



ANNUAL REPORT
2020-2021





DEAR FRIENDS:

No one could have seen the COVID-19 pandemic coming. Families across the country began to face unimaginable hardship. A client of the Fuel Fund, Ms. Bernard, had begun to lose hope as she found herself in darkness. Her family was reeling from crisis—her utility service disconnection may have led to her eviction—but Ms. Bernard found the Fuel Fund. Thanks to the generosity of our donors, we were able to pay off her entire utility bill of \$2,392. When she received the news, her relief was unmistakable:

“I have tears coming down my eyes right now. It’s been extremely difficult for my family this year during the pandemic. I thought I would have to find somewhere else to live, I didn’t know how I was going to pay the bill. I am forever grateful!”

This is just one of the life-changing outcomes achieved by the Fuel Fund of Maryland, thanks to your support.

Every year, thousands of Maryland households face an unaffordable home energy burden and qualify for assistance. For these low-income Marylanders—including working parents with children, seniors, veterans, persons with disabilities, and those facing extraordinary medical challenges—the prospect of having their home energy shut off due to late payments is all too real, especially when coupled with the uncertainty a global pandemic brings. Sadly, our neighbors often must make dangerous choices between buying food, filling prescriptions, or paying their utility bills. The Fuel Fund provides the necessary energy assistance these families need in their time of crisis.

Powered by the generosity of more than 6,903 individual donors, the Fuel Fund safeguarded 3,458 households from the loss of power in Fiscal Year 2021. I hope you will take pride in the role you played in helping us achieve this milestone.

In the months ahead, the Board and Staff of the Fuel Fund will:

- Assist those in need when crisis strikes;
- Create targeted programs for our most vulnerable demographics; and
- Continue to make energy assistance more accessible by making the process simple and easy for our clients

Thank you for your support of Ms. Bernard and the thousands of vulnerable Maryland neighbors who turn to the Fuel Fund for help. Together, we can work to ensure that Marylanders stay connected to their home energy.

A handwritten signature in black ink, appearing to read "Sean Dunphy".

Sean Dunphy
President, Board of Directors

A handwritten signature in black ink, appearing to read "Debbie Brown".

Debbie Brown
Executive Director



FY21 BOARD OF DIRECTORS

Executive Committee

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Sean Dunphy
Vice President, Senior Business Banking
Relationship Manager
FNB Corporation

VICE PRESIDENT

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FY21 Staff

Debbie Brown
Director

Sam Impink
Utility Assistance Manager

Anne Woappi
Development Manager

Jason Jesner
Utility Assistance Coordinator

Kenyatta Starke
Utility Assistance Coordinator

Crystal Radcliffe
Utility Assistance Coordinator

Diana Eagan
HR/Office Coordinator



FY21 RESULTS

3,458	Households
7,666	Individuals
3,399	Children
1,070	Seniors
1,218	Single-Parent Homes

Households Served by County

Allegany County	1
Anne Arundel County	390
Baltimore City	1,325
Baltimore County	1,086
Calvert County	1
Caroline County	3
Carroll County	53
Cecil County	1
Charles County	1
Frederick County	1
Kent County	1
Harford County	292
Howard County	204
Montgomery County	23
Prince George's County	76

Our Vision

All Marylanders will have the resources to meet their home energy needs.



FY21 FINANCIALS

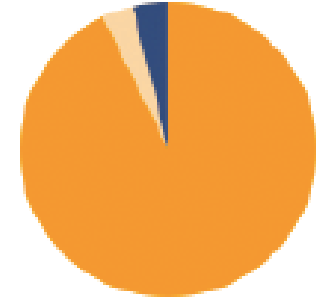
Statements of Financial Position
Year Ending June 30, 2021

Statements of Activities
Year Ending June 30, 2021

CURRENT ASSETS	\$
Cash and Cash Equivalents	2,047,411
Contributions Receivable	28,385
Prepaid Expenses	6,273
Total Current Assets	2,082,069
PROPERTY AND EQUIPMENT	\$
Furniture and Equipment	59,721
Leasehold Improvements	8,567
Total	68,288
Less Accumulated Depreciation	(55,983)
Net Property and Equipment	12,305
OTHER ASSETS	\$
Investments	4,999,294
Intangible Assets, net	22,771
Deposits	4,534
Total Other Assets	5,026,599
TOTAL ASSETS	7,120,973
LIABILITIES AND NET ASSETS	
CURRENT LIABILITIES	\$
Accounts Payable	20,679
Accrued Expenses	19,688
Total Current Liabilities	40,367
NET ASSETS	\$
Unrestricted	2,387,909
Temporarily Restricted	4,692,697
Total Net Assets	7,080,606
TOTAL LIABILITIES AND NET ASSETS	7,120,973

UNRESTRICTED NET ASSETS	
UNRESTRICTED REVENUES, GAINS, AND OTHER SUPPORT	\$
Utility Credits	1,478,339
Foundation Grant Revenue	1,369,217
Individual and Corporate Revenue	411,516
Gifts In-Kind	1,239
Net Assets Released from Restriction ..	1,384,740
Total	4,645,051
FUNCTIONAL EXPENSES	\$
Program Services	3,341,513
Management and General	149,945
Fundraising	270,099
Total Functional Expenses	3,761,557
OTHER INCOME	\$
Investment income	773,879
Total Other Income	773,879
Increase in net assets	1,617,373
NET ASSETS	
Beginning of Year	770,536
End of Year	2,387,909

2021 Expenses



- 89% Program Expenses
- 7% Fundraising
- 4% Management and General



CLIENT SPOTLIGHT

“From the bottom of my heart, I want to say “thank you” to the Fuel Fund of Maryland. After all that I have gone through and all that I’m currently dealing with, the assistance that you all are providing me provides me some relief and I can now move onto my next challenge. It may not be millions of dollars but what you all have done for me has been weight lifted. I will forever be grateful. If there’s anything I can do to help your organization, don’t hesitate to reach out. Again, thank you so much.”

-Mr. D. Williams, August 2020

“Bless your hearts. I thank you from the bottom of my heart, such a burden lifted. I have a turn off notice for March 1st. Now, my BGE bill can return back to my regular charges which is approximately \$65 to \$80 per cycle. I look forward to donating to FFMD.”

-Mr. L. Parker, February 2021

“Thank you so much for your help it is greatly appreciated!! Once we get back on our feet we will definitely be making a donation to the Fuel Fund! I don’t know what we would have done if it wasn’t for your organization and your willingness to help us! Again, from the bottom of our hearts thank you so very much!!!”

-Mr. W. Brooks, September 2020



FY21 ORGANIZATIONAL SUPPORT OVER \$3K

We would like to thank these organizations for their support of the Fuel Fund and its mission through their generous donations. Because of funders like you, we are able to keep Marylanders safely connected to their utilities. Thank you!

Atlantic Coast Mortgage Fund
Baltimore Gas & Electric
Community Baptist Church
Community Foundation of Anne Arundel County
Community Foundation of Howard County
Dresher Foundation
Ellin & Tucker
Kahlert Foundation
Lockhart Vaughan Foundation, Inc.
MD Small Business COVID19 Relief Fund
Monique C. & George L. Braude
Memorial Foundation

Nelson & Sarah Fishman Family Foundation
Number Ten Foundation
Paternayan/Ramsden Fund
Progress Family Foundation
Rothschild Family Foundation
T. Rowe Price
Venable Foundation
Vistra Energy



Thank you to all who have donated!

In FY21, we raised over \$1.83 million thanks to the generosity of individual donors, foundations, businesses, and churches: our most successful year in our 40 years of service.

With your continued support, we can provide the necessary help our neighbors need to stay connected to their home energy.

www.fuefundmaryland.org