THE JOE ANDRUZZI FOUNDATION IS COMMITTED TO PROVIDING HELP, HOPE, AND A REASON TO SMILE, FOR NEW ENGLAND CANCER PATIENTS AND THEIR FAMILIES BY CONTRIBUTING FINANCIAL SUPPORT WHEN IT IS NEEDED MOST.
THE HIDDEN COST OF CANCER

No cancer patient or family member providing care should ever have to face an impossible choice—deciding between their cancer treatment or electricity, heat, food and other necessary expenses. And yet each year, thousands of New England cancer patients and their families are faced with exactly this choice as they experience financial toxicity, or the economic stress resulting from treatment.

When a family begins treatment following a cancer diagnosis, their average household income can drop to $25,000, as one adult must stop working or significantly reduce their hours to care for themselves or a loved one. Cancer treatment often generates significant out-of-pocket expenses, from insurance co-pays and prescriptions, to gas and parking fees for daily hospital appointments. Reduced family income combined with increased expenses results in financial barriers that can have a negative impact on a cancer patient’s health outcome.

Every day, patients across New England are adjusting their prescribed doses of cancer medications, while others are skipping appointments entirely or postponing treatment in order to stretch their household budget to afford their mortgage or electric bill. One in four Americans who have direct experience with cancer say they or a loved one have taken actions to reduce costs that could jeopardize the effectiveness of their treatment.1 To have the best chance at beating cancer, every patient needs the security and stability of a home during treatment, and they should never have to worry about being evicted or if the heat will be shut off during the winter.

For the last 10 years, the Joe Andruzzi Foundation has been a leader in the New England cancer community by creating awareness of the hidden cost of cancer which can lead to financial distress. JAF continues to make a difference in the lives of thousands of families by relieving the financial burden cancer treatment causes, so that patients and their families can focus on treatment and recovery.

1. American Society of Clinical Oncology, National Cancer Opinion Survey, 2017
Dear Friends,

2018 was an important year in the history of the Joe Andruzzi Foundation as we celebrated our 10th anniversary of providing financial assistance for cancer patients and their families. After co-founding the Joe Andruzzi Foundation in 2008, I have been given the opportunity to meet some of the bravest, most inspiring patients, family members, and healthcare professionals in New England. It has been an amazing journey to watch the Foundation grow from a spare bedroom in our home to a leader in the New England cancer community.

In 2018, JAF distributed a record-breaking $1.13M in direct financial assistance that helped more than 4,000 patients and their family members affected by cancer. While we are grateful to have been able to remove the financial stress for so many families as they go through one of the most difficult times of their lives, there is still much more work to be done. The problem of financial toxicity that I witnessed other patients struggle with while Joe underwent treatment for his own cancer battle at Brigham & Women's Hospital over a decade ago continues to negatively impact the health outcomes of today’s cancer patients.

JAF’s growth and success have been made possible through supporters, volunteers, corporate partners and donors that have played a key part in our history — and who we will continue to lean on to help the Foundation one day reach every single patient in need throughout New England. Our commitment to making significant strides in addressing the financial barriers facing cancer patients has, and will remain, our North Star in 2019 and beyond.

On behalf of the New England cancer patients and families we serve, thank you for your continued support and belief in our mission.

With gratitude,

Jen Andruzzi
President and CEO
Joe Andruzzi Foundation
I’m so thankful to the Joe Andruzzi Foundation for stepping in to help ease the financial burden that comes with cancer. It is hard enough going through the emotional and physical pain of cancer, but then to have bills piling up due to lost wages just adds unnecessary stress. To have the Foundation provide support with bills helps to ease the stress in such a helpful way.

JANET M.
JAF PATIENT RECIPIENT
JAF BY THE NUMBERS

JAF ASSISTANCE BY CATEGORY

<table>
<thead>
<tr>
<th>Category</th>
<th>Grant Allocation</th>
<th>Approval Rate</th>
<th>Incomplete</th>
<th>Declined</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto</td>
<td>$107,404</td>
<td>98%</td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td>Insurance</td>
<td>$56,149</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing</td>
<td>$626,266</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>$319,667</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

JAF PATIENT RECIPIENTS

GENDER

- Female: 39%
- Male: 61%

AGE

- Under 18: 1%
- 18-30: 3%
- 31-45: 14%
- 46-65: 63%
- Senior: 19%

JAF GRANTS BY ETHNICITY

- Caucasian
- Asian
- Hispanic
- Black
- Other & not reported

97% APPROVED

2% incomplete
1% declined
The Joe Andruzzi Foundation worked with healthcare professionals at 120 hospitals and medical treatment facilities throughout New England in 2018. These partners are key members of a cancer patient’s advocacy team and JAF is thankful to be considered a critical resource for their patients.

### Massachusetts
- Anna Jaques Cancer Center
- Baystate Franklin Medical Center
- Baystate Regional Cancer Center
- Berkshire Medical Center
- Beth Israel Deaconess Medical Center
- Beth Israel Deaconess-Plymouth
- Beverly Hospital
- Boston Medical Center
- Brigham & Women’s
- Brigham and Women’s Radiation Oncology
- Brockton Hospital
- Cape Cod Hospital
- Community VNA Hospice Care
- Dana-Farber Brigham & Women’s Cancer Center
- Dana-Farber Cancer Institute Milford
- Dana-Farber Cancer Institute/BWH Cancer Center at South Shore Hospital
- Dana-Farber Cancer Institute–BWH
- Dana-Farber Cancer Institute–Faulkner
- Dana-Farber Community Cancer Care–Lawrence
- Dana-Farber Community Cancer Care–Newburyport
- Dana-Farber Community Cancer Care–Quincy
- Emerson Hospital (The Bethke Cancer Center)
- Good Samaritan Medical Center
- Harvard Vanguard Medical Associates-Kenmore
- Heywood Hospital Oncology Dept.
- Holy Family Hospital
- Lahey Hospital
- Lahey Medical Center
- Lowell General Hospital
- Mass Eye & Ear
- Massachusetts General Cancer Center at Cooley Dickinson Hospital
- Massachusetts General Hospital
- Massachusetts General Hospital for Children
- Massachusetts General Hospital North Shore Cancer Center
- MetroWest Cancer Care
- MGH Cancer Center–Waltham
- Seacoast Cancer Center
- Simon’s-Simon Regional Cancer Center
- Sister Caritas Cancer Center
- Southcoast Center for Cancer Care
- Southcoast Hospital
- St Anne’s Regional Oncology Center
- St. Anne’s Hospital

### Connecticut
- Backus Hospital
- Bennett Cancer Center, Stamford Hospital
- Bridgeport Hospital
- Bristol Hospital Cancer Care Center
- Connecticut Children’s Medical Center
- Connecticut Hospice, Inc.
- Danbury Hospital/Praxair Cancer Center
- Day Kimball Hospital
- Eastern Connecticut Cancer Center
- Greenwich Hospital
- Harold Leever Cancer Center
- Hartford Hospital
- Johnson Memorial Cancer Center
- Masonicare
- Middlesex Hospital Cancer Center
- Monadnock Community Hospital
- Regional Cancer Care Associates
- Saint Francis Hospital and Medical Center
- Shoreline Medical Center at Yale New Haven
- Smilow Cancer Hospital at Yale-New Haven
- Starling Physicians
- The Cancer Institute at St. Francis Hospital
- UConn Health
- Western CT Medical Group/Danbury Hospital
- Whittingham Cancer Center at Norwalk Hospital
- Windham Hospital/Hartford Healthcare
- Yale-Smilow Trumbull

### Rhode Island
- Ace/Seek Medical Center
- Central Maine Medical Center
- Eastern Maine Medical Center Cancer Care
- Harold Alfond Center for Cancer Care
- Maine General Health
- Mid Coast Medical Group
- Mid Coast Medical Group Cancer & Blood Disorders
- New England Cancer Specialists–Sanford
- New England Cancer Specialists–Scarborough
- New England Cancer Specialists–Kennebunk
- New England Cancer Specialists–Topsham
- Northern Light Cancer Institute
- SMHC Cancer Care & Blood Disorders
- St. Mary’s Center for Cancer
- Stephens Memorial Hospital
- York Hospital

### Vermont
- Central Vermont Medical Center
- Foley Cancer Center
- Norris Cotton Cancer Center North
- Northwestern Medical Center
- Rutland Regional Medical Center
- Southwestern Vermont Regional Cancer Center
- University Of Vermont Medical Center

### New Hampshire
- Catholic Medical Center
- Dana-Farber/NH Oncology-Hematology
- Dartmouth-Hitchcock Medical Center
- Elliot Regional Cancer Center
- Foundation Hematology/Oncology
- Frisbie Memorial Hospital
- Lakes Regions General Hospital
- Memorial Hospital Oncology
- Payson Center for Cancer Care at Concord Hospital
- Radiation Center of Nashua
- The Center for Cancer Care at Exeter Hospital

### Work with 120 hospitals and medical treatment facilities
At the time of her breast cancer diagnosis, Heather was a single Mom to four very active kids. She had a full-time job as an administrative assistant and spent her free time driving from one sporting event to another, along with juggling all the other responsibilities of running a household of five by herself.

Heather had no extended family in the area to lean on during treatment, so she did the only thing she could; she leaned on her kids. Their response was inspiring. All four of them, even the youngest, took on the cooking, cleaning and grocery shopping; doing whatever needed to be done when Heather was wiped out by her treatment.

Even so, money got tight. Quickly.

Though her employer was very supportive, Heather had to go on disability, which reduced her paycheck by almost half during the weeks she could not work. There was less money coming in, but the bills didn’t stop. As if the stress of cancer treatment wasn’t enough, it was winter, and there was now the added stress of not being able to pay for heat and electricity, among other bills that were stacking up. She shared her stress with her social worker at the cancer center where she received treatment.

Together, they went over her bills and that’s where Heather first learned about the Joe Andruzzi Foundation and how JAF might help. Not long after applying, JAF sent her a grant so she could pay that month’s heat and electric bills which allowed Heather to put her energy back into focusing on her health.
Before the day of her diagnosis, by any definition, you would call Jessica a high-energy 29-year-old working mom. She held down two jobs, attended college, cared for her then 10-year-old autistic son and was even trying to finally get her driver’s license—something that for one reason or another, she never got around to. If you asked her what kind of lifestyle she lived, she’d tell you it was all about “Go, go, go.”

Then cancer hit, and life changed.

For months after her initial diagnosis of colon cancer, almost all of her time would be spent in her bedroom. With a compromised immune system from intense chemotherapy, she couldn’t leave the house for fear of infection. Ultimately, she needed to take a leave of absence from work, which reset her income to zero. Even though she received Social Security Disability, it wasn’t enough to pay her bills which didn’t stop coming in.

That’s when Jessica’s social worker at New England Cancer Specialists mentioned the Joe Andruzzi Foundation and helped her apply. The grant she received paid her rent and cell phone bill at a time when the stresses of illness and financial realities were at their highest. Jessica couldn’t be more thankful or appreciative for the support she received from JAF at a critical time.
2018 YEAR IN REVIEW

**APRIL**
David Santoro and 18 other dedicated Team JAF members successfully crossed the finish line of the 122nd Boston Marathon in support of the Foundation’s mission, despite the difficult weather.

**FEBRUARY**
Joe and Jen Andruzzi with JAF patient recipients and family members attending an (Up)Beat Event, backstage at a Disney on Ice performance in Boston.

**JUNE**
Joe Andruzzi at our 10th annual golf tournament, where we raised awareness and funds for New England cancer patients, with the support of our corporate partners, friends, and donors.

**MAY**
JAF staff celebrated the important milestone of 10 years of the Foundation providing financial support for cancer patients and their families when they need it most.

In looking forward to the next 10 years for the Joe Andruzzi Foundation, we launched the latest evolution of our brand and new website design.
**JULY**
Codzilla— one of our favorite (Up) Beat Events! Sharing a laugh (and getting splashed!) in our annual high-speed cruise with patient recipients and families, thanks to our partners at Boston Harbor Cruises.

**DECEMBER**
Thanks to our partners at Bob’s Discount Furniture, the impact of the funds raised on Giving Tuesday were doubled, providing even more assistance for JAF patients like Adrianna Barroso.

**AUGUST**
Joe Andruzzi with patient recipient Amanda Warren and her boyfriend Jesse Olsen at the Patriots Dream Camp—a once in a lifetime (Up) Beat event where patient families can get up close at a team practice.

A total of 64 Team JAF runners completed the Falmouth Road Race’s scenic seven-mile course raising funds to support New England cancer patients and their families.

**SEPTEMBER**
With the support of our partners at Empower Retirement, the Goal Line Giving program helped provide funds for JAF patient recipients with each point scored during a New England game.

**NOVEMBER**
Joe and Jen Andruzzi with patient recipient Julie Ann Chase and her father Stew at our annual Gala. The event raised an incredible $1.2 million to help remove the financial stress for patients undergoing treatment.

**OCTOBER**
The 2018 Champions Circle Appreciation Night at the Cross Insurance Pavilion featured a panel of former Patriots players sharing their transition from the playing field to the business arena.
INDEPENDENT AUDITOR’S REPORT

To the Board of Trustees
Joe Andruzzi Foundation, Inc.

Report on the Financial Statements

We have audited the accompanying financial statements of the Joe Andruzzi Foundation, Inc., a nonprofit organization, which comprise the statements of financial position as of December 31, 2018 and 2017, and the related statements of activities and changes in net assets, 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 financial statements that are free from material misstatement, whether due to fraud or error.

Auditor’s 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 audit to obtain reasonable assurance about whether the financial statements are free from 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 auditors consider internal control relevant to the organization’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 organization’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 Joe Andruzzi Foundation, Inc. as of December 31, 2018 and 2017, 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.

Boston, Massachusetts
August 15, 2019
## STATEMENTS OF FINANCIAL POSITION

### DECEMBER 31,

#### ASSETS

<table>
<thead>
<tr>
<th>Current assets:</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$1,135,248</td>
<td>$1,310,038</td>
</tr>
<tr>
<td>Contributions receivable</td>
<td>119,697</td>
<td>297,468</td>
</tr>
<tr>
<td>Prepaid expenses and other current assets</td>
<td>5,078</td>
<td>20,237</td>
</tr>
<tr>
<td>Total current assets</td>
<td>1,260,023</td>
<td>1,627,743</td>
</tr>
<tr>
<td>Equipment, net</td>
<td>37,574</td>
<td>16,297</td>
</tr>
<tr>
<td>Deposits</td>
<td>3,891</td>
<td>3,891</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$1,301,488</strong></td>
<td><strong>$1,647,931</strong></td>
</tr>
</tbody>
</table>

#### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th>Current liabilities:</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$24,871</td>
<td>$205,336</td>
</tr>
<tr>
<td><strong>Net assets:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Without donor restrictions</td>
<td>1,276,617</td>
<td>1,442,595</td>
</tr>
<tr>
<td>Total net assets</td>
<td>1,276,617</td>
<td>1,442,595</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td><strong>$1,301,488</strong></td>
<td><strong>$1,647,931</strong></td>
</tr>
</tbody>
</table>

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“When the bills keep piling up, it gets stressful. When you can tackle those bills, instead of worrying if the lights will stay on, you can focus your attention on your child. The people at the Joe Andruzzi Foundation understood the stresses we were under. They worked with us to find the bills that were most urgent and helped us take care of those. That was such a tremendous help.”

JONATHAN R.
JAF FAMILY RECIPIENT
<table>
<thead>
<tr>
<th>Statement</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NET ASSETS WITHOUT DONOR RESTRICTIONS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Support and revenue:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>$1,217,308</td>
<td>$1,396,360</td>
</tr>
<tr>
<td>Interest income</td>
<td>1,634</td>
<td>1,505</td>
</tr>
<tr>
<td>Special event revenue</td>
<td>1,401,988</td>
<td>1,423,376</td>
</tr>
<tr>
<td>Less: costs of direct benefits to donors</td>
<td>274,213</td>
<td>231,118</td>
</tr>
<tr>
<td>Net revenues from special events</td>
<td>1,127,775</td>
<td>1,192,258</td>
</tr>
<tr>
<td><strong>Total support and revenue</strong></td>
<td><strong>2,346,717</strong></td>
<td><strong>2,590,123</strong></td>
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<tr>
<td><strong>Functional expenses:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program services</td>
<td>2,039,919</td>
<td>1,896,750</td>
</tr>
<tr>
<td>Support services:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management and general</td>
<td>124,208</td>
<td>171,092</td>
</tr>
<tr>
<td>Fundraising</td>
<td>348,568</td>
<td>314,223</td>
</tr>
<tr>
<td></td>
<td>472,776</td>
<td>485,315</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>2,512,695</strong></td>
<td><strong>2,382,065</strong></td>
</tr>
<tr>
<td>Change in net assets without donor restrictions</td>
<td>(165,978)</td>
<td>208,058</td>
</tr>
<tr>
<td>Net assets without donor restrictions, beginning of year</td>
<td>1,442,595</td>
<td>1,234,537</td>
</tr>
<tr>
<td>Net assets without donor restrictions, end of year</td>
<td>$1,276,617</td>
<td>$1,442,595</td>
</tr>
</tbody>
</table>
JAF BOARD OF DIRECTORS

Chair
Joe Andruzzi
Co-Founder, Joe Andruzzi Foundation

President
Jen Andruzzi
President and CEO, Joe Andruzzi Foundation

Vice Chair
Mark Cummings
President, Mark T. Cummings Consulting Services, LLC

Treasurer
Tim Kelly
Chief Financial Officer, J. Calnan & Associates, Inc

Secretary
Anne Furey
Owner, PlaceLift – Anne Furey Interiors

Board Member
Joe DeStefano
President, ROI Communications

Board Member
Susan Kaplan

Board Member
Sahal Laher
Head of Global Digital/Marketing Technology,
The Estee Lauder Companies, Inc

Board Member
Ronny Mosston
VP, Human Resources, X4 Pharmaceuticals

Board Member
Faith Weiner
Senior Director, CSR & Philanthropy at CVS Health

JAF STAFF

President and CEO
Jen Andruzzi

Vice President, Finance & Human Resources
Erin Chatham

Vice President, Marketing & Communications
Karen Glass

Vice President, Development
Susan Marshall

Patient & Family Relations Manager
Valerie Chirichiello

Development Operations Manager
Sandy Clinton

Director of Operations
Deana DeSilva

As of 8/19/19

DEVELOPMENT COMMITTEE

President and CEO
Jen Andruzzi

Chair
Mark Cummings
President, Mark T. Cummings Consulting Services, LLC

David Boucher
Executive, Solex HCM

Brent Crouch
Financial Advisor, First Vice President, Morgan Stanley

Joe DeStefano
President, ROI Communications

Eric Kagan
Managing Partner, SierraMaya360

Susan Kaplan

Sahal Laher
Head of Global Digital/Marketing Technology,
The Estee Lauder Companies, Inc

Cynthia Schwartz

Marcus Vaughn
Identical Access Control Regional Manager,
Brady Corporation
Not only was I concerned about my illness and my outcome, unfortunately, the financial concerns were also great. I had been at my full-time job for just shy of a year and was not eligible for short-term disability, which meant I was out of work with no pay for six months. Although my pay stopped, the bills did not stop coming in. After applying for help with the Joe Andruzzi Foundation, it was so relieving to me the day I received the check in the mail that not only did they cover a car payment, they were able to cover two! To a patient in a helpless and vulnerable situation, JAF came through and helped me in my time of need.

BRADY P.
JAF PATIENT RECIPIENT