



Annual Report
2009-2010

Mission Statement:

The Fuel Fund of Maryland provides resources to vulnerable Maryland families for heat and home utility needs. Our donors, board and staff support and advocate collaborative funding and services that ensure affordable energy to families that must overcome hardship caused by poverty and assist these families to meet their human needs.

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PROGRAM HIGHLIGHTS

2009-2010 Fuel Fund Firsts

As the Fuel Fund started the first quarter of its fiscal year in July, 2009, the national economy was in the throes of recession. In the second quarter, the weather patterns had taken the East coast by storm after snowy storm, forcing children to stay home from school and families to have even more unaffordable energy bills.

Yet, with ever increasing numbers of families knocking on our doors, BGE answered with an additional \$300,000 in bill credits to meet the need.

Likewise, several consecutive and gradually increasing grants from Citi, combined with the foresight of the board of directors, and an award from the Maryland Energy Administration, filled the Fuel Fund of Maryland with great anticipation: Watt Watchers, our energy education and conservation program, was taking off.

Fuel Fund Families For the first time in the thirty years of its existence, the Fuel Fund network of agencies increased the number of families served by 56%, without an increase in funding. This increase speaks to the efficacy and dedication of the staff at each agency in the Fuel Fund network. Additionally, an increase in the credit allowance from BGE allowed the agencies to assist more families with less cash.

International Interest At the invitation of the Financial Times, the Fuel Fund took off for Singapore to make a presentation at its financial literacy conference in December. The conference message was “data, data, data.” How much did people save? How did they save it? How did their lives change? How do you know? To representatives from human services, sustainability and environmental offices throughout the world, the Fuel Fund demonstrated how to educate in a way that will change behaviors and produce measurable results.

Revenue and Results In order to help Maryland achieve its goal of reducing energy use by 15% by 2015, the state distributed funds from the Regional Greenhouse Gas Initiative to government and non-governmental agencies to support their program initiatives. The Fuel Fund was a recipient of \$149,500 for Watt Watcher program salaries, materials, marketing, website development, and volunteer training throughout the state. To enable the Fuel Fund to gather data and measure the results of the services, the Harry and Jeannette Weinberg Foundation provided a grant of \$75,000 for development of the management information system, Efforts to Outcomes.

State Support With the influx of state dollars, the Fuel Fund was able to plant seeds of energy conservation throughout the state. Through the network of Energy Assistance Program offices, an energy conservation awareness program spread into every county. Western Maryland received a full training in energy conservation and financial literacy through a partnership with the Washington County Community Action Council. The Citi grant allowed us to reach into Montgomery and Prince George’s counties to provide substantial energy education opportunities.

Today and Tomorrow The Fuel Fund will continue to be committed to the same values of its founder, city Councilwoman Victorine Q. Adams. We will always look for the most effective way to meet the needs of the most vulnerable families in Maryland. Today, we are proud to report that 91cents of every dollar donated is used in the Fuel Fund programs. Tomorrow, we will be here to do the same.

**Program Statistics
2009-2010**

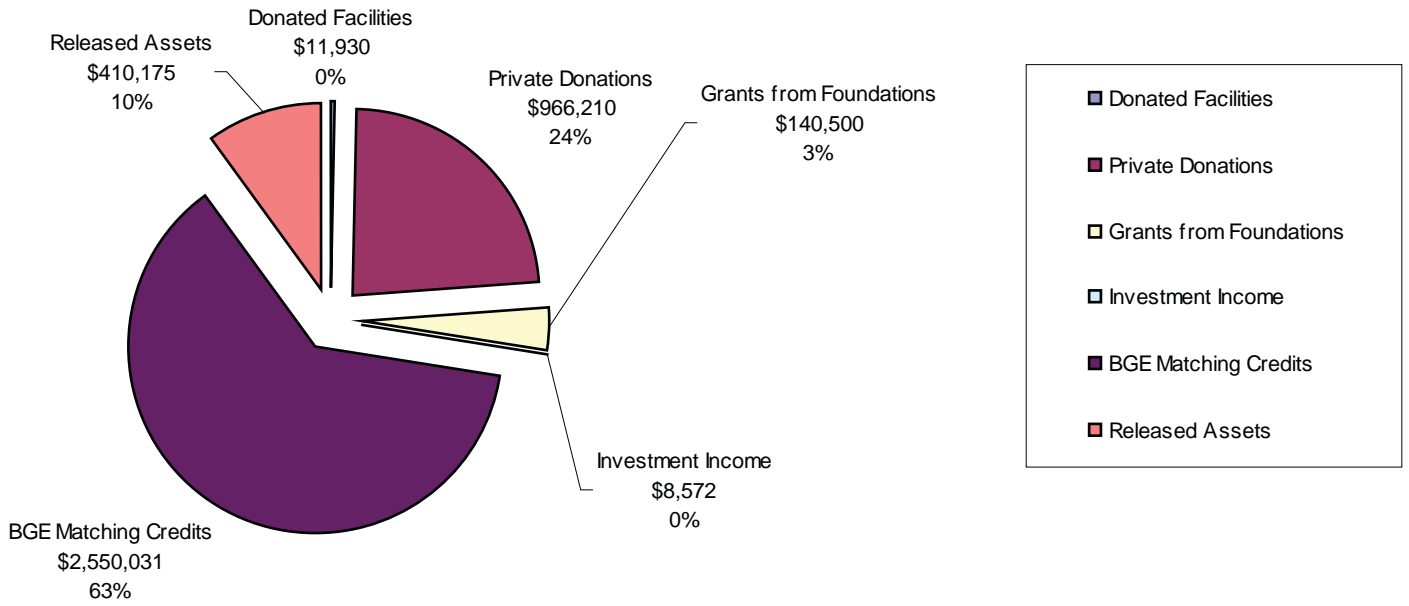
Jurisdiction	FY 09-10		FY 08-09		% Change
Anne Arundel County	898		458		96%
Baltimore City	2518		1600		57%
Baltimore County	1703		1206		41%
Carroll County	595		446		33%
Harford County	1193		845		41%
Howard County	449		377		19%
Montgomery and Prince George's	456		0		NA
Total Households	7812		4932		58%
		% of total		% of total	
Total Individuals Served	21572	0%	14638		47%
Children (Under 18)	11039	51%	7421	51%	49%
Seniors	1234	6%	816	6%	51%
Person with Disabilities	1014	5%	759	5%	34%
Adults (18-59)	9299	43%	6401	69%	45%
Households at/or below 175% FPL	5522	71%	4541	91%	22%
Households above 175% of FPL	1884	24%	445	9%	323%
Fuel Fund Distributions					
Client/Charity Payments for clients	\$4,536,756.49		\$1,797,278.45		152%
FF payment to BGE	\$895,583		\$866,989		3%
Total Cash Payment to BGE	\$5,432,339		\$2,664,267		104%
Utility Credits	\$ 2,716,169.98		\$1,332,134		104%

THE FUEL FUND OF MARYLAND, INC
STATEMENTS OF ACTIVITIES
FOR THE YEARS ENDED JUNE 30, 2010 AND 2009

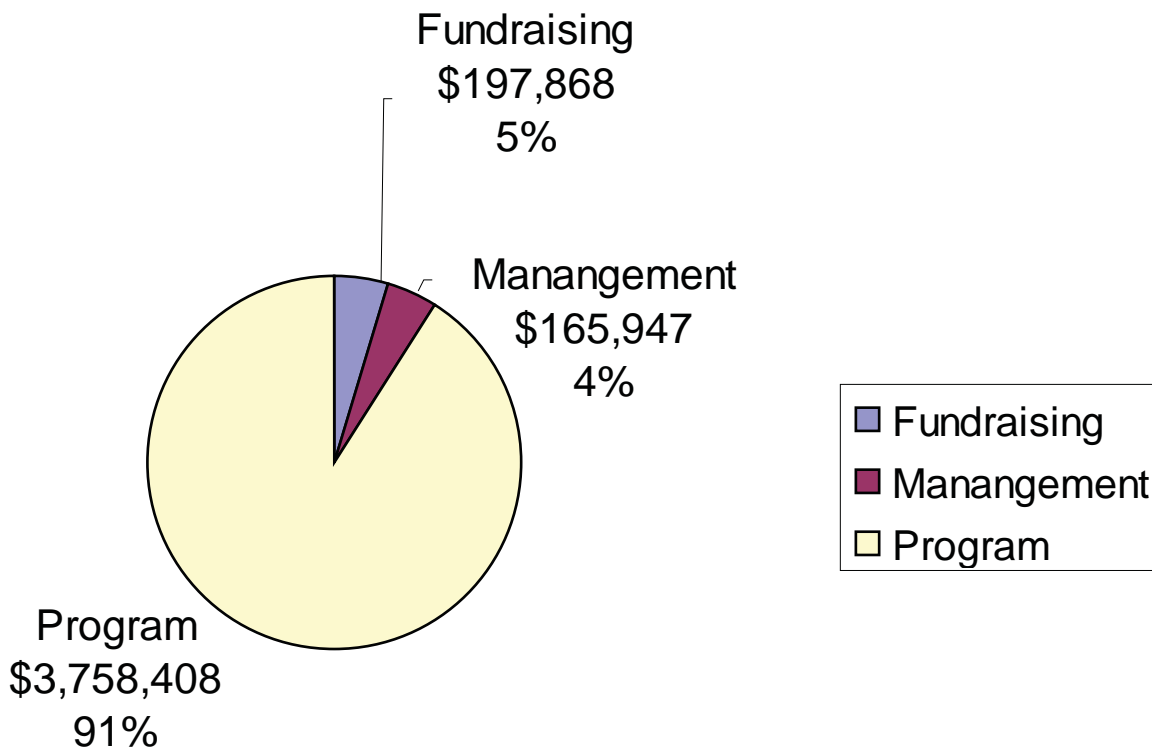
	2010	2009
CHANGES IN UNRESTRICTED NET ASSETS		
REVENUES, GAINS AND OTHER SUPPORT		
BG&E solicitation revenue	\$ 210,637	\$ 258,118
Utility credits	2,550,031	1,509,022
Donated facilities and services	11,930	20,910
Foundation grant revenue	140,500	107,500
Individual and corporate revenue	205,536	278,910
Direct mail revenue	365,989	590,512
Newsletter revenue	72,158	77,868
Other fund-raising revenue	111,890	148,318
Net gain (loss) investment income	8,572	(15,095)
Net assets released from restriction	410,175	-
Total Revenues, Gains and Other Support	<u>4,087,418</u>	<u>2,976,063</u>
EXPENSES		
Program Services		
Program services-general	1,208,377	1,021,579
Program services-utility credits	2,550,031	1,509,022
Total Program Expenses	<u>3,758,408</u>	<u>2,530,601</u>
Supporting Services		
Management and general	165,947	173,140
Fund raising-general	197,868	293,422
Total Supporting Services	<u>363,815</u>	<u>466,562</u>
Total Expenses	<u>4,122,223</u>	<u>2,997,163</u>
Change in Unrestricted Net Assets	<u>(34,805)</u>	<u>(21,100)</u>
CHANGES IN TEMPORARILY RESTRICTED NET ASSETS		
Contributions	442,175	269,000
Net assets released from restrictions	(410,175)	-
Change in Temporarily Restricted Net Assets	<u>32,000</u>	<u>269,000</u>
INCREASE (DECREASE) IN NET ASSETS	(2,805)	247,900
NET ASSETS - BEGINNING OF YEAR	<u>692,780</u>	<u>444,880</u>
NET ASSETS - END OF YEAR	<u>\$ 689,975</u>	<u>\$ 692,780</u>

See Independent Auditors' Report and Notes to Financial Statements.

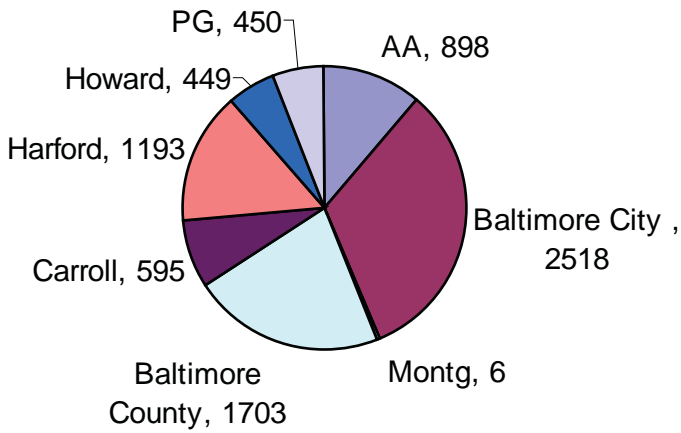
Revenue FY 2010



Expenses FY 2010



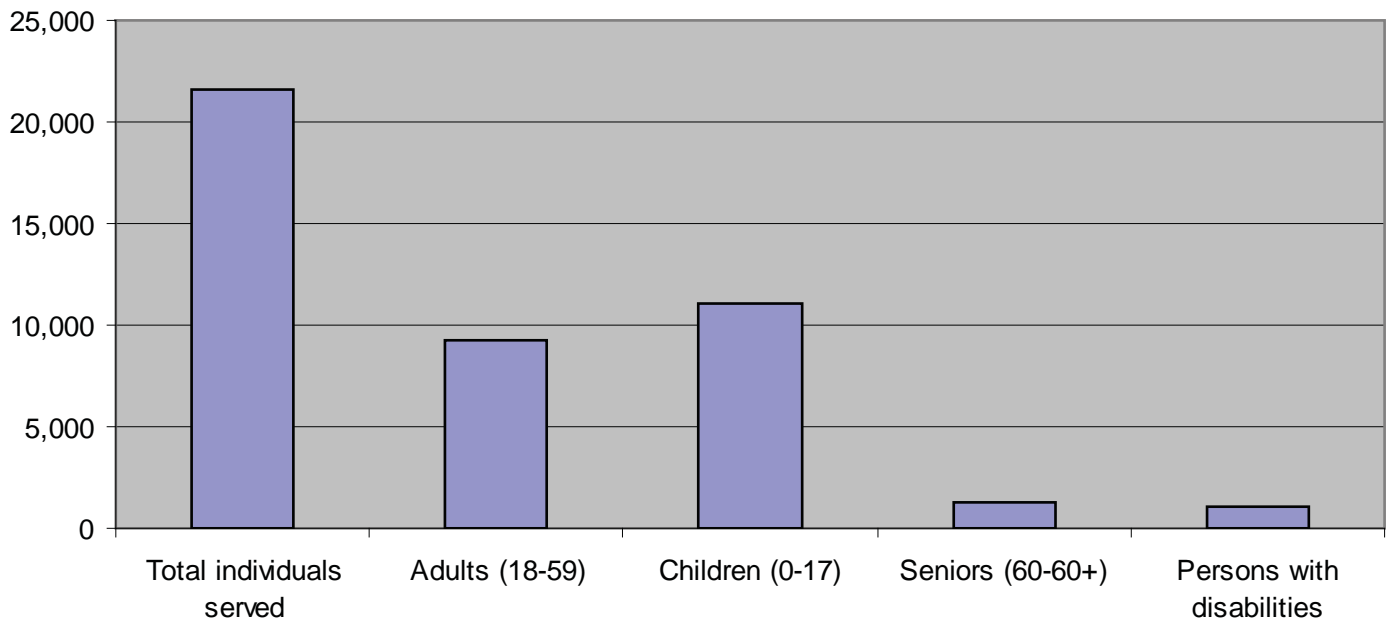
**Households Served
July 1, 2009 - June 30, 2010
Total 7812**



Counties	Total Households Assisted	%
AA	898	11.5%
Baltimore City	2518	32.2%
Montg	6	0.1%
Baltimore County	1703	21.8%
Carroll	595	7.6%
Harford	1193	15.3%
Howard	449	5.7%
PG	450	5.8%
TOTAL	7812	100%

Number of Individuals Served FY 2010

Total individuals served	21,572
Adults (18-59)	9299
Children (0-17)	11039
Seniors (60-60+)	1234
Persons with disabilities	1014



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