



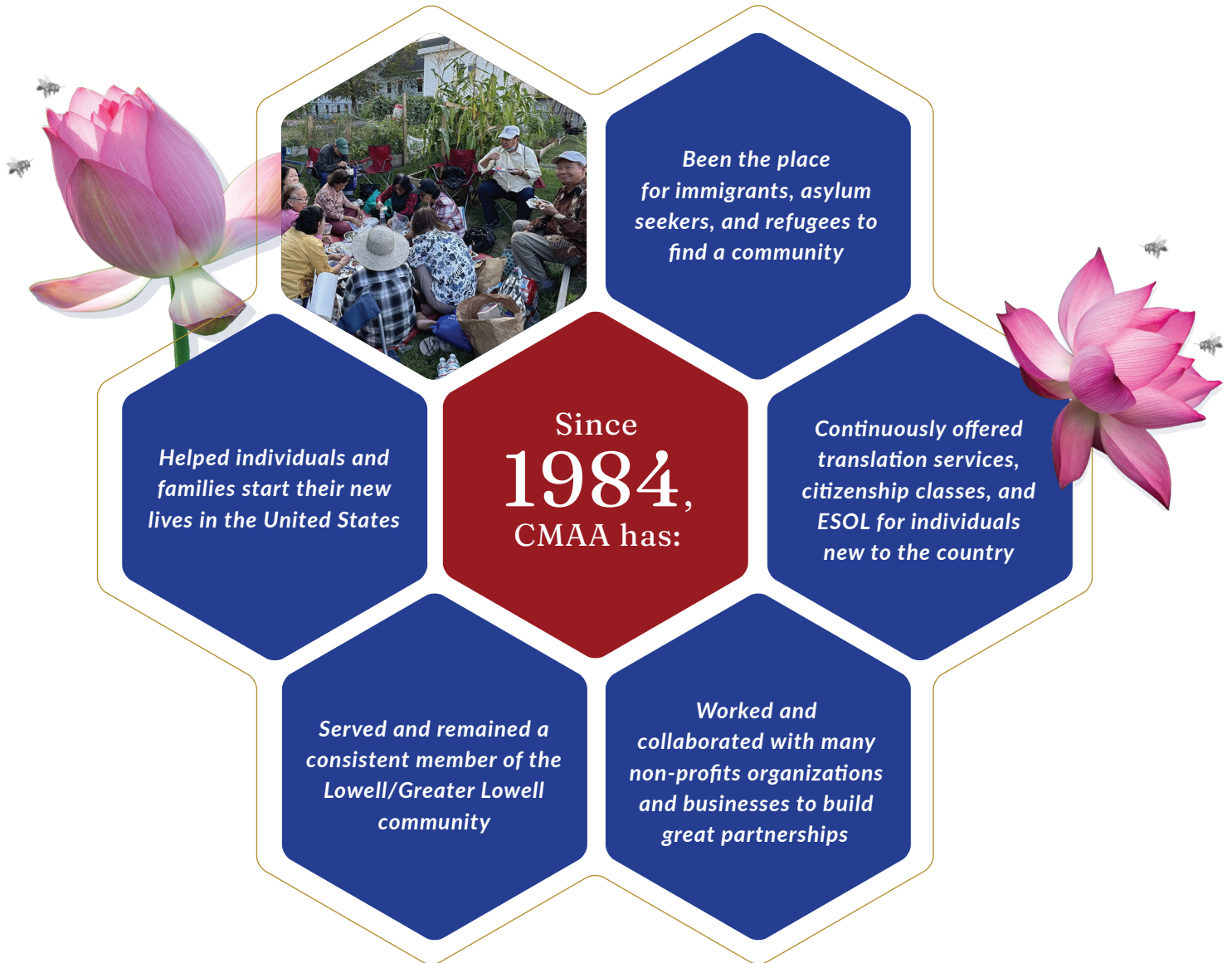
Cambodian Mutual Assistance
Association of Greater Lowell, Inc.



Annual Report

របាយការណ៍ប្រចាំឆ្នាំ

www.cmaalowell.org



Vision ចក្ខុវិស័យ

Cambodian Americans and other ethnic minority groups are not only economically self-sufficient, but are active engaged leaders of their communities.

ប្រជាជនខ្មែរអាមេរិកាំង និងជនជាតិភាគតិចដទៃទៀត មិនត្រឹមតែមានភាពម្ចាស់ការលើខ្លួនឯងខាងផ្នែកសេដ្ឋកិច្ចប៉ុណ្ណោះទេ ថែមទាំងជាអ្នកដឹកនាំដែលចូលរួមយ៉ាងសកម្មនៅក្នុងសហគមន៍របស់ពួកគេ។

Mission បេសកកម្ម

The Cambodian Mutual Assistance Association (CMAA) is dedicated to improving the quality of life for Cambodian Americans and other minorities and economically disadvantaged persons in Lowell through educational, cultural, economic and social programs.

សមាគមខ្មែរឬជាចិត្តក្នុងការកែលំអគុណភាពជីវិតប្រជាជនខ្មែរអាមេរិកាំង និងជនជាតិភាគតិចដទៃទៀត ព្រមទាំងអ្នកដែលជួបការលំបាកផ្នែកសេដ្ឋកិច្ចនៅទីក្រុងឡូវែលអោយកាន់តែប្រសើរឡើងតាមរយៈកម្មវិធី អប់រំ វប្បធម៌ សេដ្ឋកិច្ច និងសង្គម។

Annual Report Design Concept: The design throughout this report utilize symbols that resonate with CMAA values. The lotus (an important symbol in Cambodian culture) embodies resilience and overcoming adversity, while the bees/honeycombs symbolize community, teamwork, unity, and hard-working dedication.

Our Vision & Mission

Greetings សារលិខិតពីនាយកប្រតិបត្តិ



Dear Friends, Partners, and Community Members,

As you read through our 2025 Annual Report, I invite you to not just see it as a reflection of numbers and programs, but as a collection of stories—stories of resilience, growth, and community.

This year, CMAA continued to respond to increasing needs with unwavering commitment. The pages that follow highlight the depth of our work—from expanding youth development opportunities and strengthening support for families, to ensuring our elders remain connected, respected, and cared for. You will also see the continued growth of initiatives like our Healthy Living Program, which reflects our holistic approach to community well-being.

Behind every statistic is a person, a family, a journey. And behind that impact is a team of dedicated staff who show up every day with compassion and purpose, often doing work that goes unseen but is deeply felt across our community.

This report also highlights the strength of our partnerships. Our progress in 2025 was made possible by the trust and support of our donors, community leaders, and partners who believe in CMAA's mission. Your investment allows us not only to meet today's challenges but also to build toward a more equitable and thriving future.

For me, this work is deeply personal. As a former refugee, I see my own story reflected in the lives of those we serve. CMAA exists because community matters—and because when we invest in one another, we all move forward together.

As you explore this report, I hope you feel the impact of what we have accomplished together—and the promise of what lies ahead.

With gratitude,

Sothea Chiemruom
Executive Director

ជូនចំពោះបងប្អូន ដៃគូ និងសមាជិកសហគមន៍ទាំងឡាយ

ខណៈពេលដែលបងប្អូនអានរបាយការណ៍ប្រចាំឆ្នាំ២០២៥របស់យើង ខ្ញុំបាទសូមឱ្យអ្នកគ្រប់គ្នាជឿជាក់ក្នុងរឿងរ៉ាវនៃ ការតស៊ូ ការរីកលូតលាស់ និងរឿងរ៉ាវផ្សេងៗរបស់សហគមន៍ បន្ថែមពីលើស្ថិតិ និងកម្មវិធីនានារបស់យើង។

ឆ្នាំនេះសមាគមន៍ខ្មែរ (CMAA) បានបន្តឆ្លើយតបទៅនឹងតម្រូវការដែលកំពុងកើនឡើងរបស់សហគមន៍យើងប្រកបដោយការប្តេជ្ញាឥតងាក។ របាយការណ៍នេះឆ្លុះបញ្ចាំងពីជម្រៅការងាររបស់យើង មានចាប់តាំងពីការពង្រីកឱកាសអភិវឌ្ឍន៍របស់យុវជននិងការពង្រឹងការគាំទ្រ សម្រាប់ក្រុមគ្រួសារជាច្រើន រហូតដល់ការធានាបានថាមនុស្សចាស់ក្នុងសហគមន៍យើងអាច បន្តភ្ជាប់ទំនាក់ទំនង បន្តទទួលបានការគោរពនិងការមើលថែ។ លោកអ្នកក៏នឹងអាចឃើញនូវគំនិត ផ្តួចផ្តើមដែលបន្តរីកលូតលាស់ដូចជាកម្មវិធីសុខុមាលភាព (Healthy Living) ជាដើម ដែលឆ្លុះបញ្ចាំងពីតម្រូវការសុខុមាលភាពសហគមន៍យើង។

នៅពីក្រោយតួលេខទាំងនេះគឺមានការរួមចំណែកពីមនុស្សគ្រប់គ្នា រួមទាំងបុគ្គលិកដ៏ស្វិតស្វាញដែលបង្ហាញវត្តមានជារៀងរាល់ថ្ងៃពោរពេញទៅដោយឆន្ទៈមោះមុត ក្នុងការបំពេញកិច្ចការងារដែលមានផលវិជ្ជមានទៅលើសហគមន៍របស់យើង។

របាយការណ៍នេះក៏ឆ្លុះបញ្ចាំងពីអនុភាពរបស់ដៃគូនានារបស់យើងផងដែរ។ ការរីកចម្រើនរបស់យើង ក្នុងឆ្នាំ២០២៥ អាចកើតមានបានដោយសារតែការជឿទុកចិត្តនិងការគាំទ្ររបស់ម្ចាស់ជំនួយ ថ្នាក់ដឹកនាំសហគមន៍ និងដៃគូនានាដែលជឿទៅលើរបស់កម្មវិធីរបស់សមាគមន៍ខ្មែរ។ ការវិនិយោគរបស់អ្នកគ្រប់គ្នា មិនត្រឹមតែអនុញ្ញាតឱ្យយើងអាចដោះស្រាយបញ្ហាប្រឈមនានាដែលយើងជួបប្រទះប៉ុណ្ណោះទេ ប៉ុន្តែថែមទាំងអនុញ្ញាតឱ្យយើងកសាងនូវអនាគតដែលកាន់តែក្លៀវក្លាជាងមុនទៅទៀត។

សម្រាប់ខ្ញុំ នេះជាកិច្ចការដែលខ្ញុំធ្វើចេញពីចិត្ត។ ក្នុងនាមជាអតីតជនភៀសខ្លួនមួយរូប ខ្ញុំឃើញរឿងរ៉ាវ របស់ខ្ញុំផ្ទាល់ឆ្លុះបញ្ចាំងនៅក្នុងរឿងរ៉ាវជីវិតរបស់អ្នកគ្រប់គ្នា។ សមាគមន៍ខ្មែរ អាចមានវត្តមានសព្វថ្ងៃនេះបានព្រោះតែសហគមន៍យើងមានសារៈសំខាន់ និងក៏ព្រោះតែនៅ ពេលដែលយើងជួយគ្នាទៅវិញទៅមក យើងទាំងអស់គ្នាក៏នឹងអាចឆ្ពោះទៅមុខរួមគ្នាដែរ។

ពេលអស់លោកអ្នកអានរបាយការណ៍នេះ ខ្ញុំសង្ឃឹមថា លោកអ្នកនឹងទទួលបាននូវអារម្មណ៍ពេញចិត្តនឹងអ្វីដែលយើងទាំងអស់គ្នាសម្រេចបានរួមគ្នា និងសក្តានុពលដែលអាចនឹងកើតមានឡើងនាពេលខាងមុខ។

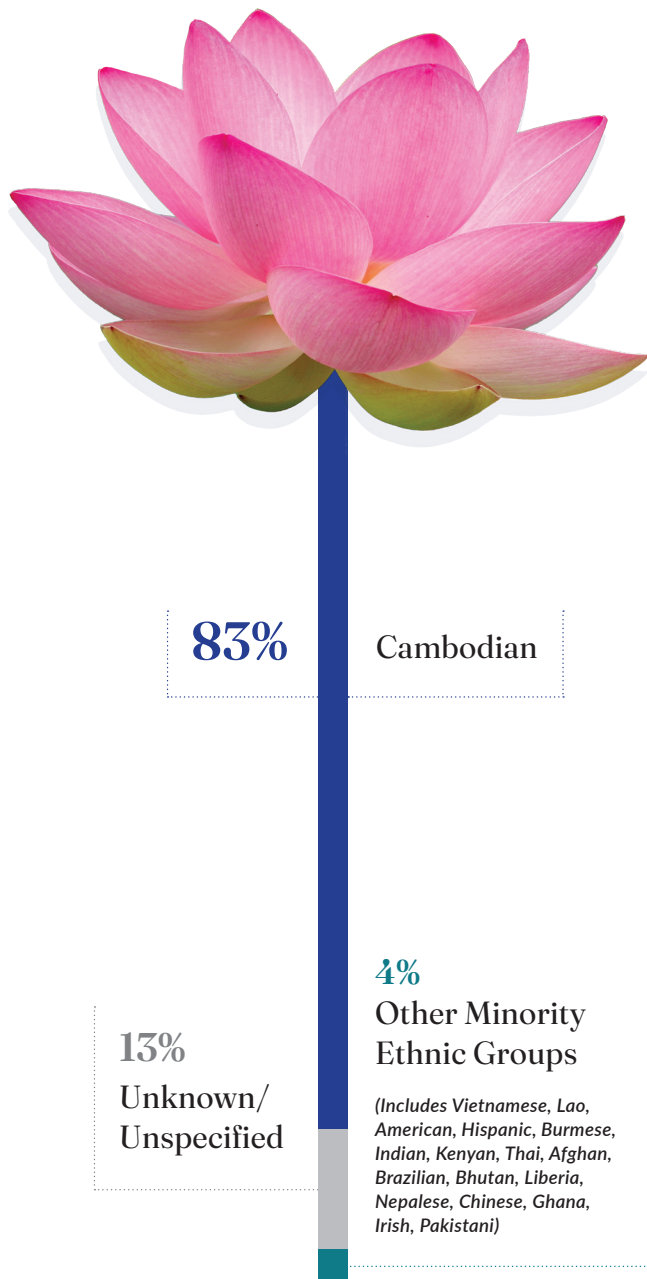
ដោយក្តីគោរព

ជឿម្យ៉ាង សុផា

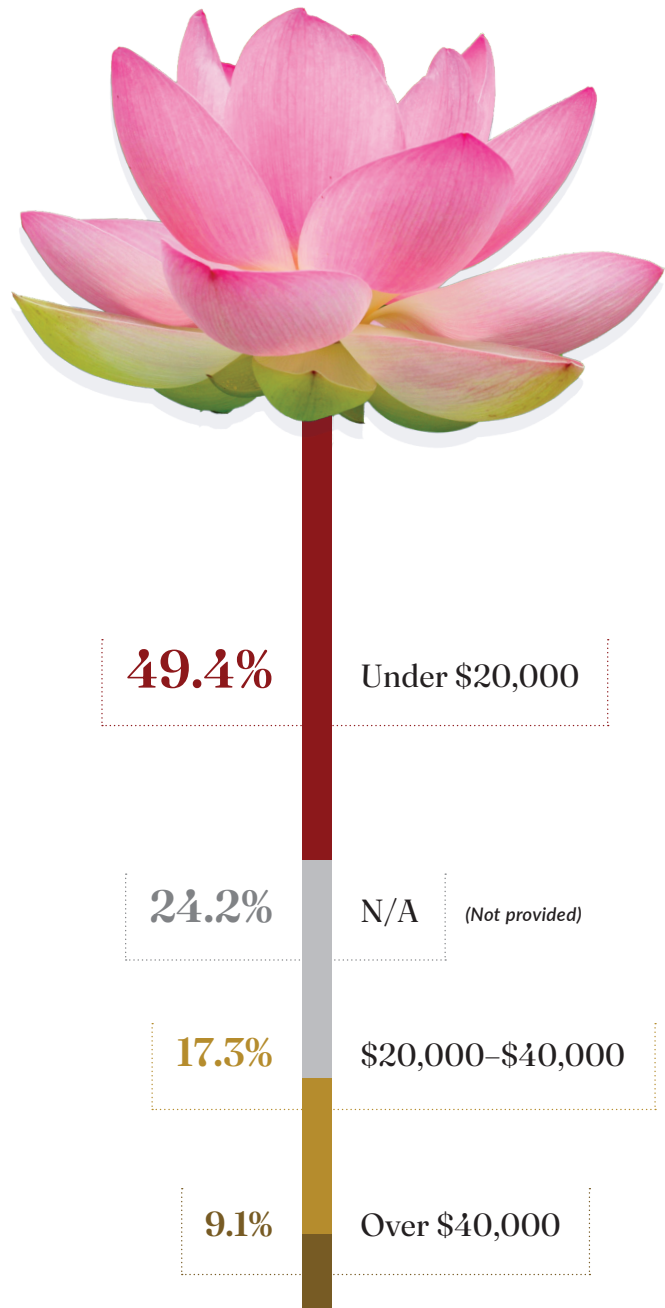
Impact Overview ទិដ្ឋភាពទូទៅនៃសមិទ្ធផល

4,626 CLIENTS SERVED ៤៦២៦ អតិថិជនដែលបានទទួលសេវាកម្ម

CMAA Clients
By Ethnicity



Self-Reported Household
Income of CMAA Clients



Programs កម្មវិធី

YOUTH SERVICES PROGRAM

កម្មវិធីយុវជន

CMAA's Youth Services Programs provides programming that allows youth and young adults to socialize, receive academic help, and a place where youth can connect to their Cambodian heritage.

The **Cambodian Cultural After School Program** runs from September to June and provides students aged 7 to 16 with an opportunity to interact with each other, receive homework help, and explore

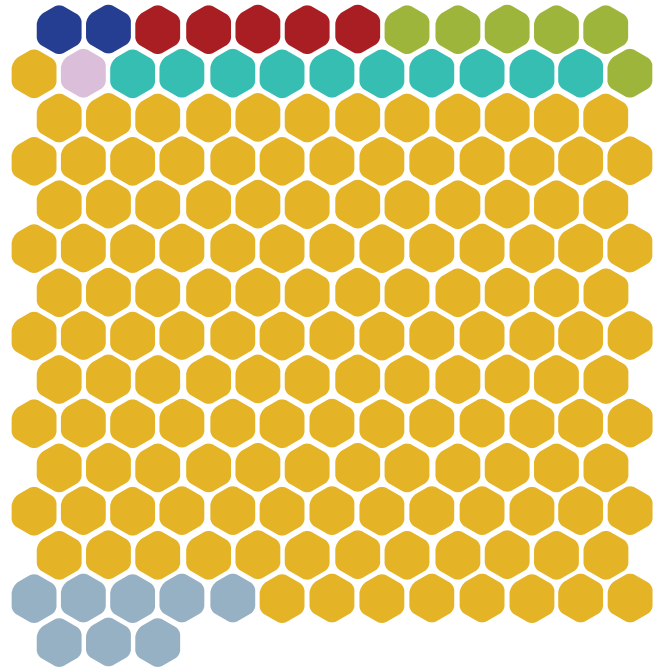


Cambodian culture. Our cultural classes and prestigious teachers include Traditional Khmer Dance (Nayto Hieng and Kuntheary Pich), Traditional Khmer Musical Instruments (Sovann Khon), Khmer Folk Songs (Sithul leng), and Khmer Language (Tararith Kho).

The **Rising Stars Summer Program** is a 6-week program for youth aged 7 to 16 that takes place during July and August. During the summer, Rising Stars youth attended workshops on health, gambling and substance use disorder, and Peace through Leadership. Rising Stars youth also visited Lowell City Hall to see government in action.



2025 Youth Services Program Data



 CMAA Staff: 2

 Program Instructors: 5

 Senior Counselors: 6

 Junior Counselors: 10

 Program volunteers: 1

 Youth participants: 146*

 Adult participants: 8 (Learning Khmer Sunday School)

*75 (Rising Stars), 42 (After School), 40 (Learning Khmer Sunday School), 146 (total students who attend multiple programs were only counted once)

Ethnicity Across All Youth Programs



 Cambodian: 107 (69.5%)

 Multiethnic Cambodian*: 25 (16.2%)

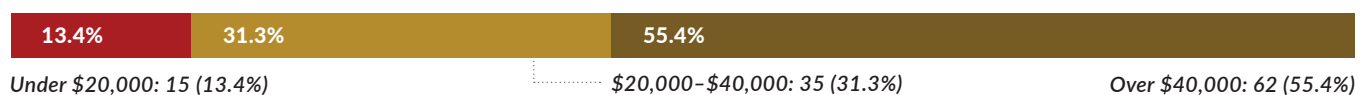
 Hispanic Only: 9 (5.8%)
(Mexican, Puerto Rican, and unspecified)

 Other: 1 (0.65%)
(Laotian)

 Unknown/Unspecified: 12 (7.8%)

*(Includes Cambodian/Vietnamese, Cambodian/Lao, Cambodian/Hispanic, Cambodian/White, Cambodian/Hmong, Cambodian/Black/Filipino, Cambodian/Chinese)

Income Across Rising Stars and After School Program



WRAP AROUND COMMUNITY SERVICES (WACS)

កម្មវិធីសេវាកម្មសហគមន៍ទូទៅ

WACS addresses the diverse and evolving needs of immigrant and refugee communities by providing culturally competent and accessible support. The team helps clients overcome core challenges during the integration process, including linguistic barriers and limited access to essential services.

WACS offers a wide range of services such as translation and interpretation, benefits enrollment assistance, health insurance support, immigration and citizenship services, employment assistance, housing, energy assistance and more. On average, the WACS team serves approximately 30 clients each day.



# of clients	Benefits Enrollment Assistance
211	Food insecurity remains a major challenge in our community, impacting many individuals and families. CMAA provided services to 211 clients to help community members access Department of Transitional Assistance (DTA) programs , including Supplemental Nutrition Assistance Program (SNAP formerly FoodStamps), Transitional Aid to Families with Dependent Children (TAFDC), and Emergency Aid to the Elderly Disabled and Children (EAEDC). Our team guides clients from account setup to the overall application process to ensure they received their eligible benefits.
# of clients	MassHealth
673	WACS staff supported 673 individuals in maintaining their health insurance coverage , assisting both first-time applicants and those renewing their plan through private insurers and MassHealth. Navigating the health care system can be challenging, but CMAA remains committed to guiding community members from the first step to final approval. 
# of clients	Medical Debt
42	CMAA, in partnership with Health Law Advocates (HLA), has provided strong support to community members struggling to navigate medical bills, medications, or insurance challenges . 42 individuals were referred to HLA for assistance, receiving services free of charge, with interpreting support provided to ensure full understanding and accessibility.
# of clients	Energy/Fuel Assistance
41	Under the Residential Energy Assistance Grant (REAG) program offered by the Office of the Massachusetts Attorney General, CMAA assists residents in paying or lowering their winter residential heating costs . We support community members in filling out their home energy assistance program heating (HEAP) application. CMAA assisted a total of 41 residents with their heating bills.
# of clients	Immigration Services
252	In 2025, the WACS team assisted 252 individuals, providing support ranging from helping clients understand notices provided by the US Citizenship and Immigration Services (USCIS) to guiding them through the Green Card renewal process. This year presented additional challenges for the community due to new regulations, making guidance and support more critical than ever. Project Citizenship has been a key partner, offering valuable expertise and resources to CMAA and the community in navigating citizenship applications and related services.
# of clients	Unemployment Insurance
72	CMAA addressed the growing need for Unemployment Insurance (UI) services , helping clients navigate the system, submit documents, and manage claims. Our team provided guidance and education to empower clients to handle their claims independently, providing services to a total of 72 clients.
# of clients	Restaurant Program for Older Adults
564	CMAA, in partnership with AgeSpan, collaborated with multiple local restaurants to provide free meals to residents aged 60 and older in Lowell and Lawrence . Although the program concluded in July 2025, CMAA supported 268 new applications and assisted a total of 564 individuals with 6-, 12-, and 18-month renewals and other ongoing services. This collaboration expanded access to nutritious meals for seniors, strengthened social engagement among older adults, and provided meaningful economic support to participating local restaurants.

# of clients	First Time Home Buyer Training
30	CMAA partnered with Merrimack Valley Housing Partnership to deliver Home Buyer Training classes that covered the home buying process, financial readiness, and available housing resources. These trainings with Cambodian interpretation were designed to help 30 participants make informed financial decisions and prepare for sustainable home ownership for the first time.
# of clients	English for Speakers of Other Languages (ESOL)
188	CMAA has maintained a strong, long-standing collaboration with Abisi Adult Education Center. Together, we are united by a shared goal: supporting students in achieving their personal, educational, and career objectives by building language proficiency and self-confidence. CMAA supported 188 individuals by assisting with class registration and providing follow-up support through testing and placement. We also work in partnership with Potencia Inc. to provide free online English tutoring classes to community members who are 18 or older.
# of clients	Notary Public
12	CMAA assisted 12 individuals with their public notary documents , including affidavits, marriage certificates, and more. We also educated clients on the importance of having their documents properly notarized.
# of clients	Legal Aid
24	We are working in partnership with the Northeast Legal Aid (NLA) to offer free monthly legal clinics to low-income families in Lowell. NLA supports a wide range of issues from housing, family law to consumer/employment issues. There were 24 clients assisted.
# of clients	Small Business Office Hours
6	CMAA is working with the City of Lowell's Office of Economic Development to hold small business office hours at CMAA every 3rd Tuesday of the month. There were 6 clients who came to receive resources that include expansion loans, free consulting services, and finding business locations.
# of clients	Housing and Homeless Prevention Program
67	CMAA received an Emergency Solutions Grant (ESG) award from the City of Lowell to support its Homeless Prevention Program. The funding enabled CMAA to provide critical prevention services for Lowell residents facing imminent housing loss. CMAA also assisted community members with housing navigation services. Staff identified suitable housing opportunities for clients and provided referrals to resources for those unable to secure immediate permanent housing. We supported 67 individuals and families to maintain housing stability.
# of clients	Food Distribution
324	Under the support of The Boston Foundation, in partnership with Asian Community Fund and United Way of Massachusetts Bay, CMAA hosted a Day of Giving by distributing 324 food packages and gift cards to individuals and families, addressing urgent needs for food security impacted by the most recent changes in federal policy.



WACS PROGRAM IMPACT

4579

The WACS program has provided a total of **4579 services**, demonstrating its commitment to uplift and empower individuals across diverse demographics.

"Serving Community with Compassion" – WACS

With a focus on inclusivity, the program addresses the needs of various age groups, genders, and income levels. By doing so, WACS serves as a vital resource for enhancing community well-being and fostering economic growth.

98% Limited English Proficiency

77% Households earning under \$40,000

2304 Female participants benefiting from services

40% Participants aged 65+ receiving help

The WACS program significantly impacts gender diversity, with women receiving a larger share of services. Additionally, financial support extends to low-income households, ensuring that help reaches those who need it most. The age demographics reveal a strong representation of mature adults, showcasing the program's broad appeal.

SPECIAL PROJECTS

Energy Efficiency Program

កម្មវិធីសន្សំសំចៃថាមពល

CMAA continued its Energy Savings Initiative, in partnership with the City of Lowell, and All-in-Energy, to help households and small businesses access energy-efficiency programs that reduce utility costs and improve home and workplace conditions. It also promoted environmental sustainability and healthier living conditions across the community.



Many immigrant families and small business owners face barriers to accessing these programs due to language, trust, and limited awareness of available benefits. CMAA served as a trusted bridge by providing Khmer-language outreach, education, application support, and direct referrals.

We engaged over **313** individuals in energy ambassador training (7 sessions), outreach, events, contacts, and community meetings (2 large sessions).

Through our partnership with the City's Sustainability Program, we referred and supported 26 families, providing **64** successful services, including energy aggregation, Mass Save, discount rate, fuel assistance, and bill assistance.

Khmer Business Engagement Project

គំនិតផ្តួចផ្តើមអភិវឌ្ឍន៍អាជីវកម្ម

In 2025, CMAA launched its first formal Khmer Business Engagement initiative to strengthen relationships with Cambodian-owned businesses and increase their participation in community development efforts.

More than 80 businesses were invited to CMAA's first business gathering held in February 2025. Approximately 30% of invited businesses participated, with **20** business owners attending directly and an additional **15** participants joining as family members or representatives of confirmed businesses.

This gathering created an important platform for dialogue between CMAA and the local business community. Business owners shared challenges related to workforce shortages, rising operational costs, licensing and compliance issues, and the need for stronger networking opportunities.

The event also introduced opportunities for collaboration with CMAA through sponsorships, mentorship, workforce partnerships, and future economic development initiatives.

KHMER LANGUAGE SERVICES

សេវាកម្មបកប្រែភាសាខ្មែរ

CMAA's Khmer Language Services provides professional translation and interpretation at an affordable rate, ensuring accuracy and cultural appropriateness for clients both within and beyond the Cambodian community.

Our team consists of certified translators and interpreters who are highly proficient in both Khmer and English. With extensive experience across various settings, they specialize in:

- ◆ Simultaneous translation (group meetings)
- ◆ Translating essential documents such as meeting notices, family records, birth certificates, and identity cards
- ◆ Handling complex materials, including contracts, booklets, brochures, flyers, educational curricula, and official school or government documents



CIVIC ENGAGEMENT PROGRAM

កម្មវិធីលើកកម្ពស់ការចូលរួមរបស់ពលរដ្ឋ

The Civic Engagement Program is a cornerstone of our community work, ensuring that residents' voices are heard and their needs are addressed by government agencies and other institutions. By fostering active civic participation, the program empowers community members to access critical resources and advocate for their rights.

Throughout the year, key activities and accomplishments demonstrated our continued commitment to advancing civic rights, with a particular focus on supporting Khmer Americans and other vulnerable populations.

SERVICES PROVIDED:

- ◇ Active participation in Lowell City Council meetings to elevate community concerns
- ◇ Free transportation to polling stations (**6 individuals**)
- ◇ Voter education and registration support (**84 individuals**)
- ◇ Block Party / Meet Your Candidates event (**150 participants**)
- ◇ Community education through tabling and outreach activities (**350 individuals**)
- ◇ Deportation, Know Your Rights, and immigration-related trainings: 24 sessions (**612 individuals**)
- ◇ **19** volunteers helping with tabling, canvassing through door knockings, phone bankings, dialers (**total: 2,957 attempts resulting in 308 direct contacts**), preparing food packages for the Day of Giving, and preparing oxen cart for the Khmer New Year event
- ◇ Two thank you parties for volunteers and their families (**70 attendees**)
- ◇ Three field trips for Volunteers and their families (**67 participants**)
- ◇ Translation of *Know Your Rights* and *Voter Rights* materials into Khmer



CURRENT PARTNERS:





MONOROM FAMILY SUPPORT PROGRAM

កម្មវិធីមនោរម្យជំនួយគ្រួសារ

The Monorom Family Support Program (MFSP), funded by the Department of Developmental Services (DDS), is dedicated to enhancing the lives of Cambodian individuals and their families. We provide essential support to those with special needs through effective service navigation, enriching social and recreational opportunities, and accessible community resources. Additionally, MFSP offers flexible funding to help families cover the extra expenses of caring for a loved one with a disability, as well as individual and small-group consultations tailored to their specific needs.

Currently, MFSP manages a caseload of **106** individuals with special needs, ranging in age from 3 to 52. The demographic breakdown is 64% male and 36% female (Table 1). By age, 52% of participants are over 22, 39% are under 18, and 9% are between 18 and 22. By adopting a holistic approach that serves both individuals and their entire families, MFSP supports a total of 514 people across 104 families, with an average family size of 4.94.

Table 1: Demographics of the individuals with special needs in 2025

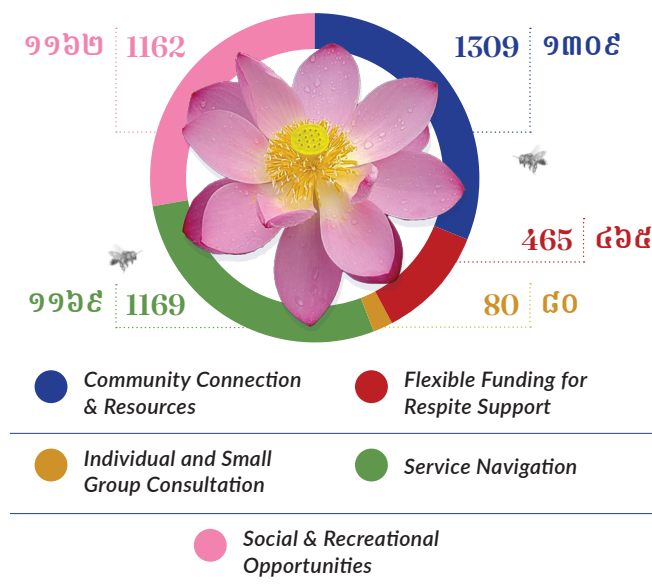


Sex	Age Group			Total
	Under 18	18-22	Over 22	
Female	14	3	21	38 (36%)
Male	27	7	34	68 (64%)
Total	41 (39%)	10 (9%)	55 (52%)	106 (100%)

Diagnosis of Disabilities

Of the 106 individuals served, 51% have ASD, 19% have developmental delays, 11% have intellectual disabilities, 10% have Down syndrome, and 5% have seizure disorders. While 77% have a single diagnosis, 23% manage multiple comorbidities, reflecting the group's diverse needs.

Service Deliverables by Category in 2025



Service Navigation

MFSP facilitated approximately **1,169** individual service encounters. These essential supports included document translation, healthcare coordination, and medical transportation. Monorom provided comprehensive advocacy, assisting clients with complex applications for government benefits, including SSI, SNAP, housing assistance, and health insurance renewals.

Social and Recreational Opportunities

MFSP facilitated access to existing social and recreational opportunities for families. We delivered approximately **1,162** individual social and recreational services, including weekly family trips to Chuck E. Cheese and Fun World, annual family trips to the Boston Museum of Science and the New England Aquarium, Water Country Water Park, Apple Picking, and Visits to Animal Farms, as well as trips to Salisbury beach.

Community Connection and Resources

MFSP connected families with over **1,300** community access points and partnered with local providers to help parents navigate essential resources. Key efforts included distributing 75 monthly food boxes with UTEC and hosting workshops on priorities like IEPs, AFC/PCA/ABA services, supported decision-making, and voter education.



Individual and Small Group Consultation

MFSP conducted over **80** consultations to help families navigate specialized services, including DDS applications, guardianship petitions, IEPs, ABA intakes, PCA/AFC referrals, and medical debt relief.

Administration of Flex Funding for Respite

MFSP delivered **465** individual services to 89 qualified individuals with disabilities. Over \$89,000 was reimbursed to 89 respite providers for their support services to parents and guardians. Respite support covers the extra expenses for someone the family trusts to care for their loved ones with disabilities, so that the parents or guardians can have time to care for themselves.

Impacts

MFSP removes linguistic and navigational barriers to essential benefits like SSI, SNAP, housing, and healthcare. By fostering cultural and social connections, the program reduces isolation for families with special needs. Additionally, the strategic distribution of \$89,000 in flexible funding prevents caregiver burnout and supports long-term family stability.



A Single Parent's Testimony of Impact: Petition for An Appointment of Guardianship for the Incapacitated Individual

"With MFSP's support, a single parent of four successfully filed a guardianship petition in Lowell Probate and Family Court on December 1, 2025. The process was hindered by complex filings and the high cost of a second required psychological evaluation after the first expired. Despite these challenges, the parent's persistent advocacy and collaboration with MFSP led to the successful submission and issuance of a formal citation. While the decree is pending, this milestone marks a major achievement in securing the adult child's future."

HEALTHY LIVING PROGRAM

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The Healthy Living Program supports the health and well-being of the Cambodian community in Greater Lowell, especially older adults. Through culturally relevant resources, it promotes healthier, more active lives by addressing physical and mental health, fostering social connections, and encouraging preventive care to reduce health disparities and enhance quality of life.

Health Education and Training

During the reporting period, a total of **187** participants took part in health education and training initiatives designed to support chronic disease prevention, nutrition education, and gambling and substance use prevention awareness. **Participation by training session is shown below.**

PARTICIPATION BY TRAINING SESSION:



A 79-year-old female participant shared:

"We both [my husband and I] attended these Diabetes Self-Management and High Blood Pressure and High Cholesterol training sessions. I greatly appreciate CMAA and its partners for organizing these sessions. My husband currently has both diabetes and high blood pressure, while I am in the early stages for both. These training sessions are very important for both of us so we can better manage our health."

Health Fair Event

On September 27, 2025, CMAA hosted its annual Health Fair, welcoming **300** attendees and **18** vendors, including local health providers and social service organizations. The event provided **150** flu and/or COVID-19 vaccinations, health



screenings, information on substance misuse and problem gambling, financial wellness guidance, and other vital resources. The Health Fair advanced health equity by reducing barriers to care, connecting residents to services, and promoting community well-being.

Gambling Disorder Screenings

The Healthy Living Program hosted two Gambling Disorder Screening Days with a total of **192** participants. The screenings aimed to identify individuals at risk for gambling-related harm and to raise awareness of prevention, treatment, and available support services.



Sopheap Tran's Testimony

"By participating in the gambling program's activities, community members learned valuable information and discovered helpful resources. One of the most important things we learned was the availability of gambling counseling and recovery centers. Before this, we only knew about recovery centers for drug addiction. This information is very helpful because I believe some people may want to stop gambling but don't realize that support services are available. After learning about these resources, I shared the information with my husband and sons, and they helped spread the word at their workplaces."

Gambling Awareness and Digital Outreach

CMAA promoted gambling prevention resources across its social media platforms, reaching **12,480** individuals. This broadened community access to information on problem gambling and available support.

Recreational & Wellness Activities

A total of **100** participants engaged in recreational and wellness activities, including community gardening and outings designed to reduce isolation, promote physical activity, strengthen social connections, and build relationships with CMAA staff. Activities included the Community Garden, Swan Boat Ride in Boston, Apple Picking at Brookdale Fruit Farm, and a trip to Great Brook Farm State Park.



Community Outreach

The Healthy Living Program reached **934** individuals through targeted outreach to a wide range of community members and settings. These included six Buddhist temples and one church; healthcare, education, and social service professionals; ESOL students, parents, children, and older adults in Greater Lowell; and community members, Asian businesses, and Buddhist temples in Revere and Lynn, MA.

Community Events

The Healthy Living Program staff participated in or supported numerous community events (Khmer New Year Celebration and Parade; Parents and Kids Family Fun Fair (Quincy); CBA's Acre Festival and Resource Fair; Southeast Asian Water Festival; Multicultural Festival; 2nd Annual Block Party for the Unhoused; National Night Out; and Meet the Candidate Block Party), reaching a total of **2,019** individuals. These events provided opportunities to share health information, connect residents to resources, and strengthen trust within the community.

Community Events កម្មវិធីផ្សេងៗនៅក្នុងសហគមន៍

CMAA strengthened community engagement, cultural pride, and access to essential resources through a wide range of festivals, outreach events, training, and service initiatives. Programming emphasized cultural preservation, relationship-building with local partners and law enforcement, increased program visibility, volunteer engagement, and direct support for vulnerable populations, including those facing food insecurity. Collectively, these efforts expanded CMAA's presence throughout Greater Lowell, increased community participation, and reinforced CMAA's mission to empower Cambodian Americans and other underserved communities.

Through CMAA's 2025 cultural and community programming, more than 1,000 residents across Greater Lowell engaged in events that strengthened cultural identity, improved access to essential resources, and promoted community resilience. CMAA delivered over 20 outreach, cultural, and educational activities, including large-scale celebrations and remembrance events that reached more than 3,000 participants.

Khmer New Year (KNY) Celebration

CMAA's annual Khmer New Year (KNY) Celebration advanced the organization's mission by fostering cultural preservation, intergenerational connection, and civic engagement. The event brought together hundreds of community members, volunteers, artists, faith leaders, and public officials, strengthening cultural identity while promoting community pride and public visibility.

The Khmer New Year Celebration was held through a series of three event:

1- Khmer Flag Raising Ceremony

The annual Lowell Khmer Flag Raising Ceremony took place at the Lowell City Hall to celebrate Khmer New Year and recognize the city's Cambodian-American community and mark the month of Khmer New Year celebration. Kindergarten students from Lowell Community Charter Public School (LCCPS) performed the Khmer National Anthem and traditional dances along with community members, City officials, community organizations and more.



2- Khmer New Year Blessing Ceremony

The Blessing Ceremony is a central tradition of the Khmer New Year. Led by nine monks, the ceremony provided spiritual grounding, healing, and a sense of connection through honoring elders and fostering community unity. It also highlighted the important role of faith and cultural tradition in supporting community wellness.



3- Khmer New Year Parade showcased traditional Khmer music, attire, dance and the vibrant celebration of Khmer cultural identity. The parade marked the official start of the New Year festivities. In collaboration with Clemente Park, CMAA hosted over 200 participants, including the little angels from our Youth Program, monks, cultural performers, elected officials and community members.



Proleung Khmer (PK): A 50-Year Journey of Remembrance and Resilience

CMAA's Executive Director was proud to be the co-chair of the Proleung Khmer event in 2025 with Sophy Theam, Khmer Advocate to honor the lives lost during the Khmer Rouge regime, support survivors, and elevate Khmer American heritage and contributions across the City of Lowell and New England. Over two months, PK successfully organized over 22 event series, engaging more than 40 volunteer organizers and reaching more than 5,000 attendees. The series of educational, cultural, and reflective events were designed to engage artists, educators, survivors, youth, and community members across multiple venues to share their personal experiences.

A Personal Reflection:

"Like many, my family was devastated. We lost my father and brother during those dark years. My mother, carrying the weight of our loss, raised me alone in a new country—working tirelessly to give us a future. Her courage is a thread in the fabric of this program."

Sothea Chiemruom

CMAA Executive Director



A powerful series of events honoring one of the most defining moments in Khmer history and the lived experiences of our people

Khmer History

On April 17, 1975, the Khmer Rouge regime seized control of Phnom Penh and provincial cities across Cambodia. In the years that followed, over 2 million lives were lost through forced labor, starvation, disease, and execution.

Why We Remember

Through Proleung Khmer, we honor those who perished, uplift survivors, and celebrate the strength and contributions of Khmer Americans. Through intergenerational storytelling, education, exhibits, performances, and a community vigil, we preserve our heritage and ensure the next generation understands both our pain and our perseverance.

50 Years of Resilience

Over five decades, the Khmer diaspora has faced immense barriers—displacement, language, poverty, and trauma. And yet, we have flourished; built families, businesses, and communities; created art; pursued justice; and made our voices heard. Our journey, though uniquely Khmer, echoes those of other BIPOC and marginalized communities.

Looking Ahead

Proleung Khmer is more than remembrance—it is a living testament to the soul and spirit of our people. It reminds us that we are still here. We remember. We endure. And we rise.

Thank You...

To everyone who has walked this path with us—your presence, your stories, and your support keep the spirit of Proleung Khmer alive.

2025



Annual Meeting (June)

With more than **100** attendees, it provided an opportunity to reflect on organizational accomplishments from the past year and share CMAA's vision and priorities for the future.

Folks Festival Flag Parade (July)

100 Cambodians and friends showcased Khmer spirit.

National Night Out (August) promotes community safety and strengthens neighborhood relationships (**388** participants stop by our table).

- ◇ Neighborhood block parties encourage residents to gather and socialize.
- ◇ Local police and fire departments participate to foster positive interactions.
- ◇ Crime prevention information is shared to educate the community.
- ◇ Activities for children, such as games and face painting, are organized.
- ◇ Local businesses often sponsor events to support community engagement.
- ◇ The event aims to raise awareness about crime and drug prevention efforts.

Lowell Southeast Asian Water Festival (August)

2000+ stop by our table and **486** participants signup for fish giveaway.

COMMUNITY NEEDS RESPONSE

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CMAA Day of Giving (December)

In response to increased food insecurity, CMAA distributed **324** food bags to families in need. These efforts resulted in increased community participation, strengthened partnerships with municipal and nonprofit stakeholders, and expanded access to culturally responsive services for underserved populations.



Financials ហិរញ្ញវត្ថុ

2025

Operational
Expenses: **\$1,675,883**



Sources of
Funding: **\$1,847,112**



63.6%

Salaries/Taxes/Benefits:
\$1,066,458

27.6%

Program Related: **\$463,175**

8.6%

Administrative: **\$144,307**

General Contributions: **\$1,700 (0.1%)**
Other: **\$242 (0.01%)**



36.5%

Grants: **\$673,634**

32.2%

State Funding: **\$595,172**

21.6%

Foundations: **\$399,314**

7.9%

Other Income: **\$145,363**

1.8%

Fundraising: **\$33,629**

Program Partners ដៃគូសហការកម្មវិធី

Our partners make us successful.



Partners

ABA Center of America
Abisi Adult Education Center
AgeSpan, Inc.
All In Energy, Inc.
Asian American Legal Defense and Education Fund (AALDEF)
Asian American Resource Workshop (AARW)
Asian Business Empowerment Council
Asian Community Fund at the Boston Foundation
Asian Pacific Islander's Civic Action Network (APIs CAN)
Boston Chinatown Neighborhood Center (BCNC)
Careforth
Center for Public Representation
City of Lowell
City of Lowell Health Department
Coalition for a Better Acre (CBA)
Community Teamwork, Inc.
Dwelling House of Hope
Enterprise Bank
Fallon Health
Federation for Children with Special Needs
GameSense
Greater Lowell Health Alliance (GLHA)
Greater Lowell Interfaith Leadership Alliance (GLILA)
Hannaford
Health Care For All (HCFA)
Health Law Advocates
Health Resources in Action (HRiA)
Home Energy Efficiency Team (HEET)
Living the Dream
Love All Serve All (LASA)
Lowell Alliance
Lowell Community Health Center
Lowell Housing Authority

Lowell Police Department (LPD)
Lowell Votes Coalition (LVC)
Mass Voter Table (MVT)
Merrimack Valley Food Bank
Merrimack Valley Housing Partnership
Mill City Grows
Northeast Arc
Points of Light
PrideStar Trinity EMS
Riverbend
Rockland Trust
Southeast Asia Resource Action Center (SEARAC)
Tae Chong
UMass Lowell
United Healthcare, Inc.
Workers Credit Union



CMAA Supporters អ្នកគាំទ្ររបស់សមាគមខ្មែរ

THANK YOU to our funders, partners, and supporters for your invaluable contributions and generous support that allow us to successfully empower our community.



Funders

AgeSpan, Inc.
Asian & Pacific Islander American Health Forum
Asian Community Fund at the Boston Foundation
Atrius Health Equity Foundation
Boston Chinatown Neighborhood Center, Inc.
City of Lowell
Clowes Fund, Inc.
Cummings Foundation
Eastern Bank Foundation
Fallon Community Health Foundation
Greater Lowell Community Foundation
Health Care for All, Inc.
Health Resources in Action (HRIA)
Linden Foundation
MA Department of Developmental Services
MA Department of Elementary & Secondary Education
MA Office of the Attorney General
Mass Humanities
Massachusetts Voter Table
National Coalition for Asian Pacific American Community Development (National CAPACD)
Nellie Mae Education Foundation
Point32Health Foundation
Southeast Asia Resource Action Center (SEARAC)
The Boston Foundation, Inc.
The Philanthropic Initiative
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UMass Boston
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United Healthcare, Inc.
United Way of Massachusetts Bay, Inc.

Organizations

Brandeis University
Conway Insurance Agency
Element Care
Gallagher & Cavanaugh, LLP
Institute for Asian American Studies at UMass Boston
International Institute of New England
Jeanne D'Arc Credit Union
Kakrona Center, Inc.
Mama Angie's Steam Bun Plus
Middlesex Community College
New Bangkok Market
Olympic Restaurant LLC
Peephuptmei Restaurant
Prasat Meas Jewelry
Red Rose Restaurant
Ria Money Transfer
Salem Five Charitable Foundation
Southeast Asia Club of Brandeis University
The Andover Companies Charitable Foundation
The Wish Project
Vinfen
Yummy Express
99 Restaurant

CMAA Supporters អ្នកគាំទ្ររបស់សមាគមខ្មែរ

*THANK YOU to our individual donors and volunteers who help us
meet today's challenges to build a thriving CMAA!*



Individuals

Barbara Dunsford
Bopha Boutselis
Buddheari Yem
Carol Keirstead
Chris Hayes & Aurora Erickson
Daniel Weintraub
Danny Sok
Elizabeth Broderick
Eric & Carrie Meikle
George Duncan
Heather Alibert
Julia Norman
Katie Theodoros
Lila Mereschuk
Nancy L. Donahue
Paulette Renault-Caragianes
Sophy Yem
Sreang Heng
The Trembly Family
Vannak Theng
Vichea Bau
William F. Lipchitz
Yun-Ju Choi

Volunteers

Aleisha Chea
Barbara Dunsford
Bomith Kheang
Brandon Sem
Bryan Riley
Bunly You
Chakrya Long
Champa Ley
Chanbora Khun
Channeary Uy
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Derek Ngim
Elijah Ngim
Elizabeth Srey Sarith
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Haley Ty
Jett Sar
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Leang Prum
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Sopheap Tran
Sophorn Hy
Sophy Nhem
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Cesar Cardoza
Chandini Paul
Ethan Dang
Jaskiran Dukes
Linda Lam
Riddhi Kathe
Sara Tan
UMass Lowell Asian American
Center for Excellence and
Engagement:
Satyak Som

Note: This report reflects the period of January to December 2025. All efforts have been made to ensure the list of supporters are complete and accurate. We sincerely apologize in advance for any errors that may have occurred.

Please inform **Sothea Chiemruom** at Schiemruom@cmaalowell.org if any errors are noticed.

Thank you for your understanding and support of CMAA.

Meet the Team

ជួបជាមួយក្រុមការងារ



STAFF MEMBERS

សមាជិកបុគ្គលិក



Sothea Chiemruom
Executive Director



Leakhena Sreng
Special Assistant to ED



Silvia Dominguez-Bodie
Operations Manager



Nich Chea
Communications & Development Manager



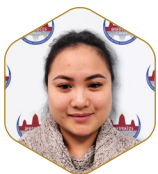
Guitana Sath
Social Media & Development Assistant



Mana Kheang
Program Evaluation & Grants Manager



Rena Theum
Community Outreach & Events Coordinator



Mongmalin Touch
Wrap Around Community Services Manager



Rathavy Sem
Wrap Around Community Services Assistant



Champa Ley
Wrap Around Community Services Assistant



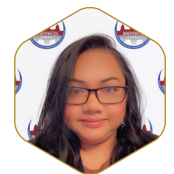
Sophorn Hy
Front Desk/ WACS Program Assistant



Sengly Kong
Monorom Program Manager



Vannaret Tek
Monorom Program Assistant II



Davy Suong
Monorom Program Assistant I



Thysan Sam
Civic Engagement Coordinator



Sovanneary Huot
Healthy Living Coordinator



Chandini Paul
Youth Program Coordinator



Sovann-Thida Loeung
Youth Program Assistant



Ivonne Navarro
Facility Maintenance Coordinator



Paul Muzhuthett*
Human Resources



Jennifer Soun*
MassHealth Certified Applicant Counselor (CAC)



Sithul Ieng*
Khmer Traditional Music and Cultural Teacher



Sovann Khon*
Khmer Traditional Music Teacher



Kuntheary Pich*
Khmer Cultural Teacher



Nayto Hieng*
Khmer Cultural Teacher



Tararith Kho*
Khmer Language Teacher

*Note: This list reflects 2026 CMAA staff as of this printing.
We would like to thank all former staff for their contributions in this report.*

**Individual is a consultant.*

Meet the Team

ជួបជាមួយក្រុមការងារ



BOARD MEMBERS

សមាជិកក្រុមប្រឹក្សាភិបាល



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President

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អតីតសមាជិកក្រុមប្រឹក្សាភិបាល



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Immediate Past President

Lowell Public Schools



Tha Chhan

Immediate Past Vice-President

Lowell Housing Authority



Joseph Banh

Former Director

JBanh Consulting and LEADS



Thao Lan

Former Director

Push Muscular Restoration

Strategic Priorities (2023–2027)

គោលដៅយុទ្ធសាស្ត្រអាទិភាព (២០២៣-២០២៧)

The Cambodian Mutual Assistance Association (CMAA) is poised for a substantial period of growth. When first established in 1984, a large percentage of funding for CMAA came from the U.S. Department of Health and Human Services' Office of Refugee Resettlement (ORR) to ensure recent Cambodian refugees could integrate into Lowell's social fabric. In 2011, Cambodians lost recognition as refugees by the ORR, creating a funding crunch for the organization and causing the organization to contract. In 2013, five out of six full-time positions and several of CMAA's programs were eliminated.

After community meetings that featured frank exchanges with CMAA's clients and other community members, it became apparent that CMAA, while having benefited from federal funding for many years, had also become somewhat isolated and "siloed." The organization was disconnected from other organizations in Lowell, and community members felt that CMAA's services had not evolved with the issues Cambodians struggled with daily, including income inequality, poor health and linguistic, cultural and generational gaps.

CMAA seized this financial shock and contraction of a decade ago as an opportunity to reshape the organization to better fit the community's needs and began to address the disparities that Cambodians in Lowell and Massachusetts faced. CMAA re-emerged to become a trusted resource and partner.

As part of its 2016-2018 strategic plan, CMAA engaged in new programmatic and organizational priorities. These included new youth programming, increased civic engagement and advocacy work growing its staff to meet programmatic expansion. The COVID-19 pandemic saw CMAA pivot quickly to serve vital community needs attracting new funding.

CMAA's 2023-2027 strategic plan intends to communicate the next energetic phase of growth and service to the Cambodian community. The plan details new priorities for the organization. Our vision is clear: we seek a united, active, and engaged Cambodian-American community whose members reach their full potential, and we seek to build on our strength to serve other similar groups as well. And, to realize our vision, CMAA will mindfully connect, grow and nimbly respond to the evolving opportunities and needs of our Cambodian families and other immigrants, refugees, and ethnic communities.



Scan the QR code or visit:
www.cmaalowell.org/strategic-plan

Cambodian Mutual Assistance Association of Greater Lowell, Inc.

465 School Street, Lowell, MA 01851
978-454-6200 | info@cmaalowell.org
www.cmaalowell.org

*Scan the
QR code
to donate!*

