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.
Dearest Friends,

The year 2019 was important for the Joe Andruzzi Foundation (JAF), and one in which the organization reached a significant, if not bittersweet, milestone. After 11 years of hard work, dedication, and drive, JAF’s Financial Assistance Program awarded its 10,000th grant to a local cancer patient in need. On that special day at Dana-Farber Cancer Institute in Boston, Joe and I had the honor of handing over this grant to Katie Crowell—a strong-willed wife and mother of two beautiful girls, who has been fearlessly battling stage IV breast cancer since she was pregnant with her youngest in 2015. While the time we spent with Katie was one of the most inspiring moments in JAF’s history, it was also a time for thoughtful reflection as we understood the reality facing us—that there are another 10,000 patients just like Katie who are also in need of JAF’s assistance.

The issue of the cost of cancer goes deeper than just the staggering number of lives that are impacted. It is the understanding that behind each statistic is a person who is scared and alone, potentially facing the impossible choice between life-saving treatment or safely staying in their home while they heal.

Since the Foundation began, we have worked tirelessly to help New England cancer patients and their families who share stories of being blindsided by unexpected out-of-pocket medical expenses at a time when their household income has significantly decreased—all while their everyday bills keep piling up. By providing direct financial assistance for household bills, JAF has been able to help ensure that the financial barriers of cancer treatment do not mean the destruction of a patient’s health and financial security.

Now more than ever, JAF remains committed to raising awareness of the financial barriers cancer patients face and providing financial support so they can focus on their medical treatment and recovery.

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
CANCER TREATMENT & FINANCIAL TOXICITY

**patients**
89,000+ estimated patients diagnosed with cancer in New England in 2019

**lost savings**
42% of cancer patients will lose their entire life savings in just two years

**financial toxicity**
73% of adult cancer patients will experience some form of financial toxicity due to their treatment

**lastling debt**
Cancer patients are 2.65X more likely to file for bankruptcy than non-cancer patients

**unemployment**
40% – 85% of cancer patients stop working during treatment, with absences ranging up to 6 months

**life or death decisions**
To defray treatment costs, 20% of patients take less medication than prescribed, while 24% don’t fill the prescription at all
Over the course of the last 25 years, major advancements in cancer diagnostics and treatment have led to significant improvements in clinical outcomes. However, sophisticated tests and state-of-the-art treatments are only part of a patient’s oncology protocol; to treat the patient as a whole and not just the disease, the removal of the financial barriers facing cancer patients has become a highly relevant issue in cancer care today.

Many cancer patients face serious financial adversity resulting from expensive treatment costs, loss of employment, and even bankruptcy. This “financial toxicity” adds to the physical and emotional hardship a cancer patient and their family is already facing and can also even lead to devastating decisions. Studies have shown patients lowering the doses of their prescribed drugs or stopping them altogether because they cannot afford the prescribed therapies. This can lead to suboptimal treatment, worsening of the underlying disease, and development of drug resistance due to inadequate doses. These patients often end up with more advanced and aggressive disease with life-threatening consequences.

For 11 years, the Joe Andruzzi Foundation has worked to raise awareness of the true cost of cancer and to provide critical support to patients to ease their financial burden. By providing a vital service to cancer patients through direct financial assistance for their daily needs, including housing, utilities, and food, JAF removes the barriers that cancer patients face, so they can focus on healing.

“IN CANCER, NAUSEA IS A TOXICITY, PERIPHERAL NEUROPATHY IS A TOXICITY, AND SO ARE COSTS — THEY ARE FINANCIALLY TOXIC.”

FUMIKO CHINO, MD
MEMORIAL SLOAN KETTERING CANCER CENTER, NEW YORK


2. ACS Journal: A growing side effect of cancer care: Financial Toxicity; Nov, 2019
It’s been said that no one should go through cancer alone, yet there are people who do, like myself... I am very grateful for the grant received from the Joe Andruzzi Foundation that allowed me to obtain necessary essentials while on 'unpaid' FMLA. The peace of mind that comes from financial support: help with bills and groceries, while undergoing cancer treatment, is a feeling that surpasses words.

MELANEE W.
JAF PATIENT RECIPIENT
JAF BY THE NUMBERS

JAF ASSISTANCE BY CATEGORY

<table>
<thead>
<tr>
<th>Category</th>
<th>Grant Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transportation</td>
<td>$83,864</td>
</tr>
<tr>
<td>Other (Insurance, Food)</td>
<td>$63,538</td>
</tr>
<tr>
<td>Housing</td>
<td>$548,426</td>
</tr>
<tr>
<td>Utilities</td>
<td>$253,165</td>
</tr>
</tbody>
</table>

APPROVAL RATE FOR GRANT SUBMISSIONS

- 96% approved
- 2% incomplete
- 2% declined

JAF PATIENT RECIPIENTS

GENDER

- Female: 38%
- Male: 62%

AGE

- Under 18: 1%
- 18–30: 4%
- 31–45: 15%
- 46–65: 60%
- Senior: 21%

JAF GRANTS BY ETHNICITY

- Caucasian: 80%
- Black: 10%
- Hispanic: 5%
- Asian: 2%
- Other & not reported: 3%

2019 ANNUAL IMPACT REPORT | 5
Jasmine was always a hardworking student who had one goal in mind: medical school. Being accepted into the University of Connecticut Medical School was a moment when all her hard work paid off. It only got better when she learned she was accepted into the prestigious Health Career Opportunities Program, which would make the transition and coursework for her first year of medical school a little easier. Everything was going according to plan, or so she thought. When she least expected it, she received a phone call from her doctor that changed her life—Jasmine learned she had breast cancer.

Despite having a strong support system of family and friends, Jasmine had not considered the financial strain that often comes with cancer treatment prior to her diagnosis. She said, “I was planning on living off of loans which is what most medical students do. But since I didn’t enroll, I couldn’t take out any loans, and I couldn’t start a new job when I was starting cancer treatment, so I had no income or finances coming in.”

Jasmine expressed how helpful a grant from the Joe Andruzzi Foundation was at that time, and how even the small expenses that are often overlooked during treatment add up. She said, “I was blessed that I was able to take time off so I was able to rest and heal during my treatment, but I needed a lot of donations and financial support because it was the first time I couldn’t support myself financially in any way, outside of childhood.”

Jasmine’s original plan is back on track since completing treatment in April 2019. She is an active medical student who can relate to her patients in a way that she never anticipated prior to her cancer journey.
WORKING TOGETHER

The Joe Andruzzi Foundation could not have reached the patients and families we helped in 2019 without the trusted collaboration between the Foundation and the 113 New England hospitals and medical treatment facilities we work with each day. These partners are key members of a cancer patient's advocacy team and JAF is honored to be considered a critical resource for their patients.

MASSACHUSETTS
Anna Jacques Hospital
Baystate Franklin Medical Center
Baystate Medical Center
D’Amour Center for Cancer Care
Berkeley Medical Center
Beth Israel Deaconess Medical Center
Lank Cancer Center at Beth Israel Deaconess Hospital - Needham
Beth Israel Deaconess Plymouth
Boston Medical Center
Brigham and Womens/Sturdy Memorial Radiation Oncology Center
Brockton Hospital
Cambridge Health Alliance
Cape Cod Hospital
Mass General Cancer Center at Cooley Dickinson Hospital
Dana-Farber/B Brigham and Women's Cancer Center at South Shore Hospital
Dana-Farber Cancer Institute
Dana-Farber/B Brigham and Women's Cancer Center at Milford Regional Medical Center
Dana-Farber Community Cancer Care
Mass General Cancer Center at Emerson Hospital - Betsy
good Samaritan Radiation Oncology Center
Greene Cancer Center
Kenmore - Harvard Vanguard
Heywood Hospital
Holy Family Hospital
Lahey Hospital
Lahey Medical Center
Lowell General Hospital
Mass Eye & Ear
Massachusetts General Hospital
Mass General/North Shore Cancer Center
Mercy Oncology Services at Sister Caritas Cancer Center
MetroWest Cancer Center
Mass General Cancer Center at Mass General Waltham
Mount Auburn Hospital
Mass General Cancer Center at Newton-Wellesley
North Shore Physicians Group
Saint Anne's Hospital
Simonds-Sinon Regional Cancer Center
SMG Medical Specialties of Taunton
South County Hospital Community Cancer Center
Southcoast Health Cancer Center
St. Vincent Cancer & Wellness Center
Dana-Farber Cancer Institute at St. Elizabeth’s Medical Center
The Cancer Center at Harrington Hospital
Floating Hospital for Children at Tufts Medical Center
Tufts Medical Center Cancer Center in Stoneham
Tufts Medical Center
UMass Memorial Medical Center
Winchester Hospital

CONNECTICUT
Backus Hospital
Bridgeport Hospital
Connecticut Children's Medical Center
Praxair Cancer Center at Danbury Hospital
Eastern Connecticut Cancer Center
Greenwich Hospital
Hartford Hospital
Johnson Memorial Cancer Center
Middlesex Hospital Cancer Center
Regional Cancer Care Associates
Smilow Cancer Hospital at St. Francis Medical Center
Smilow Cancer Hospital at Yale-New Haven
Smilow Cancer Hospital at Guilford
Starling Physicians
The Whittingham Cancer Center at Norwalk Hospital
UCconn Health
Yale New Haven Health - Greenwich Hospital Campus
Smilow Cancer Hospital Care Center at Fairfield
Smilow Cancer Hospital Care Center at Trumbull

NEW HAMPSHIRE
Catholic Medical Center
Dana-Farber/New Hampshire Oncology-Hematology
Norris Cotton Cancer Center Nashua
Dartmouth-Hitchcock Medical Center
Elliot Regional Cancer Center
Exeter Hospital
Foundation Hematology/Oncology

MAINE
Southern Maine Health Care Cancer Care & Blood Disorders
Central Maine Medical Center
Coastal Cancer Treatment Center
Harold Alfond Center for Cancer Care
Maine Medical Center Cancer Institute
Mercy Oncology Hematology Center
Mid Coast Breast & Surgical Oncology
Mid Coast Medical Group–Cancer & Blood Disorders
Mount Desert Island Hospital
New England Cancer Specialists Kennebunk
New England Cancer Specialists Scarborough
Northern Light Cancer Care
Southern Maine Health Care
St. Mary's Center for Cancer
Stephens Memorial Hospital

VERMONT
Central Vermont Medical Center
Norris Cotton Cancer Center North
Northwestern Medical Center
Rutland Regional Medical Center
Southwestern Vermont Regional Cancer Center
St. Albans Health Center
The University of Vermont Medical Center
Norris Cotton Cancer Center Manchester

RHODE ISLAND
Hasbro Children's Hospital
Kent Hospital
Landmark Medical Center
Memorial Hospital of Rhode Island
The Miriam Hospital
NorthMain Radiology Oncology
Providence VA Medical Center
Rhode Island Hospital
Women & Infants Hospital
300+ PEOPLE IMPACTED BY CANCER HAVE BEEN HELPED THROUGH CHAMPIONS CIRCLE SINCE THE GROUP WAS FOUNDED IN 2017.

The Joe Andruzzi Foundation’s (JAF) giving society, Champions Circle, recognizes exceptional businesses who want to play a key role in financially supporting New England cancer patients and their families through an annual gift to JAF. Champions Circle members understand the incredible impact small business charitable giving has on local communities and their commitment to JAF’s mission continues to help remove the financial barriers facing cancer patients.

To join fellow business leaders with a shared commitment to support cancer patients at a local level, visit https://joeandruzzifoundation.org/champions-circle/

CHAMPIONS CIRCLE LEADERSHIP COMMITTEE

Eric Kagan, Co-Chair
Thomas Perry, Co-Chair
William Adams
Brad Bestgen
Chuck Booth
Amanda Clay
Mark Cummings
Dr. David Cunningham
Joe DeStefano
Brian Joyce
Patricia Placentia
Pam Ten Eyck
Marcus Vaughn
Tyler Wentworth

HALL OF FAME
ACS Services, Inc.
Cylance/BlackBerry
Rick & Renee Dellar
Inteliys
Little Rhody Foods

MVP
Bestgen Wealth Management, LLC
Gillis Holdings, LLC
Intervale Technologies
Landmark Medical Center
Nixon Peabody, LLP
One Stop Painting & Renovating, Inc.
Penn Mutual
Jeff and Nancy Robinson
ROI Communications
Southeastern ABA, LLC
Spectrotel
Synacktek
Thrive CITS, LLC

TEAM CAPTAIN
AVANT Communications
Hillview Auto Body, Inc.
Karolyn & Sahal Laher
Lane, Lane & Kelly, LLP
LIVENATION/Xfinity Center
Masergy
Toshiba

TEAMMATE
Citrin, Cooperative & Company, LLP
Gilbane Building Company
Harvard Partners, LLP
Infinity Family Care
Mark T. Cummings Consulting Services, LLC
Middlesex Health Cancer Center
Narragansett Bay Group at Morgan Stanley
Pearle Vision
Presidio
Prime Motor Group
RMS Mortgage
Saint Anne’s Hospital
Shari Pellows Interiors
South Shore Hospital Charitable Foundation
Toray Plastics (America), Inc.

FAN
(add)ventures
Ashworth Awards
Audio Visual Intelligence
Axis Advisors, LLC
Matthew Baird, Providence Equity
Barrows Insurance Agency, Inc.
Blue Hills Country Club
DiCicco, Gulman & Company, LLP
Dynamic Dental
Environmental Systems, Inc.
Guardicore
Integrated Solutions
iSlide, Inc.
KPMG, LLP
Mansfield Orthodontics
Miller Chiropractic Offices, P.C.
Miller Construction Company
National Security Corporation
Chuck and Lynn Patterson
Piesco Sporting Goods
PlaceLift – Anne Furey Interiors
Precision Window & Kitchen
Prime Motor Group
S.A.L.T.Y.
Solex Payroll Systems
The Allied Group
Tri-Town Chamber of Commerce
Utility Contractors Association of New England, Inc.
Vintage Graphic Solutions, Inc.
Walker-Clay, Inc.
Webster Bank
While shaving one day, Jonathan noticed a lump on his neck. He didn’t think much of it initially, but his doctor was concerned and wanted the cyst completely removed to be certain it was benign. What was to be a routine procedure turned into Jonathan awakening to 26 staples and drains in his neck, and the stunning news that he had cancer.

On January 2, 2019, Jonathan started radiation treatments—30 in total, five a week for six weeks. “It was a pretty tough time,” Jonathan says, “I was hurting physically and emotionally I was starting to lose my positive attitude.”

Jonathan was also getting nervous about his financial situation. He had no energy in the morning, and it was all he could do to get out of bed. The prospect of working wasn’t even close to being a possibility. His girlfriend Anna had also been taking time off from work to care for him. They were basically down from two full paychecks to maybe half of one paycheck. On top of the typical monthly bills, there was also a deluge of medical bills. They went through savings and even had to start using credit cards. A colleague knew Jonathan wasn’t working and mentioned the Joe Andruzzi Foundation (JAF). After applying for a grant, JAF assisted in paying Jonathan and Anna’s monthly mortgage payment, which was a huge help.

Jonathan says, “The people at the Joe Andruzzi Foundation were incredibly helpful and understanding. They didn’t make me feel like I was asking for charity. There was no judgement. They just asked what they could do for me and it really eased my mind. As a paramedic, I’ve been helping people for 40 years, so to have someone help me was foreign to me. But I was definitely grateful.”

Jonathan hopes that by sharing what happened to him, it will inspire others who need help to ask for it. “I thought I could do it all on my own. You just don’t realize you’re going to get into financial trouble, and by the time you realize it, it’s too late,” he says.
2019 YEAR IN REVIEW

MARCH
Joe and Jen with Katie Crowell, recipient of JAF’s 10,000th grant during a surprise presentation at Dana-Farber Cancer Institute in Boston.

FEBRUARY
Joe and JAF patient recipient, Kelly Cassier, sharing a smile at the Team JAF Boston Marathon Kick-Off Party at Splitsville in Patriot Place.

MAY
Betsy’s Barbershop hosted its fourth annual Cuts 4 Cancer event - one of the many fundraisers hosted by JAF supporters in 2019 that helped raise funds for patients and their families.

APRIL
Laura Doherty and Jill Lamson, 2 of the dedicated 18 Team JAF runners who successfully crossed the finish line of the 123rd Boston Marathon in support of JAF!

JUNE
JAF patient recipient Amy Deveau and her family shared their story at our 11th annual golf tournament, where supporters helped raise awareness and funds for New England cancer patients.
Our first-ever brewery event was a great success thanks to our partners at Night Shift Brewing and their Lovejoy Wharf staff, and our Brewmaster Sponsor Well Told Design.
JULY
The Evora family joined us for one of our favorite (Up)Beat Opportunities—Codzilla! Thanks to our partners at Boston Harbor Cruises, patients and their families enjoy a special day of fun on the water!

AUGUST
A total of 60 Team JAF runners braved the summer heat to complete the Falmouth Road Race to raise funds in support of JAF patient recipients.

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

OCTOBER
Our partners at Empower Retirement sponsored the launch of the Bridge Builder monthly giving program, which provides steady, reliable income for JAF grants to help families facing cancer.

DECEMBER
Many thanks to our partners at Bob's Discount Furniture for doubling all funds raised on Giving Tuesday! This made it possible for over 280 people affected by cancer to remain in their homes for the holidays.

NOVEMBER
JAF patient recipient Jonathan Owens and his wife Nicole attended JAF’s 2019 gala—an evening of inspiration, hope, and energy dedicated to the fight against the cost of cancer. JAF utilized a grant from One Mission to establish JAF’s One Mission Pediatric Assistance Program, allowing the Foundation to expand the financial support provided to pediatric patients and families.

OCTOBER
Our partners at Empower Retirement sponsored the launch of the Bridge Builder monthly giving program, which provides steady, reliable income for JAF grants to help families facing cancer.

The 2019 Champions Circle Appreciation Night at the Cross Insurance Pavilion was a wonderful evening listening to patient stories and featured Drew Bledsoe and Scott Zolak, friends of the Foundation.
While undergoing cancer treatment, patients and their families need help bridging the gap between paychecks. In 2019, JAF established the Bridge Builder monthly giving program, a community of individuals committed to providing the Foundation with steady, reliable funding.

Just as a bridge is built piece by piece by many hands, the contributions of JAF’s Bridge Builders combine each month to help carry New England cancer patients and their families across times of financial distress.

Finding out you have a mass in your chest on your 30th birthday is terrifying. Starting chemotherapy and being unable to work while expecting your first child is a nightmare. The Joe Andruzzi Foundation helped relieve stress and remind us that there is hope and help for those coping with cancer; we’re forever grateful.

BRYAN M.
JAF PATIENT RECIPIENT
When you meet 13-year old Carly Silva, one of the first things you notice is her infectious smile. One Saturday morning, following a hockey game, Carly’s mother Lisa noticed something wasn’t quite right. Carly’s skating seemed labored, and she said she felt tired. After several trips to the doctor’s office, one pediatrician felt something was off and arranged for Carly to go to Boston Children’s Hospital for further x-rays and tests. After being diagnosed with acute lymphoblastic lymphoma, Carly didn’t leave the hospital for 52 days as she began intensive chemotherapy.

After her initial hospitalization, Carly entered the second phase of her treatment which involves weekly chemo treatments, sometimes lasting hours each visit. Lisa understands that she is fortunate that her job allows her to work remotely, which has helped her maintain her income while caring for Carly. However, the overwhelming and unplanned expenses of cancer treatment has still brought financial stress to her family. As Lisa says, “Cancer treatment is like an open-ended bill. At the time of Carly’s diagnosis, I was overwhelmed with confirming we had the right insurance coverage and understanding just what was covered. And while insurance certainly helps, the cost of treatment is daunting. Just one of Carly’s chemo treatments costs $95,000 — and that’s required every other week. Not to mention the out-of-pocket expenses of gas, parking, and food for each treatment appointment, which averages $50 a visit and isn’t covered by insurance.”

Support for the family came from many corners. A business associate of Lisa’s, who is a member of JAF’s Development Committee, put her in touch with JAF. After Joe Andruzzi visited her, Carly, her friend, and her mom attended JAF’s (Up)Beat event at the Patriots Dream Camp in August 2019.

While bringing some moments of happiness to the family, JAF was also working to provide assistance to help with the financial stress of treatment. Carly became the first patient recipient of the JAF One Mission Pediatric Assistance Program when a grant was provided to the family to help with their mortgage.

Reflecting on everything the last year has brought, Lisa shared, “I’ve learned in talking with the other families facing cancer, that this is not a place where any of us wants to be, but we have learned to accept it. Along the way though, we have met some great people — including Joe and the team at the Foundation — who have provided bright spots of hope, which are helping us navigate this new ‘normal’.”
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. (the “Foundation”), a nonprofit organization, which comprise the statements of financial position as of December 31, 2019 and 2018, 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, 2019 and 2018, 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.

Emphasis of Matter

As discussed in Note 2 to the financial statements, the Foundation adopted Accounting Standards Codification 606, Revenue from Contracts with Customers effective January 1, 2019. Our opinion is not modified with respect to this matter.

As discussed in Note 11 to the financial statements, a national emergency was declared in March 2020 by the President of the United States of America as it relates to the coronavirus (“COVID-19”) pandemic. The duration and impact of the COVID-19 pandemic and resulting disruption to the Joe Andruzzi Foundation, Inc. operations is uncertain and cannot be predicted at this time. Our opinion is not modified with respect to this matter.

Boston, Massachusetts
October 26, 2020
Thank you to the Joe Andruzzi Foundation for assisting me with this awful nightmare that has devastated my quality of life. Your generous donation helped to pay half my monthly mortgage bill and by doing that it allowed me to focus on staying positive during my treatments rather than the financial stress from my loss of income since my cancer diagnosis.

KEVIN M.
JAF PATIENT RECIPIENT

STATEMENTS OF FINANCIAL POSITION

DECEMBER 31,

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$925,841</td>
<td>$1,135,248</td>
</tr>
<tr>
<td>Contributions receivable</td>
<td>184,383</td>
<td>119,697</td>
</tr>
<tr>
<td>Prepaid expenses and other current assets</td>
<td>22,534</td>
<td>5,078</td>
</tr>
<tr>
<td>Total current assets</td>
<td>1,132,758</td>
<td>1,260,023</td>
</tr>
<tr>
<td>Equipment, net</td>
<td>89,280</td>
<td>37,574</td>
</tr>
<tr>
<td>Security deposits</td>
<td>3,891</td>
<td>3,891</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$1,225,929</td>
<td>$1,301,488</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES AND NET ASSETS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current liabilities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$40,991</td>
<td>$24,871</td>
</tr>
<tr>
<td>Net assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Without donor restrictions</td>
<td>1,038,335</td>
<td>1,276,617</td>
</tr>
<tr>
<td>With donor restrictions</td>
<td>146,603</td>
<td>–</td>
</tr>
<tr>
<td>Total net assets</td>
<td>1,184,938</td>
<td>1,276,617</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td>$1,225,929</td>
<td>$1,301,488</td>
</tr>
</tbody>
</table>
## Statements of Activities and Changes in Net Assets

### For the Years Ended December 31,

<table>
<thead>
<tr>
<th></th>
<th>Without Donor Restrictions</th>
<th>With Donor Restrictions</th>
<th>Total</th>
<th>Without Donor Restrictions</th>
<th>With Donor Restrictions</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Support and revenue:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>$ 1,258,320</td>
<td>$ 150,000</td>
<td>$ 1,408,320</td>
<td>$ 1,217,308</td>
<td>$ –</td>
<td>$ 1,217,308</td>
</tr>
<tr>
<td>Interest income</td>
<td>1,704</td>
<td>–</td>
<td>1,704</td>
<td>1,634</td>
<td>–</td>
<td>1,634</td>
</tr>
<tr>
<td>Special event revenue</td>
<td>1,265,974</td>
<td>–</td>
<td>1,265,974</td>
<td>1,401,988</td>
<td>–</td>
<td>1,401,988</td>
</tr>
<tr>
<td>Less: costs of direct benefits to donors</td>
<td>324,084</td>
<td>–</td>
<td>324,084</td>
<td>274,213</td>
<td>–</td>
<td>274,213</td>
</tr>
<tr>
<td>Net revenues from special events</td>
<td>941,890</td>
<td>–</td>
<td>941,890</td>
<td>1,127,775</td>
<td>–</td>
<td>1,127,775</td>
</tr>
<tr>
<td>Net assets released from restriction</td>
<td>3,397</td>
<td>(3,397)</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Total support and revenue</strong></td>
<td>2,205,311</td>
<td>146,603</td>
<td>2,351,914</td>
<td>2,346,717</td>
<td>–</td>
<td>2,346,717</td>
</tr>
</tbody>
</table>

| **Functional expenses:** |                            |                         |         |                            |                         |         |
| Program services      | 2,028,976                  | –                       | 2,028,976 | 2,039,919                  | –                       | 2,039,919 |
| Support services:     |                            |                         |         |                            |                         |         |
| Management and general| 121,362                    | –                       | 121,362 | 124,208                    | –                       | 124,208 |
| Fundraising           | 293,255                    | –                       | 293,255 | 348,568                    | –                       | 348,568 |
|                        | 414,617                    | –                       | 414,617 | 472,776                    | –                       | 472,776 |
| **Total expenses**    | 2,443,593                  | –                       | 2,443,593 | 2,512,695                  | –                       | 2,512,695 |

| **Change in net assets** | (238,282)                  | 146,603                 | (91,679) | (165,978)                  | –                       | (165,978) |
| **Net assets, beginning of year** | 1,276,617                | –                       | 1,276,617 | 1,442,595                  | –                       | 1,442,595 |
| **Net assets, end of year** | $ 1,038,335               | $ 146,603               | $ 1,184,938 | $1,276,617                | $ –                     | $1,276,617 |
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Development Manager, Joe Andruzzi Foundation

As of 12/31/19
This time last year I can remember feeling like my whole world was turned upside-down. Driving into the city weekly, going through treatments and meeting with doctors, the feeling of uncertainty was paralyzing. The bills were piling up and more expenses were added. Thanks to the Joe Andruzzi Foundation, a weight was lifted in regard to my finances. I was able to focus on my treatment and recovery without the overwhelming feeling of how I was going to pay my rent, groceries, or utility bills. I was able to breathe a sigh of relief because of the support this Foundation gave me. I am so grateful for the work and commitment of JAF.

JENNIE V.
JAF PATIENT RECIPIENT