



Cambridge
Community Foundation

2023 ANNUAL REPORT

FOR THE CITY YOU LOVE

OUR VALUES GUIDE WHAT WE DO AND HOW WE DO IT.

They speak to us as an organization and as individuals working on behalf of our community.

The right to dignity. We honor the dignity and contributions of every member of our community.

Equity and justice. We believe economic prosperity should be shared fairly and justly.

Collaboration. We believe collaborative action can solve our city's most challenging problems.

Creativity and imagination. We value creativity and bold thinking to imagine, innovate, and solve local problems.



LOOKING AHEAD

Cambridge is not immune from the national zeitgeist and the mood of our times. This past year, we watched polarization grow and opportunity gaps widen within our community. We saw affordable housing debates, conflicts over bike lanes, a contentious city council election, and ongoing stress on our lowest-income earners.

We also saw some bright spots and glimmers of hope. The cash assistance program Rise Up Cambridge is helping to stabilize families living in poverty. Our arts community reflects the unique spirit of our city. The nonprofit sector continues to tackle food insecurity, educational issues, and mental health. Cambridge possesses a brain trust second to none. Innovation thrives not just in the technology and life-sciences sectors but at the grassroots level, where creative solutions to social problems can unexpectedly emerge.

Amid these competing perspectives, we asked ourselves, What is our role as a community foundation in one of the wealthiest, most vibrant, and most desirable cities in the country? How do we represent the community at large and also address the struggles of its most vulnerable residents?

Our new strategic plan begins to answer those challenges. In a special section in this report, beginning on page 28, our staff and board members reflect on what the plan means to them. We feel it's important to share their voices with you because they are the thinkers and doers who will be bringing the plan to life.

The core ideas, the heart and soul of the plan, can be expressed rather simply. We believe the role of the Foundation is to solve hyperlocal problems through partnerships and community action. We do not hold all the answers, but we can elevate and support the people who are working passionately toward them.

To fulfill our strategy, we've committed to two focus areas over the next five years. First, to strengthen multigenerational economic mobility for residents who do not share in the broader prosperity and benefits of living in Cambridge. And second, to build social cohesion across neighborhoods, social groups, and economic divides.

These two goals are inextricably linked. Economic mobility is not possible without people supporting one another, and social cohesion is not possible without a path forward for the most vulnerable.

The spirit of Cambridge is one of human connections. In the following pages, Mark Ostow, a nationally acclaimed, Cambridge-based photographer, reminds us of what life can be like with this spirit of connection and without it. As you read this report, we hope you will be inspired and see new ways that you, too, can engage with your community with a sense of purpose.

Geeta Pradhan
President

Phil Johnson
Board chair

Social cohesion can be elusive. When it's working, you don't notice it, but when it's lacking, the problems created by its absence become obvious.

There are so many opportunities to make meaningful connections in Cambridge, a world-class city with a small-town heart. In the following pages, photographer Mark Ostow has captured moments of joy and solidarity, as well as social isolation, in our community.

Highschool basketball players who work out with Cambridge Basketball Lab celebrate after practice.



SOCIAL COHESION





Musicians lead volunteers to MLK Day of Service activities.





...A CITY OF FRIENDSHIPS...

Cambridge Community Center Thanksgiving luncheon attendees include Jesse Bolden, Marilyn Bradshaw, Tina Fisher, and Velma Brooks.







...A CITY OF CONNECTIONS...

Angelique Santiago talks with
a friend over coffee.



...A CITY OF HELPING HANDS...

A family enjoys Community Skate Day in Kendall Square.



...A CITY OF PROBLEM SOLVERS...

Roy Scott unloads supplies at Daily Table, a nonprofit community grocery store in Central Square.







...A CITY OF GOOD NEIGHBORS...

Grace Locker gets into a car
with a little assistance from
Taalib Mahdee.



**BUT IT'S ALSO
A CITY OF PAIN
FOR THOSE WHO
ARE FORGOTTEN
OR LEFT BEHIND.**





A PLAN FOR THE CITY YOU LOVE



This past year, we embarked on a planning process to identify how CCF can make an impact on Cambridge's future and the success of its residents. We talked to people from every corner of the city and worked with the Public Equity Group, a nonprofit consulting firm, to identify the most intractable problems our city faces and the unique role CCF can play in addressing them.

In the following pages, we share the key elements of our new five-year strategic plan, and hear from our staff and board members who are bringing it to life.

This plan aspires to keep Cambridge a great, livable city that ensures all can share in its prosperity and rich cultural and social achievements. It also acknowledges the power of community when we come together around shared goals. Everyone has a role to play.

“CAMBRIDGE IS A WONDERFUL CITY, BUT IT’S NOT WONDERFUL FOR EVERYONE. MANY AREN’T SHARING IN ITS PROSPERITY. PEOPLE ARE BEING LEFT BEHIND, AND THAT MUST CHANGE.”

— GEETA PRADHAN



Nyleamah spends her days in front of a vacant storefront in Central Square. She stays at the Harvard Square Homeless Shelter at night.

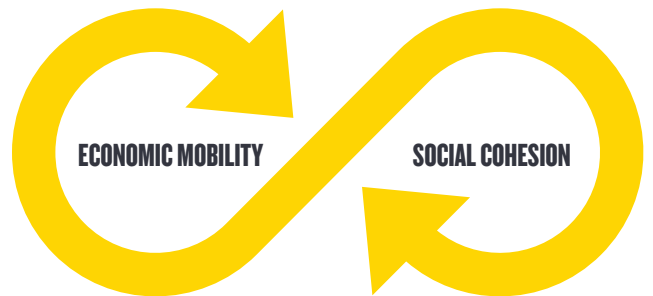
OUR STRATEGY

Reducing economic disparities and strengthening community bonds can help guarantee a successful future for all of Cambridge.

We have made economic mobility and social cohesion the pillars of our plan. Both are fundamental to a healthy civic society, and they are inextricably linked. To advance economic mobility, we must support one another; to have social cohesion, we must create a path forward for the most vulnerable among us.

We will address economic mobility by creating clear, measurable, multigenerational pathways to stabilize families in crisis, support their future economic success, and create opportunity for the next generation. Our first step is to grow Cambridge's food safety net. We will follow that by addressing housing insecurity, increasing financial stability, and broadening access to postsecondary education.

We will also focus on social cohesion, because when we are connected, we are much better prepared to respond to crises and opportunities. We will invest in the arts, in sports, and in community activities. These are the spaces and places where everyone is equal, where marginalized voices can be heard, and where people connect regardless of economic or social status. We will also support grassroots changemakers who are finding innovative ways to encourage connection and community.



At every stage of the strategic plan, we will seek out knowledgeable, deeply committed partners. It's from this approach that we will learn as we lead, harnessing the power of collective action.

Given the challenges our city faces, there is an urgency to this work. We will launch programs quickly with available CCF resources and demonstrate impact in the belief that the changes they'll see will prompt new donors and other like-minded people to join us.

Rest assured that while we do this work, we will continue our 100-year tradition of grantmaking for nonprofits, responding to community needs, and strengthening the social sector to ensure a vibrant, just, and equitable Cambridge.

OUR STAFF AND BOARD MEMBERS REFLECT ON THE PLAN

“With this plan, we’re taking advantage of our role as a connector. There are so many organizations doing good work in Cambridge, and CCF can help them address tough problems by linking them and providing opportunities for them to share learning, reduce duplicated efforts, and collaborate on innovative solutions.”

– Rick Grudzinski, *board member*

“If our goal is to change systems to improve Cambridge, it can’t be about individual action. The path to economic mobility and social cohesion is about how we can work collectively to make things happen. Together we can figure out how to do things better, more efficiently, and in cooler ways.”

– Christina Turner, *vice president, programs and grantmaking*



Our staff and board members reflect on

ECONOMIC MOBILITY

Income inequality is weakening our city and opportunity gaps are widening, especially for children and young people. Thirty-six percent of Cambridge families make less than \$130,000 a year, the income needed for a family of four to be economically stable.*

Opportunity gaps among schoolchildren emerge as early as the third grade and persist through high school. In 2022, 87 percent of Cambridge Rindge and Latin School (CRLS) graduates planned to attend a two- or four-year college, but only 65 percent enrolled.**

“Economic mobility is about individuals and families learning, growing, and taking advantage of career opportunities by focusing on their financial education, allowing them to live the life they dream of. The goal is to get the entire community moving as one to advance everyone’s economic dreams.”

– Ty Bellitti, *board member*

“The ambition of this plan excites me. It’s easy to have a sense that nothing is changing globally, nationally, or statewide, but when you help locally you can really see that change is possible. I hope this plan creates a bigger family, a sense of belonging for the community, and a shared purpose.”

– Liz Ackerson, *donor relations and systems officer*



* CCF data brief “Cash Empowers: Rise Up Cambridge Bridges Gaps for Families,” June 27, 2023

** Massachusetts Department of Elementary and Secondary Education

“Economic mobility brings important things to a city and its people. By having more diverse voices working to improve conditions, you’re enriching the community, and it’s a virtuous cycle. It gives everyone the potential to reach their dreams, whatever they may be.”

– Wen Lo, *finance director*

“Economic mobility is a bold concept for a philanthropic organization because it acknowledges that we need to focus on the root causes of the problems. What conditions and systems have created the inequities? Philanthropy is changing in the 21st century and that means approaching the work with courage and honesty.”

– Minjee Lee, *development and operations associate*

“Everyone has something to contribute. Viable pathways to economic mobility can unleash the potential of each person to the benefit of their families, their neighborhoods, and the broader community. I want to see everyone succeed.”

– Geoff O’Connell, *chief operating officer*



Our staff reflect on

SOCIAL COHESION

We see signs of Cambridge's social fabric fraying. We see economic and social disparities among residents, the marginalization of those less fortunate, and increasing polarization in our community. Social cohesion can strengthen our community and help us solve problems together. By increasing participation in the arts, growing social innovations, and deepening community engagement, we can build bridges among neighborhoods, groups, and people.

“Cambridge has everything it needs to solve these problems. All the puzzle pieces are there – the desire is there, the resources are there – but it’s about arranging them in a certain way. We just need to solve the puzzle together.”

– Danny Dicamillo, *programs and grantmaking associate*

“I’d like a Cambridge that works not only for my kids but also for their friends and classmates. The strategic plan touches on a lot of things that impact people’s lives and can make our community better for everyone.”

– Elizabeth Patton, *chief of staff*



“Social cohesion goes both ways. Someone who’s financially secure shares wealth and a child’s life is changed, but also the donor may look at the world differently and begin to fight for that child. Helping others can expand one’s point of view.”

– Michal Rubin, *vice president of philanthropic partnerships*

“I love how creative people present themselves to the world and how they want to create community. I get to experience their excitement and see their dreams come to life. It warms my heart to be a part of that.”

– Brandon Solis, *programs and grantmaking associate*

“This is about tackling big local problems with folks from all walks of life who are building solutions in our city, and nurturing programs that champion equity. And while our goals are ambitious, we know that if any city can solve these problems, it’s Cambridge.”

– Lauren Marshall, *vice president of marketing and civic engagement*





The line at CEOC's food pantry on Inman Street in Central Square.

OUR FIRST STEP

Building the food safety net

The spirit of our plan is exemplified by our first strategic initiative – building a food safety net. One in eight Cambridge residents experiences food insecurity. Food pantry use increased from 27 percent in 2019 to 51 percent in 2022, and in that same period, use of the Supplemental Nutrition Assistance Program (SNAP) doubled.* No doubt that's in part because of the pandemic, but whatever the reasons, food insecurity in Cambridge is unacceptable and we can change it.

We launched our strategic plan with food security because it's so fundamental to human existence. We started this fall with

a multiyear \$1.1 million investment in local nonprofit partners. Together, we are offering families dignity in meeting their basic needs by bolstering food pantry infrastructure and capacity, increasing coordination and integration of the emergency food network, and boosting the use of the SNAP Match Program, which doubles SNAP benefits at farmers markets. Embedded in this initiative is the blueprint of our strategic plan – providing leadership, building a network of committed problem solvers, marshaling the resources to amplify their work, and demonstrating impact.

OUR PARTNERS IN FOOD SECURITY

Growing our network

Cambridge Economic
Opportunity Committee
(CEOC)

Cambridge Community
Center

The Food Pantry Network

Daily Table

East End House

Food For Free

Margaret Fuller
Neighborhood House

Mass Farmers Markets

Rescuing Leftover Cuisine

Spoonfuls

* Greater Boston Food Bank, *Opportunities to Improve Food Equity and Access in Massachusetts: Ending Hunger—Together, 2023*

OUR INITIATIVES

Tackling problems in partnership

Over the next five years, the strategic plan will introduce the following seven initiatives. Each begins with a community need and takes direction from research, local discussions, and the personal experiences of people who live with these challenges to develop and implement programs with impact.

Food security: Strengthen the community safety net through the emergency food system

Housing stability: Foster efforts and resources for a housing safety net

Economic security: Develop asset-building strategies for family economic security

Education access and success: Ensure every child is prepared for the career of their choice

Arts and culture: Invest in arts organizations and artists to enhance the cultural ecosystem

Social innovations: Build the community's capacity to solve hyperlocal problems

Resident engagement: Better connect residents to community activities, civic organizations, and one another

OUR GOALS

Bringing about a better future

If we work together, in 2028:

1. Half of Cambridge's low-income households will have gained financial stability, reducing debt and increasing assets.
2. Postsecondary opportunities, including college, trade school, and certificate programs, will be available to all students.
3. The city's arts and culture ecosystem will be strong and thriving.
4. Cross-cultural collaborations and social innovations will be increasing.
5. Residents will be more engaged in social and democratic life and better connected with one another.

OUR COMMITMENT TO CAMBRIDGE

In October, we launched our new strategic plan at a community block party. Our president, Geeta Pradhan, made a commitment to the community. “I stand before you today with the Foundation’s commitment to working with the community, to being bold, and to shifting from making incremental change to solving our most entrenched problems,” she said. “We will make big bets, harness our collective power, and respond to our community’s greatest needs. Guided by values of dignity, equity, collaboration, and creativity, the Cambridge Community Foundation will strive to ensure Cambridge is a vibrant, just, equitable city for all. Ensuring Cambridge is a wonderful place for everyone to live benefits all of us. Everyone has a seat at the table, and we all have a part to play in this story. This is our story.”





The Community Art Center hosts after-school programs that inspire creativity.

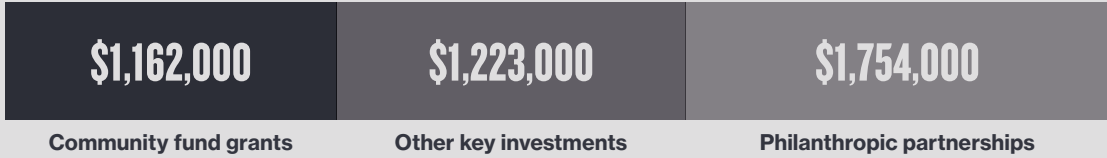
LAST YEAR WE INVESTED MORE THAN \$4.1 MILLION IN COMMUNITY.

For the second year in a row, we invested more than \$4 million in the community through grantmaking and donor-driven investments and leveraged creative partnerships to grow Cambridge's safety net and support education. We're grateful to our partners—nonprofits, civic leaders, the state of Massachusetts, and our donors. All were essential to the work.*

* Grantmaking totals reflect one-time grants as well as the current portion of multiyear grants paid in FY23.

OUR 2023 INVESTMENTS

\$4.1 million



COMMUNITY FUND

\$1,162,000

Built by donors over a century, this pool of funds invests in nonprofits that support three visionary goals in Cambridge: shared prosperity, social equity, and cultural richness. It includes biannual grantmaking that responds to nonprofit needs and larger investments in special initiatives.

\$887,000

Competitive nonprofit grants



Shared prosperity

- Child and youth development
- Community building and engagement
- Economic security
- Education
- Environment



Social equity

- Food
- Health and well-being
- Housing



Cultural richness

- Arts and culture
- Community building and engagement

\$275,000

Special-initiative grants

OTHER KEY INVESTMENTS

\$1,223,000

CCF also invests in projects offering solutions to systemic problems. This year's investments supported foundational work in economic mobility.

\$198,000 Education

Falcon Pride and other named scholarships awarded to CRLS seniors

Parmenter Fund Harvard scholarships

Education equity audit: Funding for the audit of district and school expenses in partnership with the Cambridge Public Schools and Thrive!, an organization working to break the cycle of poverty

\$1,025,000 Community safety net

Food security infrastructure: Investments in Cambridge, Somerville, and Medford through the Massachusetts Community Development Block CARES Act Grant

Emergency safety net: Funding for emergency childcare, food, and housing in Cambridge, Somerville, and Medford through the state's Executive Office of Housing and Economic Development Community Foundation Grant program

Housing stability: Direct cash assistance to young people experiencing

homelessness in Cambridge through Boston Area Youth Cash Assistance for Stable Housing (BAY-CASH)

Surprise grants: Funding emergency housing and utility payments for families in winter

Investment in Cambridge RISE/Rise Up Cambridge: Support from CCF and donors for the Cambridge RISE pilot and RiseUp Cambridge research

PHILANTHROPIC PARTNERSHIPS

\$1,754,000

We believe in the power of collective giving. We work with individuals, families, organizations, and companies to realize their philanthropic goals through thoughtful partnerships and strategic investments.

\$1,162,000 Donor advised grants

\$322,000 Donor-initiated field-of-interest fund grants

\$270,000 Other Cambridge partnerships

201

Total grants



of donor advised grants stayed local

FY23 CONSOLIDATED FINANCIALS (audited)

Balance sheet	FY23	FY22	FY21
Total assets	\$55,289,587	\$50,483,194	\$55,258,879
Total liabilities	\$2,547,314	\$2,851,744	\$2,432,592
Net assets	\$52,742,273	\$47,631,450	\$52,826,287
Statement of activity			
Contributions and general revenue	\$6,094,562	\$6,145,647	\$4,821,580
Net investment return	\$4,750,686	(\$6,272,200)	\$10,364,524
Total revenue	\$10,845,248	(\$126,553)	\$15,186,104
Grants committed*	\$4,348,799	\$3,854,587	\$4,725,374
General expenses	\$1,385,626	\$1,213,697	\$1,731,379
Total grants and expenses	\$5,734,425	\$5,068,284	\$6,456,753
Surplus (deficit)	\$5,110,823	(\$5,194,837)	\$8,729,351
Net assets, beginning of year	\$47,631,450	\$52,826,287	\$44,096,936
Net assets, end of year	\$52,742,273	\$47,631,450	\$52,826,287

INVESTMENT PERFORMANCE: COMBINED FUNDS (net of fees)

1 year	10.33%	-10.78%	24.14%
3 year	6.97%	5.67%	12.90%
5 year	7.26%	8.10%	8.34%

* Grants committed reflects grants paid as well as the full impact of multiyear grant commitments initiated in FY23. For complete audited financials, see cambridgecf.org/financials.



Michal Rubin, in “volunteer” shirt, at CCF’s community block party with, from left, former board member Kristen Wainwright, former board chair Rick Harriman, and Emmanuel (Manny) Mervil, founder of Everybody Gotta Eat.

THANK YOU, DONORS

When we think of social cohesion we think of our donors. You are part of the collective giving that cares for and nurtures our resilient community.

CIVIC LEADERSHIP DONORS

We recognize the donors supporting civic leadership in Cambridge and the broad work of the Foundation.

\$100,000–\$249,999

Google Cambridge
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Wagner Foundation

\$50,000–\$99,999

Abram and Debra Klein

\$25,000–\$49,999

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DONORS TO OUR FUNDS

We recognize the donors supporting the diverse family of funds that strengthen our community in myriad ways.

\$250,000–\$499,999

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 The 2006 Ralph W. Chapman Family Trust
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 Massachusetts Community Development Block CARES Act (a program of the Massachusetts Executive Office of Housing and Livable Communities)
 The many donors to the Cambridge Housing Authority Resident Services Empowerment Fund

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Anonymous
 Why Wait Fund

\$50,000–\$99,999

The A. Baker & R. Murphy Family Fund
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\$25,000–\$49,999

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 The Herb and Maxine Jacobs Foundation
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CCF warmly welcomes Elizabeth Patton, chief of staff. We are grateful to Atsede Assayehgen for her years of service as office manager and executive assistant to the president, and to our 21 community reviewers who help make our Community Fund grantmaking possible.



CREATIVE TEAM

We're grateful to the talented creatives in our community who joined us on this project. Greig Cranna's insights as a Cambridge resident and professional photographer guided the visual narrative. He also provided a space for the team to collaborate at his photo gallery, appropriately named BRIDGE. Mark Ostow was dogged in his pursuit of images that captured social cohesion. Lauren Marshall crafted the words that express this moment in CCF's history. George Restrepo of Rest Design captured our visual personality and connected all the narrative pieces into a cohesive whole. Everyone applied their talents with a shared goal – bringing the mission and vision of CCF alive on the page.

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Lauren Marshall

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Elizabeth Gehrman

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Greg Cook, Cambridge Arts, back cover
Greig Cranna, pages 2 and 31 to 35
Jodi Hilton, pages 36 and 43
Mark Ostow, pages 4 to 27 and 29, 36, 39, and 48

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