



It Only Takes a Few Good People...



Thoughtful, strategic,
aggressive, dynamic,
innovative,
professional...

Our mission is to foster personal and public self-reliance and improve the quality of life for individuals, families and the communities in which they live.



Do any of these
attributes describe you?

RCAP Solutions is a comprehensive and complex nonprofit 501C (3) corporation, with four main areas of programming:

We seek energetic leaders, located in the North-eastern United States or the Caribbean, with a wide range of expertise who want to change the world... One individual, one family, one business, one community at a time.

- **Client Resources**, supporting Worcester County families by providing affordable housing, homelessness prevention, workforce development and self-sufficiency services
- **Community Resources**, works with communities to promote public, environmental and economic health and provide sustainable resources to communities throughout the Northeast, Puerto Rico and U.S. Virgin Islands
- **Real Estate Resources**, providing property management services and offering quality housing and continued independence to individuals in Central Massachusetts
- **Financial Resources**, administering loans to small businesses, homeowners, and municipal borrowers in order to stimulate economic development initiatives in Central Massachusetts



For more information on being considered for service on our Board of Directors or joining one of our committees, please complete the attached application or call Karen A. Koller, President & CEO at (800) 488-1969 x 6630.



...To Create The World We Want

"I believe in RCAP's mission and find the committed staff provides important services to those in need. It is an honor to be a member of RCAP's Board of Directors."
Arnold Wensky, Web Industries

“Serving on RCAP Solutions’ Board of Directors provides an opportunity to contribute to improving the communities in which we live and work. Facing the challenges of improving basic needs for living is no easy task – but RCAP Solutions takes on that challenge every day to better communities and individuals lives. I find it personally rewarding to help in any small way I can.”

Sharyn Rice

About our Board

Meetings: The board meets quarterly in January, April, July and October, typically on the 4th Thursday of the month. Board members participate in an annual, off-site board retreat for strategic planning and governance purposes. Dates and locations are determined annually.

Committees: There are several committees of the Board. They include the Finance, Audit, Governance, Fundraising, Strategic Planning and Loan Review.

Terms of Office: Each new Board member serves a one-year orientation term. After completion, they may be elected to serve up to two consecutive three-year terms, for a total of 7 years. After a one year hiatus, past Board members may apply to rejoin.

Insurance: RCAP Solutions carries Directors’ and Officers’ Liability Insurance This is management or governance errors and omissions coverage that provides help in the event that a director or officer is accused of mismanaging the organization to a maximum of \$1M.

Board Member Responsibilities:

Board members of volunteer organizations must manage the organization with the same diligence and attention they would apply to a for profit organization. Board members are bound by the legal duties of care, loyalty and obedience to the organization. All duties must be performed in good faith and in the best interest of the organization.

Duty of Care: Directors must act with prudent care, this includes questioning and monitoring activities of the organization, including financial matters, personnel issues, programs and outcomes, use and maintenance of property and planning for the future.

Duty of Loyalty: Directors are required to place the interest of the organization above their own personal interests and avoid the appearance of a conflict of interest and take no action that would be detrimental to the organization in order to benefit themselves or another party.

Duty of Obedience: Directors must perform duties according to the organization’s charter and mission and according to all applicable statutes and regulations governing charitable institutions.

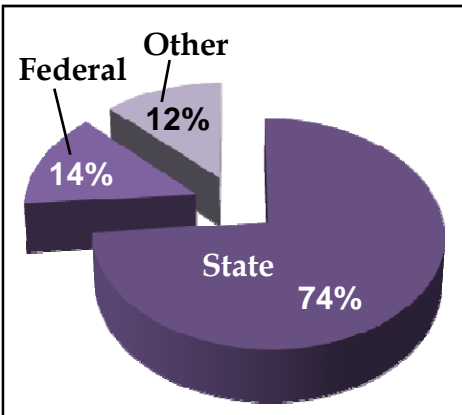


“Because I live and work in Worcester, I wanted to be involved with an organization making a difference in my community. RCAP Solutions has a strong presence in the greater Worcester area and I am proud to support the work they do both locally and throughout the Northeast.”

Timothy Morse, Jr., Miles Press, Inc.

Finances

RCAP's annual revenues are approximately \$30,700,000. The top funding sources include:



RCAP Solutions is a financially sound organization. Each year, RCAP Solutions works with a certified public accountant to receive a full, unqualified audit.

Money that comes into the organization turns directly into services to others. More than three-quarters of our operating revenues help us to provide technical assistance to small rural communities and administer affordable housing, homelessness prevention, workforce development and self-sufficiency services to individuals and families.

RCAP Solutions prides itself on being a careful and creative user of tax dollars. In the last two years alone, RCAP Solutions leveraged over \$62 million in State and Federal grants and other funding sources to assist numerous municipalities with their community projects and local efforts.

The Board at Work



Top: Each year, RCAP Board Members participate in an annual retreat with members of the executive staff. Working with expert consultants, the retreat challenges our volunteers to think in new directions and prepares the organization for excellence.

Below: Board Members past and present and volunteers participate in 2014 fundraising activities including the Gone to the Birds Gala & Auction and RCAP Solutions Night at the Worcester Bravehearts.



"RCAP Solutions Financial Services' loans create jobs and keep communities viable. I find it important to be part of an organization that offers programs that can assist individuals and communities in so many ways."

Sarah Galvin, Barre Savings Bank

Board of Directors

Chair of the Board

Laura M. Downs

Morrison Downs Associates, Inc.

✓*Connecticut Representative*

Vice Chair

Alexandra Bavosi

ATG Growth Consulting

✓*Maine Representative*

Immediate Past Chair

Edwin J. Shanahan IOM, CAE

DDIFO Inc.

Treasurer

Sarah A. Galvin

Barre Savings Bank

Directors

Scott A. Bartley

Genealogist, Librarian, Archivist

✓*Vermont Representative*

Chantel L. Bethea

Women in Action, Inc.

Heather Dumais

Southbridge Savings Bank

Laura McGee

Keller Williams Realty

✓*Rhode Island Representative*

Timothy Morse, Jr.

Miles Press, Inc.

Jessica L. Murdoch

Fitchburg State University

Sharyn A. Rice

✓*Maine Representative*

Arnold H. Wensky, MBA, SPHR

Web Industries

Past Chairs

1978 - 1980 Michael Marrone

1980 - 1981 Donald Royea

1981 - 1983 Thomas Picucci

1983 - 2002 Barbara Schnuer

2002 - 2003 Janis Conlon

2003 - 2007 Yvette dePieza

2007 - 2010 Sharyn Rice

2010 - 2012 Edwin Shanahan

Executive Staff



Karen A. Koller, CAE

*President and
Chief Executive Officer*

William A. Minkle, MS

*Senior Vice President and
Deputy Director to the
President & CEO*



Krystyna M. Dougert

Chief Financial Officer

Maegen N. McCaffrey

*Chief Communications
Officer*



Brian D. Scales

*Chief Development and
Governmental Affairs
Officer*

"I love RCAP's mission to help people and provide resources so they can better themselves. I am thrilled to be an advocate for RCAP Solutions to carry on their mission."

Chantel Bethea, Women in Action