donor Designated
(4) Boy Scouts Mohegan Council 19 Harvard St. Worcester, MA 01609	04-2105867	501(c)(3)	2,150				Donor Desg, 3rd Pty
(5) Boys & Girls Club of Worcester 65 Tainter St. Worcester, MA 01610	04-2105851	501(c)(3)	21,872				Donor Designated
(6) Boys & Girls Club of Worcester 65 Tainter St. Worcester, MA 01610	04-2105851	501(c)(3)	5,278				Donor Desg, 3rd Pty
(7) Boys & Girls Club of Worcester 65 Tainter St. Worcester, Ma 01610	04-2105851	501(c)(3)	4,782				Minor Capital
(8) Boys & Girls Club of Worcester 65 Tainter St. Worcester, MA 01610	04-2105851	501(c)(3)	35,000				Program Operating
(9) Cape Cod Academy, PO Box 469 Osterville, MA 02655	04-2592472	501(c)(3)	5,600				Donor Designated
(10) CASA Project, Inc. 100 Grove St. Worcester, MA 01605	04-2711865	501(c)(3)	3,369				Donor Designated
(11) CASA Project, Inc. 100 Grove St. Worcester, MA 01605	04-2711865	501(c)(3)	667				Donor Desg, 3rd Pty
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . ▶ 5
3 Enter total number of other organizations listed in the line 1 table . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.

▶ Attach to Form 990.

OMB No 1545-0047

2012

Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.

Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) CASA Project, Inc. 100 Grove St. Worcester, MA 01605	04-2711865	501(c)(3)	54,000				Program Operating
(2) Catholic Charities Worc. County 10 Hammond Street Worcester, MA	04-2103979	501(c)(3)	23,076				Donor Designated
(3) Catholic Charities Worc. County 10 Hammond Street Worcester, MA	04-2103979	501(c)(3)	6,168				Donor Desg, 3rd Pty
(4) Catholic Charities Worc. County 10 Hammond Street Worcester, MA	04-2103979	501(c)(3)	41,000				Program Operating
(5) Central MA Housing Alliance Bellevue Street Worcester, MA	04-2791448	501(c)(3)	3,795				Donor Designated
(6) Central MA Housing Alliance Bellevue Street Worcester, MA	04-2791448	501(c)(3)	500				Donor Desg, 3rd Pty
(7) Central MA Housing Alliance Bellevue Street Worcester, MA	04-2791448	501(c)(3)	2,488				Minor Capital
(8) Central MA Housing Alliance Bellevue Street Worcester, MA	04-2791448	501(c)(3)	263,000				Program Operating
(9) Children's Friend, Inc. 21 Cedar Street Worcester, MA 01609	04-2105856	501(c)(3)	3,301				Donor Designated
(10) Children's Friend, Inc. 21 Cedar Street Worcester, MA 01609	04-2105856	501(c)(3)	3,005				Donor Desg, 3rd Pty
(11) Children's Friend, Inc. 21 Cedar Street Worcester, MA 01609	04-2105856	501(c)(3)	3,824				Minor Capital
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . ▶ 4

3 Enter total number of other organizations listed in the line 1 table . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Children's Friend, Inc. 21 Cedar Street Worcester, MA 01609	04-2105856	501(c)(3)	56,000				Program Operating
(2) Clark University 950 Main St. Worcester, MA 01610	04-2111203	501(c)(3)	2,500				Donor Designated
(3) Clark University 950 Main St. Worcester, MA 01610	04-2111203	501(c)(3)	52				Donor Desg, 3rd Pty
(4) Clark University 950 Main St. Worcester, MA 01610	04-2111203	501(c)(3)	14,000				Program Operating
(5) Colleges of Worc. Consortium 484 Main St #500 Worc. MA 01608	23-7055676	501(c)(3)	34,000				Program Operating
(6) Community Builders Plumley Vil 95 Berkeley Street, Boston MA 02116	04-2324773	501(c)(3)	15,000				Program Operating
(7) Community Healthlink, Inc. 72 Jacques Ave Worcester, MA 01610	04-2626179	501(c)(3)	6,308				Donor Designated
(8) Community Healthlink, Inc. 72 Jacques Ave Worcester, MA 01610	04-2626179	501(c)(3)	972				Donor Desq, 3rd Pty
(9) Community Healthlink, Inc. 72 Jacques Ave Worcester, MA 01610	04-2626179	501(c)(3)	120,000				Program Operating
(10) Community Legal Aid 405 Main St Worcester, MA 01608	04-2446242	501(c)(3)	3,201				Donor Designated
(11) Community Legal Aid 405 Main St Worcester, Ma 01608	04-2446242	501(c)(3)	4,083				Minor Capital
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . . ▶ 6

3 Enter total number of other organizations listed in the line 1 table . . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Community Legal Aid 405 Main Street Worcester, MA 01608	04-2446242	501(c)(3)	82,500				Program Operating
(2) Dana Farber Cancer Institute 450 Brookline Ave. Boston, MA 02215	04-2263040	501(c)(3)	234				Donor Designated
(3) Dana Farber Cancer Institute 450 Brookline Ave. Boston, MA 02215	04-2263040	501(c)(3)	8,635				Donor Desg, 3rd Pty
(4) Dismas House of MA PO Box 30125 Worcester, MA 01603	54-2075825	501(c)(3)	465				Donor Designated
(5) Dismas House of MA PO Box 30125 Worcester, MA 01603	54-2075825	501(c)(3)	43,000				Program Operating
(6) EcoTarium 222 Harrington Way Worc. MA 01604	04-2105868	501(c)(3)	1,008				Donor Designated
(7) EcoTarium 222 Harrington Way Worc. MA 01604	04-2105868	501(c)(3)	5000				Program Sponsorship
(8) Edward M. Kennedy Health 2000 Century Dr. Worcester, MA	04-2153817	501(c)(3)	2,821				Donor Designated
(9) Edward M. Kennedy Health 2000 Century Dr. Worcester, MA	04-2153817	501(c0(3)	78				Donor Designated
(10) Edward M. Kennedy Health 2000 Century Dr. Worcester, MA	04-2153817	501(c)(3)	3,468				Minor Capital
(11) Edward M. Kennedy Health 2000 Century Dr. Worcester, MA	04-2153817	501(c)(3)	30,000				Program Operating
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . . ▶ 5

3 Enter total number of other organizations listed in the line 1 table . . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Elder Services of Worcester 411 Chandler St. Worcester, MA	04-2545221	501(c)(3)	5,312				Donor Designated
(2) Elder Services of Worcester 411 Chandler St. Worcester, MA	04-2545221	501(c)(3)	2,743				Donor Desg, 3rd Pty
(3) Elder Services of Worcester 411 Chandler St. Worcester, MA	04-2545221	501(c)(3)	52,000				Program Operating
(4) Elm Park Center Early Childhood 284 Highland St. Worcester, MA	04-2500932	501(c)(3)	250				Donor Designated
(5) Elm Park Center Early Childhood 284 Highland St. Worcester, MA	04-2500932	501(c)(3)	1,219				Donor Desg, 3rd Pty
(6) Elm Park Center Early Childhood 284 Highland St. Worcester, MA	04-2500932	501(c)(3)	18,000				Program Operating
(7) Family Health Center of Worc. 26 Queen St. Worcester, MA 01610	04-2485308	501(c)(3)	2,034				Donor Designated
(8) Family Health Center of Worc. 26 Queen St. Worcester, MA 01610	04-2485308	501(c)(3)	104				Donor Desg, 3rd Pty
(9) Family Health Center of Worc. 26 Queen St. Worcester, MA 01610	04-2485308	501(c)(3)	5,000				Minor Capital
(10) Family Health Center of Worc. 26 Queen St. Worcester, MA 01610	04-2485308	501(c)(3)	114,500				Program Operating
(11) Family Services of Central MA 31 Harvard St. Worcester, MA 01609	04-2103767	501(c)(3)	2,278				Donor Designated
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . ▶ 4
3 Enter total number of other organizations listed in the line 1 table . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Family Services of Central MA 31 Harvard St. Worcester, MA 01609	04-2103767	501(c)(3)	52				Donor Desg, 3rd Pty
(2) Family Services of Central MA 31 Harvard St. Worcester, MA 01609	04-2103767	501(c)(3)	60,000				Program Operating
(3) Friendly House, Inc. 36 Wall St. Worcester, MA 01604	04-2104239	501(c)(3)	13,800				Donor Designated
(4) Friendly House, Inc. 36 Wall St. Worcester, MA 01604	04-2104239	501(c)(3)	2,425				Donor Desg, 3rd Pty
(5) Friendly House, Inc. 36 Wall St. Worcester, MA 01604	04-2104239	501(c)(3)	5,000				Minor Capital
(6) Friendly House, Inc. 36 Wall St. Worcester, MA 01604	04-2104239	501(c)(3)	56,000				Program Operating
(7) Girls Incorporated of Worcester 125 Providence St. Worcester, MA	04-2123666	501(c)(3)	8,948				Donor Designated
(8) Girls Incorporated of Worcester 125 Providence St. Worcester, MA	04-2123666	501(c)(3)	1,719				Donor Desg, 3rd Pty
(9) Girls Incorporated of Worcester 125 Providence St. Worcester, MA	04-2123666	501(c)(3)	1,646				Minor Capital
(10) Girls Incorporated of Worcester 125 Providence St. Worcester, MA	04-2123666	501(c)(3)	80,000				Program Operating
(11) Girls Incorporated of Worcester 125 Providence St. Worcester, MA	04-2123666	501(c)(3)	3,000				Program Sponsorship
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . ▶ 3

3 Enter total number of other organizations listed in the line 1 table . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Guild of St. Agnes 133 Granite Street Worcester, MA 01604	04-2104267	501(c)(3)	3,612				Donor Designated
(2) Guild of St. Agnes 133 Granite Street Worcester, MA 01604	04-2104267	501(c)(3)	416				Donor Desg, 3rd Pty
(3) Guild of St. Agnes 133 Granite Street Worcester, MA 01604	04-2104267	501(c)(3)	30,000				Program Operating
(4) Jewish Family Services of Worc. 646 Salisbury St. Worcester, MA	04-2104350	501(c)(3)	5,345				Donor Designated
(5) Jewish Family Services of Worc. 646 Salisbury St. Worcester, MA	04-2104350	501(c)(3)	1,040				Donor Desg, 3rd Pty
(6) Jewish Family Services of Worc. 646 Salisbury St. Worcester, MA	04-2104350	501(c)(3)	30,000				Program Operating
(7) Latino Education Institute 486 Chandler St, Worcester, MA	22-3248067	501(c)(3)	52				Donor Designated
(8) Latino Education Institute 486 Chandler St, Worcester, MA	22-3248067	501(c)(3)	105,631				Program Operating
(9) LUK Crisis Center, Inc. 545 Westminster St. Fitchburg, MA	04-2483679	501(c)(3)	15,356				Program Operating
(10) Lutheran Social Services NE 14 E Worcester St, Ste 300, Worc MA	04-2496563	501(c)(3)	52				Donor Designated
(11) Lutheran Social Services NE 14 E Worcester St, Ste 300, Worc MA	04-2496563	501(c)(3)	40,000				Program Operating
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . . ▶ 5

3 Enter total number of other organizations listed in the line 1 table . . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
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Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Nativity School of Worcester 67 Lincoln St. Worcester, MA 01605	03-0385377	501(c)(3)	4,674				Donor Designated
(2) Nativity School of Worcester 67 Lincoln St. Worcester, MA 01605	03-0385377	501(c)(3)	27,000				Program Operating
(3) Nichols College 124 Center Road, Dudley, MA 01571	04-2104778	501(c)(3)	10,000				Donor Designated
(4) Oak Hill CDC 74 Providence St. Worc. MA 01604	22-2599363	501(c)(3)	1,131				Donor Designated
(5) Oak Hill CDC 74 Providence St. Worc. MA 01604	22-2599363	501(c)(3)	33,000				Program Operating
(6) Pernet Family Health Services 237 Millbury St. Worcester, MA	04-2453851	501(c)(3)	5,759				Donor Designated
(7) Pernet Family Health Services 237 Millbury St. Worcester, MA	04-2453851	501(c)(3)	260				Donor Desg, 3rd Pty
(8) Pernet Family Health Services 237 Millbury St. Worcester, MA	04-2453851	501(c)(3)	34,500				Program Operating
(9) Rainbow Child Development 10 Edward Street Worcester, MA	04-2507815	501(c)(3)	3,122				Donor Designated
(10) Rainbow Child Development 10 Edward Street Worcester, MA	04-2507815	501(c)(3)	208				Donor Desg, 3rd Pty
(11) Rainbow Child Development 10 Edward Street Worcester, MA	04-2507815	501(c)(3)	5,000				Minor Capital
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . . ▶ 5

3 Enter total number of other organizations listed in the line 1 table . . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
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2012
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Name of the organization: United Way of Central Massachusetts, Inc.
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Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ **Yes** ☐ **No**

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.
Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Rainbow Child Development 10 Edward Street Worcester, MA	04-2507815	501(c)(3)	49,000				Program Operating
(2)							
(3) Regional Environmental Council PO Box 255 Worcester, MA 01613	04-6364350	501(c)(3)	624				Donor Designated
(4) Regional Environmental Council PO Box 255 Worcester, MA 01613	04-6364350	501(c)(3)	2,394				Minor Capital
(5) Regional Environmental Council PO Box 255 Worcester, MA 01613	04-6364350	501(c)(3)	56,000				Program Operating
(6) Seven Hills Foundation 81 Hope Ave Worcester, MA 01603	04-2274992	501(c)(3)	152				Donor Designated
(7) Seven Hills Foundation 81 Hope Ave Worcester, MA 01603	04-2274992	501(c)(3)	26				Donor Desg, 3rd Pty
(8) Seven Hills Foundation 81 Hope Ave Worcester, MA 01603	04-2274992	501(c)(3)	2,500				Minor Capital
(9) Seven Hills Foundation 81 Hope Ave Worcester, MA 01603	04-2274992	501(c)(3)	18,345				Program Operating
(10) S. Middlesex Opportunity Cncl 300 Howard St. Framingham, MA	04-2389659	501(c)(3)	308				Donor Designated
(11) S. Middlesex Opportunity Cncl 300 Howard St. Framingham, MA	04-2389659	501(c)(3)	100,000				Program Operating
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . ▶ 4

3 Enter total number of other organizations listed in the line 1 table . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No. 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I — General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II — Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) SHCAB Inc. Newburyport, MA 01950	30-0707429	501(c)(3)	5000				CAF Grant
(2) The Bridge of Central MA 4 Mann St. Worcester, MA 01602	04-2701581	501(c)(3)	748				Donor Designated
(3) The Bridge of Central MA 4 Mann St, Worcester, MA 01602	04-2701581	501(c)(3)	45,000				Program Operated
(4) Trinity Lutheran Church 73 Lancaster St. Worc. MA 01609	04-6066833	501(c)(3)	5,083				Donor Desg, 3rd Pty
(5) UMass Memorial - HOPE Coalition 26 Queen St. Worc. MA	04-2626179	501(c)(3)	260				Donor Desg, 3rd Pty
(6) UMass Memorial - HOPE Coalition 26 Queen St. Worc. MA	04-2626179	501(c)(3)	70,000				Program Operating
(7) UW - North Central MA 649 John Fitch Hwy, Fitchburg MA	04-2233021	501(c)(3)	2,771				Donor Designated
(8) UW - North Central MA 49 John Fitch Hwy, Fitchburg MA	04-2233021	501(c)(3)	6,781				Donor Desg, 3rd Pty
(9) UW - Southbridge, Sturbridge, and Charlton Southbridge MA	04-2308155	501(c)(3)	4,070				Donor Designated
(10) UW - Southbridge, Sturbridge, and Charlton Southbridge MA	04-2308155	501(c)(3)	5,781				Donor Desg, 3rd Pty
(11) UW - Tri-County 46 Park Street Framingham, MA	04-2104231	501(c)(3)	6,308				Donor Designated
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . ▶ 7

3 Enter total number of other organizations listed in the line 1 table . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) UW - Tri-County 46 Park Street Framingham, MA	04-2104231	501(c)(3)	12,476				Donor Desg, 3rd Pty
(2) UW - Webster & Dudley PO Box 636 Webster, MA 01570	04-2380352	501(c)(3)	3,175				Donor Designated
(3) UW - Webster & Dudley PO Box 636 Webster, MA 01570	04-2380352	501(c)(3)	7,200				Donor Desg, 3rd Pty
(4) UW - Westport/GFR PO Box 2550 Fall River MA 02722	04-21040	501(c)(3)	5,000				Donor Desg, 3rd Pty
(5) Valley Residence for Improve... 176 Tacoma Street Worcester, MA	04-2702167	501(c)(3)	4,300				Minor Capital
(6) Valley Residence for Improve... 176 Tacoma Street Worcester, MA	04-2702167	501(c)(3)	38,000				Program Operating
(7) VNA Care Network, Inc. 120 Thomas St. Worcester, MA	04-2947495	501(c)(3)	4,521				Donor Designated
(8) VNA Care Network, Inc. 120 Thomas St. Worcester, MA	04-2947495	501(c)(3)	1,027				Donor Desg, 3rd Pty
(9) Webster Square Day Care Center 1048 Main St. Worcester, MA	04-2449880	501(c)(3)	2,939				Donor Designated
(10) Webster Square Day Care Center 1048 Main St. Worcester, MA	04-2449880	501(c)(3)	127				Donor Desg, 3rd Pty
(11) Webster Square Day Care Center 1048 Main St. Worcester, MA	04-2449880	501(c)(3)	33,000				Program Operating
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . . ▶ 6

3 Enter total number of other organizations listed in the line 1 table . . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Worcester Roots Project 5 Pleasant Street 3rd Fl, Worc MA	05-0566468	501(c)(3)	18,000				Program Operating
(2) Worcester Community Action Council 484 Main St. Worcester, MA	04-2382160	501(c)(3)	155,000				CAF Grant
(3) Worcester Community Action Council 484 Main St. Worcester, MA	04-2382160	501(c)(3)	5,183				Donor Designated
(4) Worcester Community Action Council 484 Main St. Worcester, MA	04-2382160	501(c)(3)	1,196				Donor Desg, 3rd Pty
(5) Worcester Community Action Council 484 Main St. Worcester, MA	04-2382160	501(c)(3)	4,128				Minor Capital
(6) Worcester Community Action Council 484 Main St. Worcester, MA	04-2382160	501(c)(3)	35,000				Program Operating
(7) Worcester County Food Bank 474 Boston Trnpke Shrewsbury, MA	04-3071457	501(c)(3)	115				CAF Grant
(8) Worcester County Food Bank 474 Boston Trnpke Shrewsbury, MA	04-3071457	501(c)(3)	11,937				Donor Designated
(9) Worcester County Food Bank 474 Boston Trnpke Shrewsbury, MA	04-3071457	501(c)(3)	5,725				Donor Desg, 3rd Pty
(10) Worcester Education Dev Fndn Ste 224, 210 Park Ave, Worc. MA	56-2522670	501(c)(3)	28,000				Program Operating
(11) Worcester Youth Center 326 Chandler St. Worc, MA 01602	04-3245867	501(c)(3)	2,775				Donor Designated
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . ▶ 5

3 Enter total number of other organizations listed in the line 1 table . . . ▶ 0

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.
Employer identification number: 04-2104017

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . ☑ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Worcester Youth Center 326 Chandler St. Worc, MA 01602	04-3245867	501(c)(3)	52,500				Program Operating
(2) YMCA of Central MA 766 Main St. Worcester, MA 01610	04-2105885	501(c)(3)	2,137				Donor Designated
(3) YMCA of Central MA 766 Main St. Worcester, MA 01610	04-2105885	501(c)(3)	5,328				Donor Desg, 3rd Pty
(4) YOU, Inc. 81 Plantation St. Worcester, MA	23-7112665	501(c)(3)	24,502				Donor Designated
(5) YOU, Inc. 81 Plantation St. Worcester, MA	23-7112665	501(c)(3)	1,059				Donor Desg, 3rd Pty
(6) YOU, Inc. 81 Plantation St. Worcester, MA	23-7112665	501(c)(3)	712,000				Program Operating
(7) YWCA of Central MA 1 Salem Sq. Worcester, MA 01608	04-2105873	501(c)(3)	14,061				Donor Designated
(8) YWCA of Central MA 1 Salem Sq. Worcester, MA 01608	04-2105873	501(c)(3)	2,083				Donor Desg, 3rd Pty
(9) YWCA of Central MA 1 Salem Sq. Worcester, MA 01608	04-2105873	501(c)(3)	4,543				Minor Capital
(10) YWCA of Central MA 1 Salem Sq. Worcester, MA 01608	04-2105873	501(c)(3)	258,876				Program Operating
(11) YWCA of Central MA 1 Salem Sq. Worcester, MA 01608	04-2105873	501(c)(3)	3,000				Program Sponsorship
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . ▶ 4

3 Enter total number of other organizations listed in the line 1 table . . . ▶ 0

SCHEDULE J
(Form 990)

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
▶ Attach to Form 990. ▶ See separate instructions.
▶ Information about Schedule J (Form 990) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047

2013

Open to Public Inspection

Name of the organization	Employer identification number
United Way of Central Massachusetts, Inc.	04-2104017

Part I Questions Regarding Compensation

			Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items ☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax indemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (e g., maid, chauffeur, chef)			
b	If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	**1b**		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked in line 1a?	**2**		
3	Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III. ☐ Compensation committee ☐ Written employment contract ☐ Independent compensation consultant ☐ Compensation survey or study ☐ Form 990 of other organizations ☑ Approval by the board or compensation committee			
4	During the year, did any person listed in Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization.			
a	Receive a severance payment or change-of-control payment?	**4a**		✓
b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?	**4b**		✓
c	Participate in, or receive payment from, an equity-based compensation arrangement? If "Yes" to any of lines 4a–c, list the persons and provide the applicable amounts for each item in Part III.	**4c**		✓
	Only section 501(c)(3) and 501(c)(4) organizations must complete lines 5–9.			
5	For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of			
a	The organization?	**5a**		✓
b	Any related organization? If "Yes" to line 5a or 5b, describe in Part III.	**5b**		✓
6	For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:			
a	The organization?	**6a**		✓
b	Any related organization? If "Yes" to line 6a or 6b, describe in Part III.	**6b**		✓
7	For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III	**7**		✓
8	Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III	**8**		✓
9	If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	**9**		

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

Note. The sum of columns (B)(i)–(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC compensation (i) Base compensation	(B) (ii) Bonus & incentive compensation	(B) (iii) Other reportable compensation	(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)–(D)	(F) Compensation reported as deferred in prior Form 990
1 Timothy J. Garvin, Pres/CEO	(i)	125,860	0	0	0	18,534	144,394	
	(ii)							
2 Jennifer Davis Carey, Exec Dir.	(i)	101,615	0	0	0	6,217	107,832	
	(ii)							
3 James L. Hayes, VP Finance/Ops	(i)	84,490	0	0	0	15,489	99,979	
	(ii)							
4	(i)							
	(ii)							
5	(i)							
	(ii)							
6	(i)							
	(ii)							
7	(i)							
	(ii)							
8	(i)							
	(ii)							
9	(i)							
	(ii)							
10	(i)							
	(ii)							
11	(i)							
	(ii)							
12	(i)							
	(ii)							
13	(i)							
	(ii)							
14	(i)							
	(ii)							
15	(i)							
	(ii)							
16	(i)							
	(ii)							

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

The Executive Committee acts as a Compensation Committee recommending any changes to the President/CEO salary. Any recommendations are subject to full Board of Directors approval.

SCHEDULE L (Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Transactions With Interested Persons

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 25a, 25b, 26, 27, 28a, 28b, or 28c, or Form 990-EZ, Part V, line 38a or 40b.
▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.
▶ Information about Schedule L (Form 990 or 990-EZ) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047

2013

Open To Public Inspection

Name of the organization: United Way of Central Massachusetts, Inc.

Employer identification number: 04-2104017

Part I **Excess Benefit Transactions** (section 501(c)(3) and section 501(c)(4) organizations only).
Complete if the organization answered "Yes" on Form 990, Part IV, line 25a or 25b, or Form 990-EZ, Part V, line 40b

1 (a) Name of disqualified person	(b) Relationship between disqualified person and organization	(c) Description of transaction	(d) Corrected? Yes	No
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				

2 Enter the amount of tax incurred by the organization managers or disqualified persons during the year under section 4958 . . . ▶ $

3 Enter the amount of tax, if any, on line 2, above, reimbursed by the organization . . . ▶ $

Part II **Loans to and/or From Interested Persons.**
Complete if the organization answered "Yes" on Form 990-EZ, Part V, line 38a or Form 990, Part IV, line 26; or if the organization reported an amount on Form 990, Part X, line 5, 6, or 22.

(a) Name of interested person	(b) Relationship with organization	(c) Purpose of loan	(d) Loan to or from the organization? To	From	(e) Original principal amount	(f) Balance due	(g) In default? Yes	No	(h) Approved by board or committee? Yes	No	(i) Written agreement? Yes	No
(1)												
(2)												
(3)												
(4)												
(5)												
(6)												
(7)												
(8)												
(9)												
(10)												
Total . . . ▶ $												

Part III **Grants or Assistance Benefiting Interested Persons.**
Complete if the organization answered "Yes" on Form 990, Part IV, line 27.

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of assistance	(d) Type of assistance	(e) Purpose of assistance
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				
(7)				
(8)				
(9)				
(10)				

Part IV **Business Transactions Involving Interested Persons.**
Complete if the organization answered "Yes" on Form 990, Part IV, line 28a, 28b, or 28c

	(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of transaction	(d) Description of transaction	(e) Sharing of organization's revenues? Yes	No
(1)	Frances Anthes	Board Member	$121,638	Grants/Donor Designatio		✓
(2)	Karen Ludington	Board Member	$66,130	Grants/Donor Designatio		✓
(3)						
(4)						
(5)						
(6)						
(7)						
(8)						
(9)						
(10)						

Part V **Supplemental Information**
Provide additional information for responses to questions on Schedule L (see instructions).

SCHEDULE O (Form 990 or 990-EZ)	**Supplemental Information to Form 990 or 990-EZ**	OMB No 1545-0047
Department of the Treasury Internal Revenue Service	Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information. ▶ Attach to Form 990 or 990-EZ. ▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at *www.irs.gov/form990*.	2013 Open to Public Inspection

Name of the organization	Employer identification number
United Way of Central Massachusetts, Inc.	04-2104017

Community Services Program

Volunteer Center - The United Way of Central Massachusetts supports a Volunteer Center internal to its operations. Since 1967, the of the Hands on Network and offers an array of services that build the capacity for effective volunteering. The Center recruits volunteers for organizations, provides training opportunities, information and referral, placement services, recognition activities and participates in strategic initiatives that mobilize volunteers to meet local needs. The Center also manages Volunteer Solutions an on-line database of volunteer opportunities in central Massachusetts. The following list represents unique volunteer opportunities offered by the Center:

Earned Income Tax Credit (EITC) Initiative - Through the EITC Initiative, UWCM is addressing Financial Stability by helping taxpayers claim federal rebates. We are part of the Worcester EITC Coalition, which is working to create awareness about the EITC and engage volunteers to help prepare taxes for free. The Coalition recruits volunteers to serve at VITA sites and helps people claim eligible tax credits. We are also working to build awareness about financial issues such as predatory lending practices, pay day loans, and predatory tax preparation services that further hinder an individual's ability to save and build assets.

Day of Caring - The Volunteer Center at United Way of Central Massachusetts coordinates many events to promote voluntarism and leadership. In September 2012, we hosted our Annual Day of Caring, the largest one-day volunteer drive in the entire region, where over 1,300 people took to the streets of central Massachusetts to volunteer at dozens of locations for the day.

Youth Venture Program - The Youth Venture Program (using the proven methods of Ashoka's Youth Venture) assembles teams of youth throughout Worcester who work to create goals and devise an action plan that results in the betterment of their community Youth Venture's motto is "Dream It, Do It, Grow It," offering young people the chance to create something good all on their own and execute plans to sustain their vision. Total investment in the Community Services program = $147,078.

Mass 2-1-1 - United Way of Central Massachusetts collaborates with other United Way's across the state, to fund the Mass 2-1-1 referral service to help with non-life threatening needs. 2-1-1 is an easy to remember telephone number that connects callers to information about health and human services available in their community. It serves as a resource for finding government benefits and services, non-profit organizations, support groups, volunteer opportunities, donation programs, and other local resources. Total investment = $42,756

AFL-CIO Labor Community Services Program - The AFL-CIO Labor Community Services Program coordinates many programs to benefit members of organized labor, their families and the community at large. Members of organized labor participate in United Way's Day of

Name of the organization	Employer identification number
United Way of Central Massachusetts, Inc.	04-2104017

Caring, organize the Handicapped Ramp Program, NALC food drive, the Holiday Toy Drive and other special projects. One of the most important roles of the Labor Community Services Program is to design and provide training sessions for union members, their families and other community partners. Volunteers from NALC Branch 12 delivered 348,000 pounds of food to organizations serving the hungry in Central Massachusetts. Total investment = 119,865.

Fiscal Sponsorships - The United Way of Central Massachusetts is serving as fiscal sponsor for the Investing in Girls Alliance (IIGA) and for the Worcester Education Collaborative (WEC). The IIGA provides research, education, advocacy, and programs to address the needs of middle-school girls in the Worcester area. The WEC is an independent advocacy organization working to ensure that students in the Worcester Public Schools are given the opportunity to succeed at the highest possible level and to acquire the skills and knowledge to master the challenges of the 21st century. The WEC is committed to supporting, facilitating, and developing a wide variety of partnerships among families, schools, organizations, and businesses that will both enhance the quality of public education in Worcester and the quality of our common life. The IIGA had income of $105,386 and expenses of $49,838 included in United Way of Central Massachusetts' financial statements for this fiscal year. The WEC had income of $161,884 and expenses of $188,099(including $8,860 for for management and general, and $8,859 for fundraising) included in United Way of Central Massachusetts' financial statements for this fiscal year.

Donor Designations - The United Way of Central Massachusetts facilitates the collection and distribution of donor designated pledges and gifts to other 501(c)(3) nonprofit organizations. 382 agencies received donor designated contributions totaling $786,702 in FY 2013.

Part VI - Section A - Line 9

Bruce Gaultney, Worcester Telegram & Gazette, 100 Front Street, Worcester, MA 01608

Michael J. Mulrain, Polar Beverages, 1001 Southbridge Street, Worcester, MA 01610

Frances Anthes, Family Health Center of Worcester, 26 Queen Street, Worcester, MA 01610

Edward M. Augustus, Jr., College of the Holy Cross, 1 College Street, P.O. Box GCR, Worcester, MA 01610

Todd M. Bailey, Fallon Community Health Plan, 10 Chestnut Street, Worcester, MA 01608

Reverend Louis G. Bond, Ph.D. 30 Cherry Lane, South Grafton, MA 01560

Melinda J. Boone, Ed.D. Worcester Public Schools, 20 Irving Street, Worcester, MA 01609

continued on additional Schedule O

SCHEDULE O (Form 990 or 990-EZ)

Department of the Treasury Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at *www.irs.gov/form990.*

OMB No 1545-0047

2013

Open to Public Inspection

Name of the organization	Employer identification number
United Way of Central Massachusetts, Inc.	04-2104017

Part VI - Section A - Line 9 (continued)

Douglas Brown, UMass Memorial Health Care, Inc., 365 Plantation Street, Suite 300, Worcester, MA 01605

Jack P. Calareso, Ph.D., Anna Maria College, 50 Sunset Lane Paxton, MA 01612

Joseph P. Carlson, United Steel Workers of America – District 4 100 Medway Road, Ste. 403, Milford, MA 01751

James W. Coghlin, Jr. Coghlin Companies, Inc. 17 Briden Street, Worcester, MA 01605

Glenda L. Daou, MA LMHC, Psychotherapy and Wellness Services, 15 Midstate Drive, Suite 206, Auburn, MA 01501

Joseph D. Freitas, The Hanover Insurance Group, Inc., 440 Lincoln Street, E10, Worcester, MA 01653

Eve Gilmore, Edward Street Child Services, 34 Cedar Street, Worcester, MA 01609

James Leary, University of Massachusetts Medical School, 55 Lake Avenue North, Worcester, MA 01655

Patsy C. Lewis, 72 Beaconsfield Road, Worcester, MA 01602

Karen Ludington, Children's Friend, Inc., 21 Cedar Street, Worcester, MA 01609

Nadia McGourthy, Dresser & McGourthy, LLP, 50 Elm Street, Suite 4, Worcester, MA 01609

Rep. James J. O'Day, State House - Room 42, Boston MA 02133

Marcy Reed, National Grid, 40 Sylvan Road, Waltham, MA 02451

Edwin Shea, Bank of America, 100 Front Street, MA6-231-20-04, Worcester, MA 01608

Reverend Clyde Talley, Belmont A.M.E. Zion Church, 55 Illinios Street, Worcester, MA 01610

Michael Tsostis, Benefit Development Group, 446 Main Street, Worcester, MA 01608

Part VI - Section B - Line 11b: The Finance Committee received a draft version of the Form 990 and all supporting schedules at its October 28, 2013 meeting. The full Board of Directors received a copy of the final version of the Form 990 and all supporting schedules to review in advance of its November 20, 2013 meeting. The document review was included as an agenda item for that meeting.

Part VI - Section B - Line 12c - The Board of Directors annually sign a conflict of interest statement listing affiliations with other organizations that could potentially pose a conflict of interest. Board members abstain from voting on issues or recommendations related to those organizations.

Name of the organization: United Way of Central Massachusetts, Inc.

Employer identification number: 04-2104017

Part VI - Section B - Line 15b - The Executive Committee conducts an annual performance review of the CEO and recommends any compensation adjustments to the full Board of Directors. Compensation for the Vice President of Finance and Operations is determined by the CEO. All compensation is included in the organization's budget which is reviewed by the Finance Committee and approved by the full Board of Directors.

Part VI - Section C - Line 19 - United Way of Central Massachusetts posts its annual audited financial statements and its Form 990 and all supporting schedules on its web site. The documents are also available for public review at the organization's office. The conflict of interest statements are not made available directly to the public, but minutes from all board meetings including all votes taken are available to the public at the United Way of Central Massachusetts office.

Part XI - Question 5 - Other changes in net assets of fund balances - United Way of Central Massachusetts has two funds established at the Greater Worcester Community Foundation. The change in values of these funds is listed as a separate line item in the Statement of Activities in the audited financial statements. This change for FY 2013 was $99,726.

United Way of Central Massachusetts estimates its uncollectible expense on its present year campaign based on historical data.

Per IRS requirements, the variance of actual collections from prior campaign year uncollectible estimates should be included on this line.

The adjustment for collections from prior year campaigns included in the FY 2013 audited financial statements was $172,857

Total Other changes in net assets of fund balances = $272,583.

Continuation of Schedule I - Part IV - Donor Designations - Organizations receiving donor designations have been screened to verify 501(c)(3) status and PATRIOT Act compliance.

Minor Capital Grants - Minor capital grants were also awarded by a competitive process based on need. Receipts of final purchases are required as documentation. The grants are approved by the full Board of Directors.

Schedule I Codes and Definitions (column h):

CSF Grant - Community Support Fund (CSF) grants are made to agencies providing basic needs (food, fuel assistance, etc.)

Donor Designated - An unrestricted grant made to an agency at the direction of the donor(s) in support of its general operating costs.

Donor Desg, 3rd Pty - An unrestricted grant made to an agency, at the direction of the donor(s), collected and paid directly to the agency by a 3rd party, in support of its general operating costs.

(continued on subsequent Schedule O)

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.
▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at *www.irs.gov/form990.*

OMB No 1545-0047
2013
Open to Public Inspection

Name of the organization	Employer identification number
United Way of Central Massachusetts, Inc.	04-2104017

Schedule I Codes and Definitions (column h): (continued from previous Schedule O)

General Operating - An unrestricted grant made to an agency in support of its general operating costs.

IIGA Grant - A restricted grant made to fund an agency program from the Investing in Girls Alliance.

Minor Capital - Grants awarded for purchases of minor capital items.

Program Operating - A restricted grant made to an agency in support of the costs associated with a specific program that it operates.

Program Spnsrshp - Sponsorship of an agency event.

Overhead Calculation·

The standard formula for calculating the overhead ratio among United Ways is as follows·

Core Form, Part IX, line 25, Column C (M&G Exp.) + Column D (Fundraising Exp.) divided by

Core Form, Part VIII, Line 12, Column A (Total Revenue)

For United Way of Central Massachusetts this calculation is as follows: (523,350 + 914,842) / 6,816,108 = 21.1%

The actual management/general (m & g) and fundraising expenses increased by $34,177 from the previous fiscal year. These expenses include $17,719 of m & g and fundraising expenses for the Worcester Education Collaborative (WEC). UWCM serves as the fiscal sponsor for the WEC.

Annually, UWCM subsidizes its m & g and fundraising expenses through distributions from its investments and the UWCM Fund held at the Greater Worcester Community Foundation. The total subsidy for FY 2013 was $255,579. This subsidy allows UWCM to invest over 82% of its current year revenue into program services This subsidy is not included in the overhead calculation above.

United Way of Central Massachusetts, Inc.

Financial Statements as of and for the Years Ended June 30, 2013 and 2012 and Independent Auditors' Report

UNITED WAY OF CENTRAL MASSACHUSETTS, INC.

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STOWE & DEGON LLC
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
United Way of Central Massachusetts, Inc.
Worcester, Massachusetts

We have audited the accompanying financial statements of the United Way of Central Massachusetts, Inc. (the Organization; a non-profit organization), which comprise the statements of financial postion as of June 30, 2013 and 2012, and the related statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the United Way of Central Massachusetts, Inc. as of June 30, 2013 and 2012, and the changes in its net assets, and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Stowe & Degon LLC

September 25, 2013

95A TURNPIKE ROAD • WESTBOROUGH, MASSACHUSETTS 01581
TELEPHONE (508) 983-6700 • FAX (508) 983-6701
www.stowedegon.com

UNITED WAY OF CENTRAL MASSACHUSETTS, INC.

STATEMENTS OF FINANCIAL POSITION
JUNE 30, 2013 AND 2012

	2013	2012
ASSETS		
Cash and cash equivalents	$ 1,498,037	$ 1,265,387
Pledges receivable, net	2,189,141	2,318,244
Accounts receivable and other assets	105,908	111,501
Investments	4,818,545	4,316,618
Beneficial interest in trust (Note 14)	1,125,022	1,057,672
Property and equipment, net	61,356	74,258
Total Assets	$ 9,798,009	$ 9,143,680
LIABILITIES AND NET ASSETS		
Accounts payable	$ 14,700	$ 16,043
Accrued expenses	116,417	124,801
Community impact grants payable (Note 15)	3,567,719	3,576,721
Women's initiative grants payable	304,208	300,765
Designations payable	333,654	357,788
Total Liabilities	4,336,698	4,376,118
Net Assets:		
Unrestricted	4,455,054	3,937,853
Temporarily restricted	527,649	511,700
Permanently restricted	478,608	318,009
Total Net Assets	5,461,311	4,767,562
Total Liabilities and Net Assets	$ 9,798,009	$ 9,143,680

See notes to financial statements.

UNITED WAY OF CENTRAL MASSACHUSETTS, INC.

STATEMENT OF ACTIVITIES
YEAR ENDED JUNE 30, 2013

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Support and Revenue:				
Campaign Revenue	$ 5,365,137	$ 673,293	$ -	$ 6,038,430
Less:				
Designations	(786,702)	-	-	(786,702)
Administrative fees	(19,543)	-	-	(19,543)
Allowance for uncollectible pledges (Note 3)	(5,016)	-	-	(5,016)
Net assets released from restrictions	686,449	(686,449)	-	-
Net Campaign Revenue	5,240,325	(13,156)	-	5,227,169
Investment income (net of expenses)	45,497	-	-	45,497
Gain on sale of investments	237,100	-	-	237,100
Unrealized gain on investments	181,912	-	-	181,912
Interest income	14,683	-	-	14,683
Change in beneficial interest in trust (Note 14)	75,866	23,860	-	99,726
Donor designation fees	32,106	-	-	32,106
Grant and sponsorship income (Note 17)	116,879	366,770	160,599	644,248
Rental loss (net of expense) (Note 11)	(53,597)	-	-	(53,597)
Net assets released from restrictions	361,525	(361,525)	-	-
Total Support and Revenue	6,252,296	15,949	160,599	6,428,844
Expenses:				
Community Impact Grants (Note 15)	2,828,354	-	-	2,828,354
Women's Initiative Grants (Note 15)	316,208	-	-	316,208
Other Grants/Sponsorships	283,672	-	-	283,672
Program Services:				
Community Services	147,078	-	-	147,078
Mass 211	42,756	-	-	42,756
Labor Community Services	119,865	-	-	119,865
Community Impact	337,257	-	-	337,257
Women's Initiative Community Impact	56,369	-	-	56,369
Other Programs	220,218	-	-	220,218
Total Program Services	923,543	-	-	923,543
Supporting Services	1,383,318	-	-	1,383,318
Total Expenses	5,735,095	-	-	5,735,095
Increase in Net Assets	517,201	15,949	160,599	693,749
Net Assets - beginning	3,937,853	511,700	318,009	4,767,562
Net Assets - ending	$ 4,455,054	$ 527,649	$ 478,608	$ 5,461,311

See notes to financial statements.

UNITED WAY OF CENTRAL MASSACHUSETTS, INC.

STATEMENT OF ACTIVITIES
YEAR ENDED JUNE 30, 2012

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Support and Revenue:				
Campaign Revenue	$ 5,291,499	$ 722,313	$ -	$ 6,013,812
Less:				
Designations	(846,219)	-	-	(846,219)
Administrative fees	(30,133)	-	-	(30,133)
Allowance for uncollectible pledges (Note 3)	(155,823)	-	-	(155,823)
Net assets released from restrictions	638,260	(638,260)	-	-
Net Campaign Revenue	4,897,584	84,053	-	4,981,637
Investment income (net of expenses)	25,774	-	-	25,774
Gain on sale of investments	143,798	-	-	143,798
Unrealized loss on investments	(353,018)	-	-	(353,018)
Interest income	26,301	-	-	26,301
Change in beneficial interest in trust (Note 14)	(24,174)	(5,706)	-	(29,880)
Donor designation fees	56,905	-	-	56,905
Grant and sponsorship income (Note 17)	73,898	632,201	6,484	712,583
Rental loss (net of expense) (Note 11)	(54,690)	-	-	(54,690)
Net assets released from restrictions	658,491	(658,491)	-	-
Total Support and Revenue	5,450,869	52,057	6,484	5,509,410
Expenses:				
Community Impact Grants (Note 15)	2,762,000	-	-	2,762,000
Women's Initiative Grants (Note 15)	315,765	-	-	315,765
Other Grants/Sponsorships	285,847	-	-	285,847
Program Services:				
Community services	120,067	-	-	120,067
Mass 211	52,687	-	-	52,687
Labor Community Services	119,544	-	-	119,544
Community Impact	453,295	-	-	453,295
Women's Initiative Community Impact	49,915	-	-	49,915
Main South Promise Neighborhood Partnership	217,951	-	-	217,951
Other programs	281,041	-	-	281,041
Total Program Services	1,294,500	-	-	1,294,500
Supporting Services	1,349,141	-	-	1,349,141
Total Expenses	6,007,253	-	-	6,007,253
(Decrease) Increase in Net Assets	(556,384)	52,057	6,484	(497,843)
Net Assets - beginning	4,494,237	459,643	311,525	5,265,405
Net Assets - ending	$ 3,937,853	$ 511,700	$ 318,009	$ 4,767,562

See notes to financial statements.

UNITED WAY OF CENTRAL MASSACHUSETTS, INC.

STATEMENT OF FUNCTIONAL EXPENSES
YEAR ENDED JUNE 30, 2013

	PROGRAM SERVICES											
	Community Services	Mass 211	Labor Community Services	Community Impact	Women's Initiative Community Impact	Other Programs (Note 17)	Total Program Services	Admin. & Finance	Marketing	Fundraising	Total Support Services	Total
Salaries and related expenses:												
Salaries	$ 63,732	$ -	$ 67,330	$ 178,248	$ 26,667	$ 96,710	$ 432,687	$ 270,610	$ 75,936	$ 434,004	$ 780,550	$ 1,213,237
Payroll taxes	4,194	-	4,904	12,324	1,721	7,486	30,629	18,769	5,589	30,106	54,464	85,093
Health and other fringe benefits	9,534	-	13,696	76,387	5,095	11,118	115,830	45,683	14,791	81,980	142,454	258,284
Total salaries and related expenses	77,460	-	85,930	266,959	33,483	115,314	579,146	335,062	96,316	546,090	977,468	1,556,614
Other expenses:												
Professional fees and contract services	12,122	42,756	504	26,766	420	74,286	156,854	79,477	1,876	67,992	149,345	306,199
Directors and officers insurance	-	-	-	-	-	-	-	3,575	-	-	3,575	3,575
Supplies	807	-	21,717	505	158	2,954	26,141	4,649	333	2,303	7,285	33,426
Telephone	2,775	-	755	2,586	630	313	7,059	3,413	1,207	4,868	9,488	16,547
Postage	1,525	-	250	314	44	258	2,391	2,192	109	4,821	7,122	9,513
Occupancy	17,268	-	4,849	16,604	4,044	-	42,765	22,329	7,623	31,150	61,102	103,867
Promotion and publicity	4,240	-	447	729	156	1,390	6,962	1,951	3,884	26,267	32,102	39,064
Programs and events	14,635	-	-	-	12,697	22,097	49,429	402	14,415	35,443	50,260	99,689
Travel and professional development	573	-	1,086	11,374	1,125	2,584	16,742	9,155	1,532	12,130	22,817	39,559
Organization dues and subscriptions	250	-	-	-	-	710	960	2,180	377	119	2,676	3,636
Equipment rental and maintenance	2,237	-	628	4,352	524	-	7,741	6,649	988	5,510	13,147	20,888
Miscellaneous	-	-	-	-	-	46	46	327	-	314	641	687
Total other expenses	56,432	42,756	30,236	63,230	19,798	104,638	317,090	136,299	32,344	190,917	359,560	676,650
Total expenses before depreciation and national and state dues	133,892	42,756	116,166	330,189	53,281	219,952	896,236	471,361	128,660	737,007	1,337,028	2,233,264
Depreciation	2,790	-	780	1,495	653	266	5,984	3,538	1,231	5,050	9,819	15,803
National and state dues	10,396	-	2,919	5,573	2,435	-	21,323	13,129	4,589	18,753	36,471	57,794
Total expenses	$ 147,078	$ 42,756	$ 119,865	$ 337,257	$ 56,369	$ 220,218	$ 923,543	$ 488,028	$ 134,480	$ 760,810	$ 1,383,318	$ 2,306,861

See notes to financial statements.

UNITED WAY OF CENTRAL MASSACHUSETTS, INC.

STATEMENT OF FUNCTIONAL EXPENSES
YEAR ENDED JUNE 30, 2012

	PROGRAM SERVICES											
	Community Services	Mass 211	Labor Community Services	Community Impact	Women's Initiative Community Impact	Main South Promise Neighborhood Partnership	Other Programs (Note 17)	Total Program Services	Admin. & Finance	Marketing	Fundraising	Total Support Services	Total
Salaries and related expenses:													
Salaries	$ 57,737	$ -	$ 66,524	$ 258,128	$ 22,147	$ 81,632	$ 110,458	$ 596,626	$ 269,034	$ 84,218	$ 396,704	$ 749,956	$ 1,346,582
Payroll taxes	3,726	-	4,830	17,165	1,409	6,959	8,569	42,658	18,644	6,038	26,706	51,388	94,046
Health and other fringe benefits	12,846	-	16,197	75,469	5,732	17,282	6,725	134,251	62,378	23,308	92,479	178,165	312,416
Total salaries and related expenses	74,309	-	87,551	350,762	29,288	105,873	125,752	773,535	350,056	113,564	515,889	979,509	1,753,044
Other expenses:													
Professional fees and contract services	10,253	52,687	306	28,535	791	111,163	106,644	310,379	59,742	11,720	54,215	125,677	436,056
Internal program grants and sponsorships	-	-	-	-	-	-	1,000	1,000	-	-	-	-	1,000
Directors and officers insurance	-	-	-	-	-	-	-	-	3,344	-	-	3,344	3,344
Supplies	481	-	17,899	487	67	418	3,597	22,949	4,869	482	1,432	6,783	29,732
Telephone	1,145	-	976	4,335	607	-	110	7,173	4,105	1,701	6,652	12,458	19,631
Postage	2,090	-	482	479	66	8	453	3,578	2,603	386	4,245	7,234	10,812
Occupancy	5,467	-	5,190	23,069	3,229	-	-	36,955	21,838	9,048	35,356	66,242	103,197
Promotion and publicity	4,353	-	1,151	1,198	444	-	10,342	17,488	1,228	4,466	17,597	23,291	40,779
Programs and events	14,274	-	-	1,005	12,321	168	25,098	52,866	-	15,737	21,397	37,134	90,000
Travel and professional development	1,922	-	1,200	22,873	189	321	6,459	32,964	7,608	503	6,416	14,527	47,491
Organization dues and subscriptions	272	-	-	5	-	-	1,320	1,597	2,307	336	147	2,790	4,387
Equipment rental and maintenance	775	-	735	5,467	457	-	-	7,434	7,586	1,282	7,196	16,064	23,498
Miscellaneous	16	-	-	-	-	-	-	16	651	33	-	684	700
Total other expenses	41,048	52,687	27,939	87,453	18,171	112,078	155,023	494,399	115,881	45,694	154,653	316,228	810,627
Total expenses before depreciation and national and state dues	115,357	52,687	115,490	438,215	47,459	217,951	280,775	1,267,934	465,937	159,258	670,542	1,295,737	2,563,671
Depreciation	1,104	-	1,049	3,059	653	-	266	6,131	4,423	1,829	7,162	13,414	19,545
National and state dues	3,606	-	3,005	12,021	1,803	-	-	20,435	18,032	7,212	14,746	39,990	60,425
Total expenses	$ 120,067	$ 52,687	$ 119,544	$ 453,295	$ 49,915	$ 217,951	$ 281,041	$ 1,294,500	$ 488,392	$ 168,299	$ 692,450	$ 1,349,141	$ 2,643,641

See notes to financial statements.

UNITED WAY OF CENTRAL MASSACHUSETTS, INC.

STATEMENTS OF CASH FLOWS
YEARS ENDED JUNE 30, 2013 AND 2012

	2013	2012
CASH FLOWS FROM OPERATING ACTIVITIES:		
Increase (decrease) in net assets	$ 693,749	$ (497,843)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	15,803	19,545
Allowance for uncollectible pledges	(84,945)	73,037
Realized and unrealized net (gain) loss on investments	(419,012)	209,220
Changes in operating assets and liabilities:		
Pledges receivable	214,048	(33,945)
Accounts receivable and other assets	5,593	96,369
Accounts payable	(1,343)	(60,805)
Accrued expenses	(8,384)	(20,502)
Community impact grants payable	(9,002)	(356,316)
Women's initiative grants payable	3,443	47,863
Designations payable	(24,134)	41,632
Net cash provided by (used in) operating activities	385,816	(481,745)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Acquisition of property and equipment	(2,901)	(1,405)
Acquisition of investments	(2,788,758)	(2,470,809)
Proceeds from sale of investments	2,705,843	2,658,876
Change in beneficial interest trust	(67,350)	46,627
Net cash (used in) provided by investing activities	(153,166)	233,289
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	232,650	(248,456)
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	1,265,387	1,513,843
CASH AND CASH EQUIVALENTS, END OF YEAR	$ 1,498,037	$ 1,265,387

See notes to financial statements.

1. ORGANIZATION

United Way of Central Massachusetts (the "Organization") is a not-for-profit organization striving for excellence in meeting the human service needs of the community through the development and effective distribution of resources.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation - The Organization reports information regarding its financial position and activities according to three classes of net assets; unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Cash and Cash Equivalents - The Organization considers all highly liquid debt instruments purchased with maturities of three months or less to be cash equivalents. The Organization places its cash and cash equivalents with various financial institutions. At times such investments may be in excess of Federal Deposit Insurance Corporation (FDIC) insurance limits. However, the Organization has not experienced any losses in such accounts. The Organization believes it is not exposed to any significant credit risk on cash and cash equivalents as the funds are held in accredited financial institutions.

Investments - Investments in equity and debt securities are reported at fair value using quoted market prices. Investment securities are exposed to various risks including, but not limited to, interest rate and market and credit risks. Due to the level of risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term. The Organization seeks to minimize market risk by diversifying its investment portfolio. The Organization has adopted a spending policy of 5% of the average market value of the investments over the preceding twenty quarters.

Gains or losses on investments are reported in the statements of activities as increases or decreases in unrestricted net assets unless their use is temporarily restricted by explicit donor stipulations or by law.

Property and Equipment - Property and equipment are stated at cost or, if donated, at the approximate fair market value at the date of donation. The Organization follows the practice of capitalizing all expenditures for property and equipment in excess of $1,000. Depreciation is provided on a straight-line basis over the following estimated useful lives:

	YEARS
Building and improvements	15 – 25
Equipment	3 – 5
Furniture and fixtures	10

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Contributions - Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support depending on the existence and/or nature of any donor restrictions. Time restricted contributions are reported as temporarily restricted support and reclassified to unrestricted net assets upon expiration of the time restriction.

Donors may designate their gifts to specific United Way affiliated and non-affiliated agencies. Non-affiliated agencies are required to provide the Organization with documentation of their tax-exempt status. Donor designations to specific agencies are not included in net campaign revenues and support or allocations to participating agencies in the accompanying Statements of Activities.

A substantial number of volunteers and corporations have donated significant time and services for which no amounts have been reflected in the financial statements. The Organization reflects only amounts for services that create or enhance non-financial assets, or that require specialized skills and are provided by individuals possessing those skills. No such services were donated during 2013 and 2012.

Designations - Agency-specific designations as specified by the donor are recorded upon receipt of the contribution and are reflected as an offset to recorded campaign revenue in the Statement of Activities and, until distributed to the agency, as a liability in the Statement of Financial Position.

Donated Assets - Donated marketable securities and other non-cash donations are recorded as contributions at their estimated fair value at the date of the donation.

Advertising - Advertising costs are charged to operations as incurred. These costs were approximately $7,700 and $4,200 in 2013 and 2012, respectively.

Income Tax Status - The Organization is exempt from Federal income taxes as an organization (not a private foundation) formed for charitable purposes under Section 501(c)(3) of the Internal Revenue Code. The Organization is also exempt from state income taxes. Donors may deduct contributions made to the Organization within the Internal Revenue Code requirements.

Income tax benefits are recognized for income tax positions taken or expected to be taken in a tax return, only when it is determined that the income tax position will more-likely-than-not be sustained upon examination by taxing authorities. The Organization believes that income tax filing positions will be sustained upon examination and does not anticipate any adjustments that would result in a material adverse affect on the Organization's financial condition, reported activity, or cash flows. The Organization is subject to audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Organization believes it is no longer subject to income tax examinations for years prior to 2009.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates. The Organization's most significant estimate is the allowance for uncollectible pledges.

Reclassification - Certain amounts in the June 30, 2012 financial statements have been reclassified to conform to the June 30, 2013 presentation.

Subsequent Events - Management has evaluated all subsequent events through September 25, 2013, the date the financial statements were available to be issued.

3. PLEDGES RECEIVABLE

Pledges receivable consists of the following at June 30:

	2013	2012
Campaign in 2012	$ 2,189,141	$ -
Campaign in 2011	-	2,268,360
Campaign in 2010	-	49,884
	$ 2,189,141	$ 2,318,244

Pledges receivable are presented net of an allowance for uncollectible pledges of $335,836 and $420,781 in 2013 and 2012, respectively.

During 2013, the Organization received approximately $60,500 in campaign pledge payments from prior years. Since the Organization's policy is to write off all uncollected pledges the following fiscal year, these pledges had been written off to the allowance for uncollectible pledges in prior years. Therefore, the Organization recorded the receipt of these unexpected pledge collections against the allowance for uncollectible pledges in 2013.

4. INVESTMENTS

Investments are stated at fair value and consist principally of equity and debt securities. Fair values and unrealized appreciation at June 30, are summarized as follows:

2013

	Cost	Fair Value	Unrealized Appreciation
Equity	$ 2,305,300	$ 2,957,532	$ 652,232
Mutual funds	1,637,656	1,681,013	43,357
Limited partnership	180,000	180,000	-
	$ 4,122,956	$ 4,818,545	$ 695,589

2012

	Cost	Fair Value	Unrealized Appreciation
Equity	$ 2,162,346	$ 2,599,983	$ 437,637
Mutual funds	1,650,760	1,716,635	65,875
	$ 3,813,106	$ 4,316,618	$ 503,512

The Organization recorded net gains of $237,100 and $143,798 from the sale of investments during 2013 and 2012, respectively. The Organization incurred investment custodial and advisory fees of $35,546 and $34,244 during 2013 and 2012, respectively.

5. PROPERTY AND EQUIPMENT

Property and equipment consist of the following:

	2013	2012
Building and Improvements	$ 1,141,425	$ 1,141,425
Equipment	433,662	430,761
Furniture and Fixtures	204,916	204,916
	1,780,003	1,777,102
Accumulated Depreciation	(1,718,647)	(1,702,844)
	$ 61,356	$ 74,258

Depreciation expense was $15,803 and $19,545 in 2013 and 2012, respectively.

6. LINE OF CREDIT

The Organization maintains a line of credit agreement with an available borrowing limit of $1,000,000. The line of credit bears interest at the British Bankers Association LIBOR Rate ("BBA LIBOR") plus 3.75% (3.94% at June 30, 2013). The line of credit expires in January 2014. There were no outstanding borrowings as of June 30, 2013 and 2012.

7. TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets at June 30 are restricted for the following purposes:

	2013	2012
Future campaign revenue	$ 3,520	$ 28,110
Women's Initiative	77,499	91,077
Appreciation on WI Fund	29,603	15,743
Small capital grant awards	50,003	53,160
Investing in Girls Alliance (Note 17)	117,852	62,304
Worcester Education Collaborative (Note 17)	132,980	159,195
Ramp program	116,192	94,523
Other	-	7,588
	$ 527,649	$ 511,700

8. PERMANENTLY RESTRICTED NET ASSETS

Permanently net assets were restricted for the following purposes as of June 30:

	2013	2012
UWCM endowment fund	$ 60,000	$ 60,000
Women's Initiative endowment fund	238,608	258,009
Cutler endowment fund	180,000	-
	$ 478,608	$ 318,009

The income on the endowment funds may be expendable to support activities of the Organization.

9. NET ASSETS RELEASED FROM RESTRICTIONS

Temporarily restricted net assets were released for the following purposes:

	2013	2012
Future campaign revenue	$ 28,110	$ 20,400
Women's Initiative	542,422	518,054
Small capital grant awards	53,157	50,520
Investing in Girls Alliance	49,838	77,371
Worcester Education Collaborative	188,099	218,104
Main South Promise Neighborhood Partnership	16,500	283,782
Programs and events	169,848	128,520
	$ 1,047,974	$ 1,296,751

10. GROSS CAMPAIGN REVENUE

Gross campaign revenue by campaign year (October 1 – September 30) consists of the following:

	Campaign 2013	Campaign 2012	Campaign 2011
June 30, 2013	$ 3,520	$ 5,904,479	$ 130,431
June 30, 2012	-	28,110	5,924,286
June 30, 2011	-	-	20,400
	$ 3,520	$ 5,932,589	$ 6,075,117

11. RENTAL INCOME

The Organization owns office condominium space. The Organization did not receive any rental payments from this office space during 2013 and 2012. However, the Organization paid condominium fees and other rental expenses of $53,597 and $54,690 during 2013 and 2012, respectively.

The carrying value of the property held for lease was as follows:

	2013	2012
Building and Improvements	$ 191,095	$ 191,095
Less: Accumulated Depreciation	(190,257)	(190,048)
	$ 838	$ 1,047

12. LEASE COMMITMENTS

The Organization leased office equipment under three operating lease agreements starting in July and August 2012 which require a combined monthly payment of $915. Two of the leases expire in July 2015 and the remaining lease expires December 2017. Future minimum lease payments under the operating leases for office equipment at June 30, 2013 are as follows:

	Amount
2014	$ 10,982
2015	10,982
2016	2,280
2017	2,280
2018	380
Total minimum lease payments	$ 26,904

Total expense under the office equipment leases amounted to $11,144 and $8,681 in 2013 and 2012, respectively.

16. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value, maximizes the use of observable inputs, and minimizes the use of unobservable inputs by requiring that the observable inputs be used when available. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to measurements involving significant unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are as follows:

- Level 1: Valuation based on quoted prices in active markets for identical assets or liabilities that a reporting entity has the ability to access at the measurement date, and where transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis.
- Level 2: Valuation based on inputs other than quoted market prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets, or liabilities in markets that are not active, that is, markets in which there are few transactions, prices are not current, or prices vary substantially over time.
- Level 3: Valuation based on inputs that are unobservable for an asset or liability and should be used to measure fair value to the extent that observable inputs are not available, thereby allowing for situations in which there is little, if any, market activity for the asset or liability at the measurement date. This input, therefore, reflects the entity's assumptions about what market participants would use in pricing the asset or liability developed based on the best information available in the circumstances.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at June 30, 2013 and 2012.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Organization are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Organization are deemed to be actively traded.

Equity securities: Valued at the closing price reported on the active market on which the individual securities are traded.

Limited partnership: Represents the Organization's ownership interest in an investment limited partnership. Valued at the net asset value of the Organization's membership interest in the partnership capital as reported by the limited partnership.

16. FAIR VALUE MEASUREMENTS (CONTINUED)

Beneficial interest in trusts: Consist of beneficial interest in the UWCM Fund and in the Women's Initiative Fund in Honor of Lois B. Green. The fair value of these funds (and its underlying assets) is based on independent reports obtained from Greater Worcester Community Foundation (GWCF), an independent party.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Organization believes its valuation methods are appropriate and consistent, the use of different methodologies or assumptions could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, he Organizations assets at fair value at June 30:

	2013			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual funds:				
Short-term bond	$ 1,681,013	$ -	$ -	$ 1,681,013
Equity securities:				
Consumer discretionary	367,052	-	-	367,052
Consumer staples	180,702	-	-	180,702
Energy	467,297	-	-	467,297
Financials	217,287	-	-	217,287
Health care	382,403	-	-	382,403
Industrials	345,764	-	-	345,764
Information technology	762,872	-	-	762,872
Materials	178,151	-	-	178,151
Real estate	56,004	-	-	56,004
Total equity securities	2,957,532	-	-	2,957,532
Limited partnership	-	-	180,000	180,000
Beneficial interest in trusts	-	-	1,125,022	1,125,022
	$ 4,638,545	$ -	$ 1,305,022	$ 5,943,567

16. FAIR VALUE MEASUREMENTS (CONTINUED)

	2012			
	Level 1	Level 2	Level 3	Total
Mutual funds:				
Short-term bond	$ 1,716,635	$ -	$ -	$ 1,716,635
Equity securities:				
Consumer discretionary	299,644	-	-	299,644
Consumer staples	93,460	-	-	93,460
Energy	257,271	-	-	257,271
Financials	147,205	-	-	147,205
Health care	405,629	-	-	405,629
Industrials	195,541	-	-	195,541
Information technology	1,042,853	-	-	1,042,853
Materials	158,380	-	-	158,380
Total equity securities	2,599,983	-	-	2,599,983
Beneficial interest in trusts	-	-	1,057,672	1,057,672
	$ 4,316,618	$ -	$ 1,057,672	$ 5,374,290

The following table sets forth a summary of changes in the fair value of the Organization's beneficial interest in trusts and limited partnership investment (level 3 assets) for the years ended June 30:

	2013	
	Beneficial Interests in Trusts	Limited Partnership
Balance, beginning of year	$ 1,057,672	$ -
Earnings and investment gains	105,754	-
Gifts received	1,567	180,000
Grants authorized	(33,944)	-
Administrative fees	(6,027)	-
Balance, end of year	$ 1,125,022	$ 180,000

16. FAIR VALUE MEASUREMENTS (CONTINUED)

		2012 Beneficial Interests in Trusts
Balance, beginning of year	$	1,104,299
Earnings and investment gains (losses)		(23,833)
Gifts received		6,484
Grants authorized		(23,231)
Administrative fees		(6,047)
Balance, end of year	$	1,057,672

17. FISCAL SPONSOR

The Organization serves as the fiscal sponsor for the Worcester Education Collaborative and the Investing in Girls Alliance. The Organization maintains legal and fiduciary responsibility for the employees and activities of these programs. Total revenue for these programs during 2013 and 2012 was $267,270 and $295,687, respectively. Total expense for these programs during 2013 was $237,937 of which $8,860 and $8,859 was allocated to administration and finance and fundraising, respectively. Total expense for these programs during 2012 was $295,475 of which $7,205 and $7,229 was allocated to administration and finance and fundraising, respectively. A total of $250,832 and $221,499 is included as temporarily restricted net assets for these programs as of June 30, 2013 and 2012 .

18. CONTINGENCIES

The Organization owns and occupies condominium space in a building in Worcester, Massachusetts. The Organization is the largest owner of the condominium space, owning fifteen percent. Due to the age of the building, the Organization may be subject to special assessments to maintain and repair the building. As of June 30, 2013, the Organization is unable to estimate the extent of or dollar amount of future special assessments. The special assessments, when they occur, may have a material impact on the Organization's financial statements.

The Organization may become involved in litigation or other claims in the ordinary course of business. Management is not aware of any claims that will have a material adverse effect on the financial condition of the Organization.

* * * * *

CEO/CFO Financial Statement Certification

CERTIFICATIONS

I hereby certify that:

1. I have read the audited financial statements and related IRS Form 990 of the United Way of Central Massachusetts for the year ended June 30, 2013.

2. Based on my knowledge, these financial statements do not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading.

3. Based on my knowledge, the financial statements and other financial information included in this report, fairly present, in all material respects, the financial condition, results of operations and cash flows of the United Way of Central Massachusetts as of and for the period ended June 30, 2013.

Timothy J. Garvin
President and Chief Executive Officer

Date 12/4/2013

James L. Hayes
Vice President, Finance and Operations

Date 12/4/2013

Sub-Certification of Financial Statements

CERTIFICATIONS

I hereby certify that:

1. I have read the audited financial statements and related IRS Form 990 of the United Way of Central Massachusetts for the year ended June 30, 2013.

2. I have disclosed to our organization's auditors all relevant controls and procedures established to assure the accuracy and integrity of information provided by my team;

3. I have reported to the Audit Committee any known or observed deficiencies in internal controls or fraud involving management;

4. Based on my knowledge, the portions of the financial statements that are based on information originating from my team do not contain any untrue statement of a material fact or omit to state a material fact necessary to ensure that the statements made, in light of the circumstances under which such statements were made, are not misleading;

5. Based on my knowledge, the financial statements and other financial information included in this report that pertain to information originating from my team, fairly present, in all material respects, the financial condition, results of operations and cash flows of the United Way of Central Massachusetts as of and for the period ended June 30, 2013.

Timothy J. Garvin
President and Chief Executive Officer

Date 12/4/2013

James L. Hayes
Vice President, Finance and Operations

Date 12/4/2013