



FY23
Impact
Report



COAST's mission is to champion and provide customer-focused public transportation with a commitment to excellence in safety and service.



Message from the Executive Director

This year was a year of rebuilding and of looking ahead to the future to make sure we have the finances and the facility we need to continue to serve the Seacoast for forty more years, and beyond.

Ridership, Workforce & A New Facility

As we entered FY23, our focus was on recruiting and hiring additional drivers and increasing ridership, while simultaneously advancing the plans for our new facility project, which is necessary for COAST's continued operation. As we end the year, I'm pleased to report that we have made significant gains in all these areas and are well positioned for the coming year.

Building a Statewide Coalition

In addition, we added the creation of a statewide transit coalition, which was ultimately successful in advocating for and obtaining a nearly 6-fold increase in statewide operating funding over the current biennium. It was an incredibly successful campaign, and we continue to

meet to advance the work of the Coalition and partner with other advocacy groups in preparation for a SFY26-27 budget campaign.

2023 Customer Survey

In the spring, we collected a tremendous amount of data from our customers that highlighted the essential nature of our services for connecting people with their community, and the critical role we have in the regional economy. Our customers rated our services very positively as well.

Dedication of Many

Our incredibly successful year was largely thanks to the dedication and commitment of our board and staff to our mission, and the continued investments of the communities we serve. We are very lucky and proud to have so many truly great people working for and on behalf of COAST.

Financial Foundation for the Future

As we turn our attention to FY24, we are ready to build on the successes of the past year and work to overcome the next set of hurdles ahead of us. They include securing the remaining funding for our new facility, and just as critical, diversifying our funding sources that will replace sun-setting one-time federal grants, starting in FY25.

I look forward with optimism to the coming year and working closely with our board, staff, partners, and the broader community of the Greater Seacoast to advance our mission as a 501(c)3 charitable nonprofit organization and to continue to serve our multi-faceted customer base.

Thank you for being part of our success and for helping us connect the people and the communities across the Seacoast.

~ Rad Nichols

Connecting People & Communities Around the Greater Seacoast for Over 40 Years

COAST is a registered 501(c)3 nonprofit charitable organization and an innovative leader in providing a broad range of public transportation services, connecting and coordinating a robust network of options for everyone.

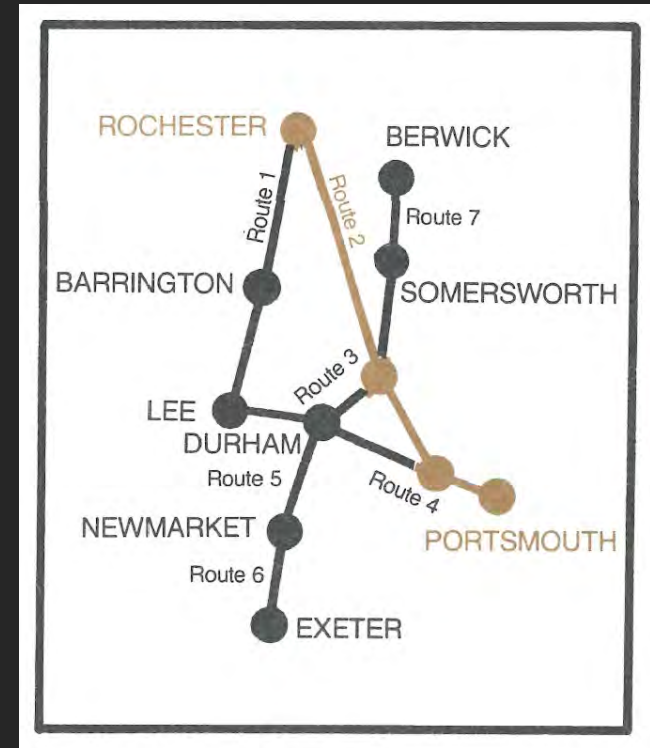
COAST's mission is to champion and provide customer-focused public transportation with a commitment to excellence in safety and service.

COAST annual operating budget ranges between \$7.5 and \$8.0 million.

As a nonprofit, COAST's budget is funded through a blend of sources including federal, state, and local grants and appropriated funds, many of which require matches that COAST secures through charitable contributions from businesses, individuals, and foundations as well as revenues from customer fares, partnership agreements, and advertising.



First system map circa 1986-87



An essential nonprofit resource.

Connecting People & Communities—COAST's Regional Economic Impact

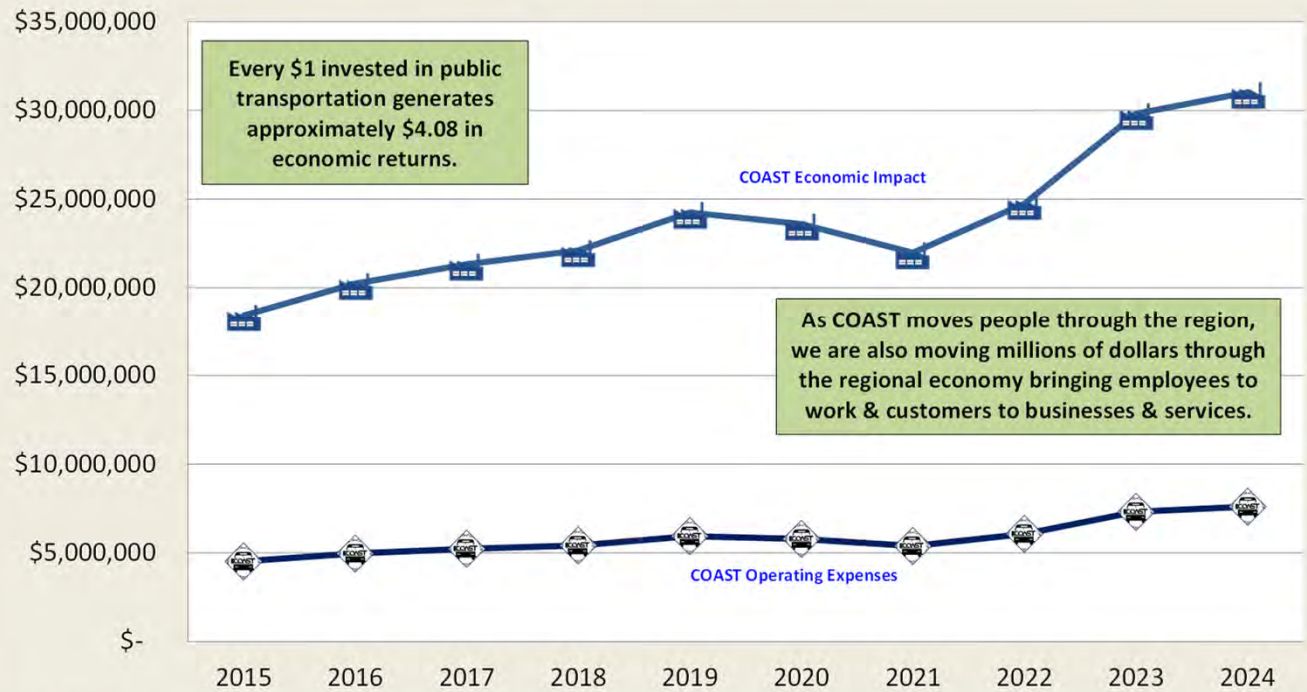
COAST is a critical transportation resource and driver of the Seacoast economy.

COAST's annual local economic impact is estimated at \$31 million currently.

This figure includes COAST's direct, indirect, and induced effects on spending, as well as the economic impact of access provided by our services.



COAST: FY15-FY24 Regional Economic Impact Estimates



Source: American Public Transportation Association (APTA)

Transporting the People that Drive the Seacoast Economy.

Connecting People & Communities—Providing Equal Access



Everyone deserves access to opportunity.

Since 1982, COAST has given over 16 million rides to people in the Greater Seacoast region, linking them to work, school, doctor appointments, shopping, and social events.

COAST

A nonprofit transportation resource for everyone.

Connecting People & Communities—Supporting Seniors



Operating in the second oldest state in the U.S., COAST plays a critical role in helping seniors to maintain their independence.

By providing transportation options beyond driving, COAST keeps people connected to their communities and the services they rely on for support as they grow older.

COAST

Transportation. Connection. Community.

Connecting People & Communities—COAST Operations



- COAST transported customers an estimated 2,382,642 miles
- COAST customers avoided an estimated 1,050 tons (2,102,788 lbs.) of greenhouse gases being emitted into the air by avoiding using a car for their trips taken on our vehicles
- Resumed many of our suspended services by the end of Q3, including most Saturday services
- Extended our successful free transfer pilot to Sept. 30, 2023 & made it permanent
- Introduced four (4) new heavy duty transit buses into our revenue fleet
- Introduced a new Commuter Benefit Program for employers and their employees
- Took delivery of four (4) new low floor minibuses at the end of the fiscal year

Reliable. Safe. Affordable.

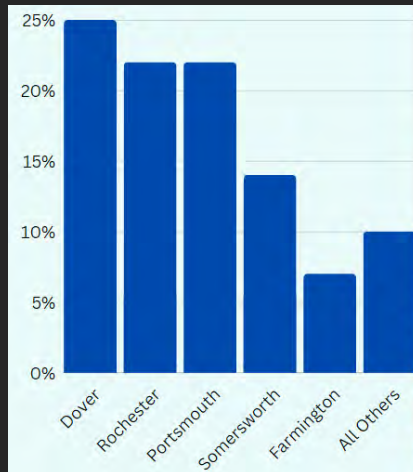
Connecting People & Communities— What Our Customers Told Us

In the spring, we conducted a customer survey to determine:

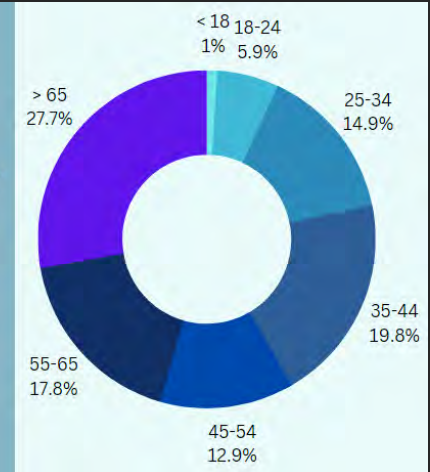
- Who is riding the bus
- Why and how our customers use the bus
- What would customers do without COAST, and
- How our customers rated us

I would be lost if I did not have the bus. You are the only way I can get around and are a great help to me. All the drivers are extremely nice and helpful.

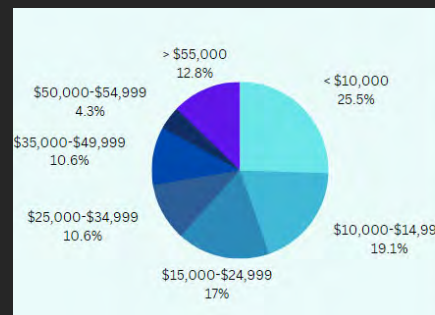
~ Ann



Overall we found our riders were older than in past surveys, however we included demand response riders in this survey, who are more typically older adults.

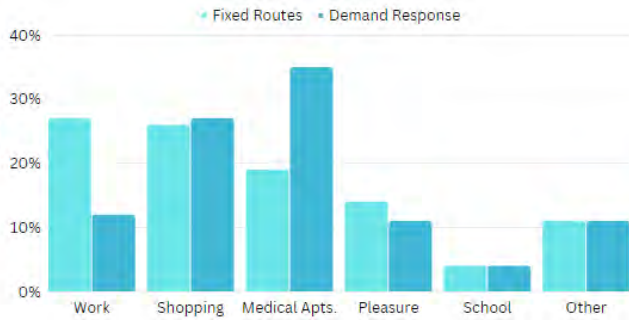


The survey was conducted by COAST from April 3 – 14, 2023. A total of 299 surveys were collected, resulting in an estimated response rate of 35% on fixed routes and 66% on demand response.



Annual household incomes were lower than in past surveys, also because we included demand response riders in this survey.

WHERE DO RIDERS GO?



FRIENDLY STAFF

89% AGREE



OPERATE A HIGH QUALITY SERVICE

88% AGREE



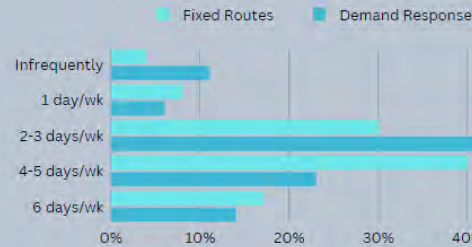
77% AGREE

OUR SCHEDULES ARE EASY TO UNDERSTAND



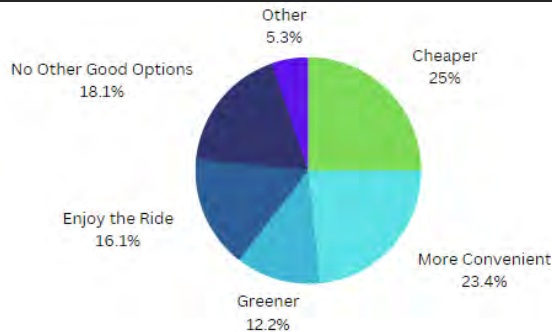
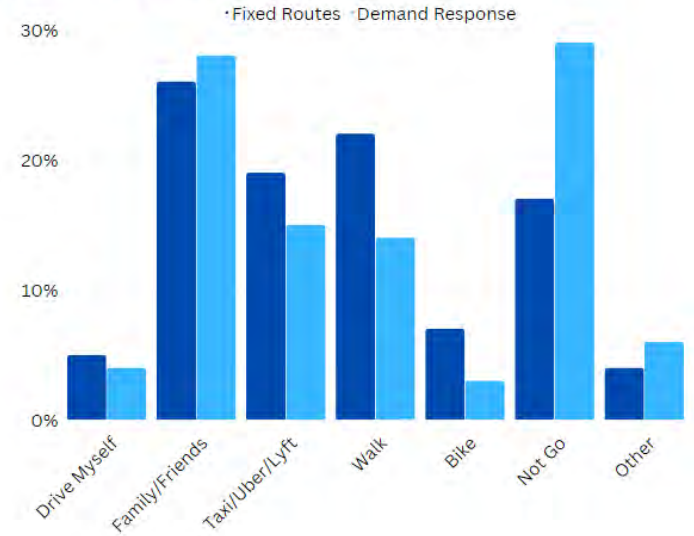
VEHICLES ARE CLEAN

87% AGREE



HOW OFTEN DO THEY RIDE?

IF COAST DIDN'T EXIST, HOW WOULD RIDERS MAKE THEIR TRIP?



WHY DO RIDERS CHOOSE COAST?

FARES ARE FAIR

88% AGREE



BUSES RUN ON TIME

83% AGREE



HOW IMPORTANT IS COAST FOR MEETING RIDERS' TRANSPORTATION NEEDS?



9 OUT OF 10 RIDERS WOULD RECOMMEND COAST TO THEIR FRIENDS, FAMILY, AND CO-WORKERS

COAST
coastbus.org



Connecting People & Communities—Fixed Route Operations

Nine (9) local and four (4) regional routes, connecting 10 communities in New Hampshire and Maine to each other via public transit.

Connections with Wildcat Transit, C&J, Concord Coach, Greyhound, the Downeaster and Allegiant Air.

Hourly frequency on all routes with easy to remember schedules.

Timely connection/transfer locations in downtown Rochester, Dover, and Portsmouth.

\$1.50 Regular Fare / \$0.75 Fare for Seniors & Individuals with disabilities

Free transfers

Reliable. Safe. Affordable.

Connecting People & Communities— Demand Response Services

Focused on serving primarily older adults and individuals living with disabilities, the demand response services COAST provides are often a lifeline for area residents who have no other means to get to their jobs, volunteering, medical appointments, pharmacy, grocery store, or to get out and enjoy socializing with friends.

The seven unique advance reservation demand response services operated in Strafford and eastern Rockingham counties are:

- COAST ADA
- COAST Route 7 On Demand
- Portsmouth Senior Transportation
- Community Rides
- Accessible Volunteer Driver Program Rides
- Contracted Trips
- General Public



Your service allows me not to have to rely so heavily on family and friends for rides. Thank you.

~ Friend of COAST

Accessible. Affordable. Reliable.

Connecting People & Communities— Regional Transportation Coordination



ACT

A regional, customer-focused resource.

COAST has been engaged in coordinating public and human service transportation since our founding in 1981. It is central to our core mission.

We are a champion and leader for regional transportation coordination. COAST serves as the lead agency of the **Alliance for Community Transportation (ACT)** in what is known as Region 10 in New Hampshire's statewide network of Regional Coordination Councils for Community Transportation.

Since 2016, **TripLink**, the regional call center hosted by COAST, has booked several hundred thousand trips for older adults and individuals with disabilities living in the Greater Seacoast Region. TripLink is now a true resource for people looking for transportation for themselves or their family members.

ACT and TripLink are a direct result of the State of New Hampshire's commitment to coordinating transportation services in our state. We are actively building a lasting and meaningful network of coordinated community transportation services in the Greater Seacoast.

Connecting People & Communities— Ridership Summary

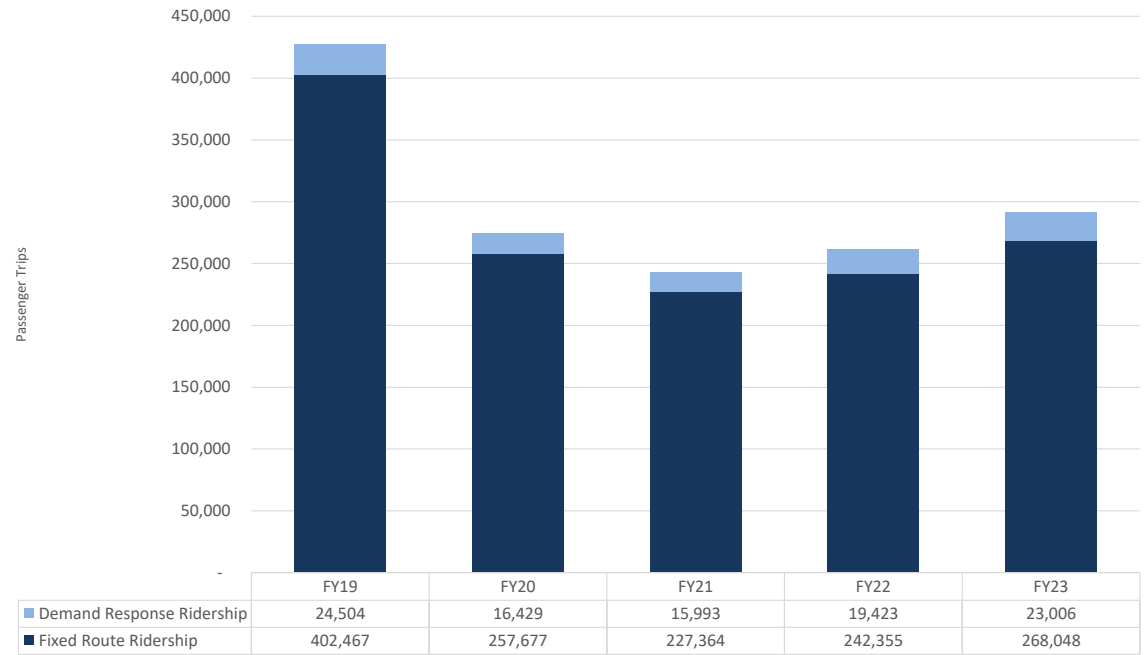


After revising our fixed route system in June 2020, when comparing to FY19, we operated 13% fewer service hours in FY23. At the same time, we carried 77% of the number of customers per service hour. Ongoing service suspensions due to staffing challenges continued to dampen ridership gains for the better part of the fiscal year but changed markedly in Q4.

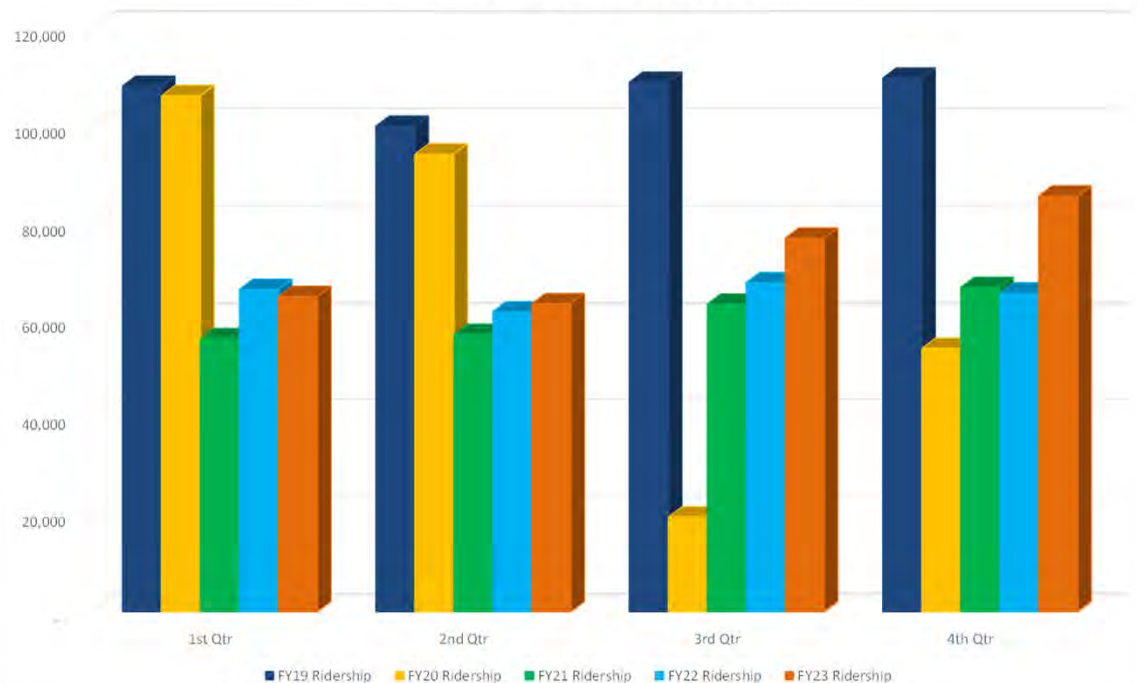
On our demand response services, when compared to FY19, we operated 83% of the service hours and carried 112% of the number of customers per service hour.

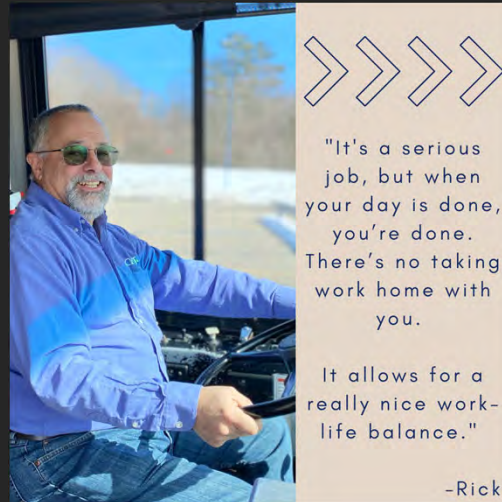
We continue to gain customers, and our customers are riding more often again.

COAST Ridership: FY2019 - 2023



Total Ridership by Quarter (FY19-23)





Employees— Our Greatest Strength

Over the past three-plus years, COAST, like most employers, has struggled through staffing shortages. Our longest-serving employees report they stay with COAST because they believe in our mission and want to play a role in improving our communities.

At the end of FY23, we had the following longevity amongst our 69 employees:

11	5+ years (5-9 yrs.)
15	10+ years (10-14 yrs.)
4	15+ years (15-19 yrs.)
3	20+ years (20-24 yrs.)
1	25+ years (25 or more yrs.)

Dedicated. Responsive. Adaptable. Customer-focused.

Connecting People & Communities— FY23 Impact by the Numbers

Fixed Route Services

268,048 Customer trips to and from work, classes, medical services, shopping, and social activities (+10.6% over FY22)

1,798,602 Miles customers travelled (@ avg. typical trip length of 6.7 miles)

\$467,000 Estimated Gasoline and Maintenance expenses avoided by customers taking COAST

Demand Response Services

23,006 Trips taken by older adults and individuals living with a disability to work, classes, medical services, shopping, and social activities (+18.4% over FY22)

163,500 Miles travelled by demand response customers (@ avg. trip length of 7.1 miles)

2/3 Fraction of COAST's demand response services that are operating above pre-pandemic levels

TripLink

38,520 trips facilitated through the regional call center for 807 unique individuals (+25.7%)

49 Percentage of TripLink-facilitated rides traversing multiple communities

604 New client registrations (+26%).

2.3 Average number of unique services new clients were signed up for

“I have a brother with developmental disabilities, and he relies on COAST to get to and from his job. He has all the routes memorized and uses it to go to Portsmouth, meet up with us to go out to eat, or go bowling. He loves COAST and it has absolutely opened a whole new world for him. We're all so grateful for what you do for him and so many other people.”

~ Friend of COAST



Connecting People & Communities—Simple Actions, Meaningful Impacts

This year, Community Action Partnership of Strafford County (CAPSC) honored COAST with their 2023 Community Champion Award. The annual award honors a community partner, organization, or individual who embodies the spirit of hope, improves communities, and makes Strafford County a better place for everyone. This recognition is important validation of the work COAST does every day—helping to get people to where they need and want to be. We are very proud of our long history of working together with the Community Action Partnership of Strafford County and many of the region's other community-focused nonprofit organizations. By working cooperatively, we magnify our strengths and are better able to overcome the challenges we face.

COAST 2023 CAPSC Community Champion



Thank You, COAST!



Driving the Seacoast Towards the Future— A New Facility for Our Next 40+ Years

After years of dreaming and discussions, planning for a new facility at 42 Sumner Drive for COAST's administration, operations, and maintenance functions is well underway. The benefits of a new facility with adequate, efficiently planned space, will increase safety and reduce our ongoing operating costs while meeting COAST's needs into the foreseeable future. It will also allow us to maintain a safe, affordable and efficient operation for our passengers, extend the useful life of our fleet, and improve our overall environmental impact through the incorporation of green building standards.



Our New Facility

In FY23, we made great strides in advancing our new facility project:

- Completed preliminary design (60%)
- Obtained updated cost estimates of \$17-\$20 million after applying new inflation factors
- Visited by Senator Shaheen who was instrumental in securing Federal funding
- Obtained site plan approval and conditional use permit from the City of Dover
- Our NEPA approval from the FTA came in just after the end of the fiscal year

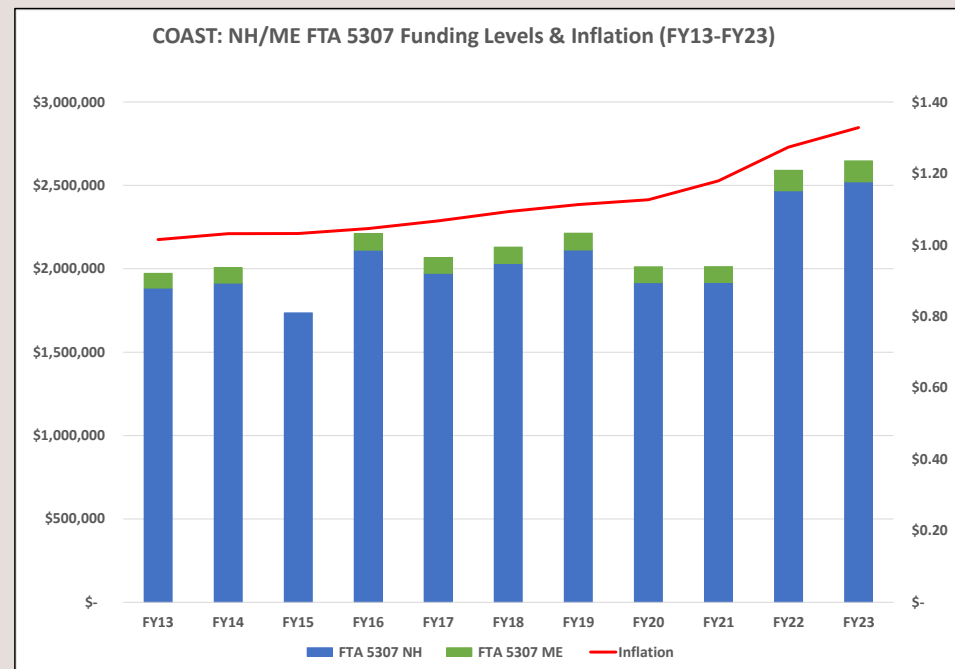
With this progress, we can now start to see more clearly our new home taking shape. It's very exciting, but some hurdles remain in order to bring this project to fruition.





How Federal Decisions Impact Us

- **CARES & ARP Act Funding:** continue to be essential in replacing lost revenues, covering ongoing extraordinary costs associated with the pandemic, and historically high inflation. However, COAST's CARES & ARP Act Funding will soon be fully expended.
- **Infrastructure Investment and Jobs Act (IIJA):** represented a 28.9% increase in the allocation of FTA 5307 small urban funds to our region in FY22 and another 2.5% in FY23. These funds are used to support our ongoing operations. Unfortunately, these increases essentially mean that over the past 10 years our Federal funding has caught up again with inflation (both equaling 33% cumulatively).



- **US Census:** the long-awaited impacts of the 2020 Census on FTA funding apportionments for the two urbanized areas (UZAs) in which COAST operates are unknown as FFY24 FTA appropriations continue to be negotiated in Washington.

Public Transit in NH— Making the Case for Increased Support



With the passage of the bipartisan Infrastructure Investment & Jobs Act (IIJA) a single fundamental question is facing transportation professionals and policy makers in New Hampshire:

How do we raise the matching funds required to ensure that New Hampshire retains its existing funding/services AND takes full advantage of the increased commitment by the Federal government to invest consequentially in public and community transportation for NH residents?

The new NH Public Transportation Coalition COAST we helped to launch in the fall of 2022 directly resulted in an effective and successful advocacy campaign to increase state funding support.

The SFY24-25 New Hampshire Budget increased the state's commitment toward public transit operations from \$400,000 to \$2,283,289 over the biennium, a nearly 6X increase.

COAST estimates the additional \$365,000 in funding we will receive during the biennium will leverage over \$527,000 of FTA funding that would not otherwise be accessible and invested in New Hampshire. This additional funding will support 7,792 hours and 126,260 miles of service, resulting in an estimated 51,200 trips being provided for accessing work, schooling, doctor appointments, grocery stores, pharmacies and for social and recreational purposes.

COAST was awarded multiple operating and capital grants and contracts through the state in FY23. These included:

- SFY23 FTA Section 5339 Bus and Bus Facilities Award to support our ongoing capital program and which leverages FTA grant funds at a 1:4 ratio (\$170K)
- SFY24-25 FTA Section 5310 Regional Coordination Council Award to support regional mobility management efforts and contracted services provided through ACT (\$898K)
- State Transportation Block Grant (STBG) transfer to support ongoing preventative maintenance and ADA operational expenses (\$119K)
- SFY24-25 State Operating Funds Award to support ongoing COAST operations and which leverages FTA grant funds (\$421K)

Our Financial Position

COAST continues to take seriously its responsibility to steward the funds entrusted to us by taxpayers, businesses, individuals, and foundations. To that end, in FY23 we:

- Enjoyed another clean Audit for 2022 and were again rated a low-risk auditee
- Remained a grantee of low concern for the Federal Transit Administration (FTA)
- Operated under budget throughout the fiscal year and grew our unrestricted reserves to meet our known sizable future needs



**COAST Income Statement
September 2023**

Internal Statements, subject to adjustment

Operating Revenues	YTD Actual	YTD Budget	Change	%	Notes
Farebox/Contract Revenue	\$ 370,649	\$ 374,062	\$ (3,413)	-0.9%	Under budget
Advertising Revenue	\$ 274,619	\$ 172,000	\$ 102,619	59.7%	Over budget
Interest & Other Income	\$ 33,931	\$ 20,000	\$ 13,931	69.7%	Over budget, FSA refund, Asset Sales & CD Income
Municipal Match Contributions	\$ 1,208,595	\$ 1,202,021	\$ 6,574	0.5%	On budget
State Assistance (ME & NH)	\$ 68,886	\$ 74,782	\$ (5,896)	-7.9%	Under budget, monthly draw will increase next quarter
Federal Assistance	\$ 4,572,920	\$ 5,220,215	\$ (647,295)	-12.4%	Lower Expenses = Lower Reimbursement
Other Local Assistance	\$ 345,968	\$ 350,205	\$ (4,237)	-1.2%	On budget
Non Cash Contributions	\$ 3,000	\$ 3,000	\$ -	0.0%	On budget
TMA Funding	\$ 9,787	\$ -	\$ 9,787	#DIV/0!	Not separately called out in the budget
Coordination Funding	\$ 534,371	\$ 618,905	\$ (84,534)	-13.7%	Lower Expenses = Lower Reimbursement
Total Revenues	\$ 7,422,726	\$ 8,035,190	\$ (612,464)	-7.6%	
Operating Expenses	YTD Actual	YTD Budget	Change		
Wages	\$ 2,848,492	\$ 3,044,317	\$ (195,825)	-6.4%	Under budget, ongoing service suspensions
Fringe Benefits	\$ 1,448,975	\$ 1,654,834	\$ (205,859)	-12.4%	Under budget, ongoing service suspensions
Contract Services	\$ 265,860	\$ 308,785	\$ (42,925)	-13.9%	Under budget, varies with need
Materials & Supplies	\$ 719,219	\$ 1,005,578	\$ (286,359)	-28.5%	Under budget, no major engine rebuilds done, fewer service hrs
Utilities	\$ 94,232	\$ 105,810	\$ (11,578)	-10.9%	Under Budget, mild weather & awaiting #6 Utility bills
Insurance	\$ 472,397	\$ 513,714	\$ (41,317)	-8.0%	Budget expected new vehicles to arrive sooner
Purchased Transportation	\$ -	\$ -	\$ -		
Misc. Items	\$ 65,994	\$ 100,372	\$ (34,378)	-34.3%	Under budget, inconsistent spending low YTD
Planning	\$ -	\$ 20,009	\$ (6,267)	-31.3%	Under budget
TMA Activities	\$ 12,180	\$ -	\$ 12,180	#DIV/0!	Not separately called out in the budget
Coordination Costs	\$ 534,371	\$ 578,184	\$ (43,813)	-7.6%	Under budget
Total Expenses (with Depreciation)	\$ 6,475,463 \$ 7,122,718	\$ 7,331,603	\$ (856,140)	-11.7%	
Gross Gain (Loss)	\$ 947,264	\$ 703,588	\$ 243,676		
Depreciation Expense	\$ 647,255				
Local Share of Depreciation	\$ 129,451				
Gain (Loss) Less Local Depr.	\$ 817,813				

**COAST Balance Sheet
September 2023**

Preliminary, Subject to Audit Adjustment

Assets

Cash

Petty Cash	\$	350.00
Checking		1,246,713.04
Savings		1,039,973.41
	\$	<u>2,287,036.45</u>

Receivables

A/R General	\$	1,204,210.55
	\$	<u>1,204,210.55</u>

Other

Prepaid Expenses	\$	50,018.62
Inventory		103,058.05
	\$	<u>153,076.67</u>

Property & Equipment

Transit Equipment	\$	8,653,411.67
Structures		1,100,748.14
Furniture & Equipment		657,134.78
Amenities & Misc.		651,255.65
Accumulated Depr.		(7,906,444.59)
Work in Process		808,308.81
	\$	<u>3,964,414.46</u>

Total Assets \$ **7,608,738.13**

Available Funds

Current Assets	\$	3,541,265.62
Current Liabilities		(582,472.71)
Long Term Debt		-
	\$	<u>2,958,792.91</u>

Liabilities

Payables

Accounts Payable	\$	139,073.31
Wages/PR Taxes Payable		79,596.90
Long Term Debt.		-

Other

Accrued Expenses	\$	234,952.79
Local Funding Unearned		25,765.32
Other Held Funds		103,084.39
	\$	<u>363,802.50</u>

Total Liabilities \$ **582,472.71**

Equity

Undesignated - Net Assets	\$	4,305,896.15
Designated - Net Assets		-
Federal Capital Contributions		2,213,488.01
State Capital Contributions		205,007.60
Local Capital Contributions		495.00
Current Year Net Income		301,378.66
	\$	<u>7,026,265.42</u>

Total Equity \$ **7,026,265.42**

Total Liabilities & Equity \$ **7,608,738.13**

Cash, Receivables, & Prepaids
Payables, Accrued Exp. & Held Funds

Local Match for Future Capital Purchases
and Monthly Cash Flow Use.



Looking Ahead



COAST is facing a sizable budget deficit as we exhaust several one-time federal grants in FY24.

We are projected to go from a budgeted gain of \$207,000 in FY24 to a \$450,000 loss in FY25.

In the short-term we have raised advertising revenue projections, are proposing significant municipal and partner funding increases, pursuing charitable gaming, and philanthropic giving through foundations, corporations and individuals. We also expect we may have to temporarily tap into our reserve funds.

Mid-term we are pursuing a further expansion of state support for public transit operations in the SFY26-27 budget.

We also continue to attempt to identify other untapped revenue sources we could reliably access.

We will soon be at a decision point; between our desired outcome of preserving as much of our current system as possible or consolidating services to match our anticipated revenues.

We are committed as a staff and organization to doing everything possible to achieve our desired outcome.

5-Year Operating Budget Projections*

COAST Five Year Planning Document	Budgeted 2024	Planned 2025	Planned 2026	Planned 2027	Planned 2028
Revenues					
Farebox/Contracts	\$ 401,724	\$ 426,814	\$ 451,854	\$ 467,326	\$ 484,028
Advertising	\$ 260,000	\$ 260,000	\$ 260,000	\$ 260,000	\$ 260,000
Local Match Contributions	\$ 1,338,764	\$ 1,672,001	\$ 1,941,184	\$ 2,170,378	\$ 2,387,416
State Assistance (NH)	\$ 34,782	\$ 386,345	\$ 262,417	\$ 262,417	\$ 262,417
Federal Funding	\$ 4,674,179	\$ 3,953,730	\$ 4,228,327	\$ 4,471,391	\$ 4,769,552
Other State/Local Assistance	\$ 426,229	\$ 522,367	\$ 598,499	\$ 664,638	\$ 741,742
All other Sources	\$ 672,915	\$ 788,235	\$ 805,994	\$ 822,294	\$ 839,001
Total Revenues	\$ 7,808,592	\$ 8,009,493	\$ 8,548,276	\$ 9,118,443	\$ 9,744,156
Total Expenses	\$ 7,601,277	\$ 8,250,506	\$ 8,804,648	\$ 9,293,923	\$ 9,878,285
Gain (Loss)	\$ 207,315	\$ (241,013)	\$ (256,372)	\$ (175,480)	\$ (134,129)

* After applying sizeable municipal & partner funding increases annually between FY25-27

Our Financial Future

It is important to note that as the region grows and evolves, many expectations for public transit far outpace the fiscal resources that are currently available through the Federal Transit Administration, State of New Hampshire, local communities, and other sources.

As COAST continues to address the region's transportation needs, these financial limitations will be our greatest challenge.

We believe in possibilities and seek to inspire solutions – but we cannot do it alone.





Our FY24 Goals

COAST's mission is to champion and provide customer-focused public transportation with a commitment to excellence in safety and service.

REMOVE SERVICE SUSPENSIONS

Through full, stable staffing we can return to the fixed route operating schedule supported in our operating budget.

LAUNCH A PUBLIC AWARENESS CAMPAIGN TO HELP ELEVATE OUR NONPROFIT STATUS & SUPPORT OUR FUNDRAISING EFFORTS

Refine messaging and coordinate strategic outreach activities to increase public awareness and support of our operational and capital goals. Engage partners in helping to raise awareness and support. Build more relationships with the business sector.

SUSTAIN OPERATIONS IN FY25 & BEYOND

Grow our municipal investments in public transit in the region while also expanding and broadening our revenue streams through engagement in the foundation, business, and individual philanthropic sectors.

ADVANCE OUR NEW FACILITY

Finalize design and financing for a fall 2024 bid for construction to start in spring 2025.

GROW THE NEW STATEWIDE PUBLIC TRANSPORTATION COALITION

Continue to pursue critically important support for operating match from the State of New Hampshire through an active long-term education campaign on the importance of our, and other, public transit services across the state.

We invite you to be part of our future.

Thank you to our Partners and Contributors

States

New Hampshire
Maine

Government Agencies

Federal Transit Administration
Great Bay Community College
NH Department of Transportation
Pease Development Authority

Counties

Rockingham
Strafford

Municipalities

Berwick
Dover
Exeter
Farmington
Kittery
Newington
Newmarket
Portsmouth
Rochester
Somersworth

Nonprofit Agencies

Community Action Partnership of
Strafford County
Ready Rides
Rockingham Nutrition Meals on
Wheels

Foundations

Endowment for Health
Greater Rochester Community
Health Foundation

Area Hospitals

Exeter Hospital
Wentworth-Douglass Hospital

Businesses

First Seacoast Bank
Formax
Leone, McDonnell, & Roberts, PA
Meredith Village Savings Bank
Newburyport Bank
Piscataqua Savings Bank
Proulx Real Estate

