Working single mother Valancia Gaston is looking for affordable housing in Cambridge, where her two children go to school and her 6-year-old daughter, Julancia, attends an afterschool program at East End House, one of our nonprofit partners. Valancia has a housing voucher but can't find an affordable home in Cambridge. She would need to spend her entire full-time salary plus another $1,000 a month to rent a market-rate three-bedroom apartment in the city. There are thousands more like her; let's give them a fighting chance.
Our vision for Cambridge
We believe Cambridge should remain a bright beacon of . . .
  . . . shared prosperity, where residents invest in one another’s economic potential; where poverty is reduced; and where children are equipped to succeed in a knowledge- and technology-driven economy.
  . . . social equity, where there is equal justice; where no one goes hungry; and where everyone can afford a stable home.
  . . . cultural richness, where diverse communities spark ethnic, spiritual, social, and artistic exploration; where innovation thrives; and where connections are deepened across neighborhoods and sectors and among residents.

Who we are
The Cambridge Community Foundation is the local giving platform supporting our city’s shared prosperity, social equity, and cultural richness, with roots that go a century deep.

What we do
We are Cambridge’s local giving platform — built, funded, and guided by residents since 1916. We are a convener and catalyst for transformative change.

As a civic leader we offer an independent voice, convene individuals and organizations, and commission research to help identify priorities, set shared goals, spark innovative and effective solutions, and organize collaborations to pursue those solutions.

As a grantmaker we fund nonprofit organizations and collaborative initiatives to preserve Cambridge’s strengths and address its challenges. We foster the collective giving of thousands of generous donors and invest in organizations that provide social services, academic support, cultural enrichment, and economic mobility and opportunity.

As a philanthropic partner we work with donors to help them address their charitable goals in Cambridge and beyond, and offer information, advice, and opportunities for collective impact.

Through collective giving and investments, we support three visionary goals:

Our impact in 2019
Together with our donors, we invested $1.7 million in grants to 150 nonprofits and scholarships, supporting access to high-quality education, economic opportunity, stable housing, and cultural richness for all Cambridge residents.

We awarded $255,000 in grants to four legal services organizations to help more local immigrants facing deportation. We also expanded the United Legal Defense Fund for Immigrants to include Somerville.

We named five recipients of our first-ever Social Innovation Award, elevating creative, innovative ideas with local impact and the potential to scale nationally.

We helped save “Nonprofit Row” at 93–99 Bishop Allen Drive from commercial development, rallying government leaders, nonprofits, and residents. The Cambridge Redevelopment Authority has purchased and preserved the building as a nonprofit hub.

We continue to fund the Family Independence Initiative (FII), which supports low-income families through social networks and flexible capital. FII launched a pilot program with the Massachusetts Department of Transitional Assistance to evaluate its model for systems change.

We partnered with donors on more than 90 funds that leverage collective giving and bolster social impact in diverse areas, both locally and beyond.

Cover photo by Allegra Boverman. Clockwise from left: social equity photo of Cambridge Economic Opportunity Committee by Jeffrey Blackwell; shared prosperity photo of learning about volcanoes by Cambridge Nonprofit Coalition; cultural richness photo of Enroot students at Teresita Fernández’s Art Installation Autumn (…Nothing Personal), 2018 by Lauren Marshall.
There is so much to love about our city —

the rich diversity of cultures and ages, the sense of possibilities, the compassion of our community. Cambridge is a growing economic and innovation powerhouse that attracts smart, accomplished people, and it’s a wonderful place to live.

But cities change, and as our economy booms, our city is experiencing unintended and undesirable consequences: escalating real estate costs, the displacement of artists and nonprofits, increases in evictions and homelessness, the loss of the middle class, and intense stresses on those striving to give their kids a real chance for a better tomorrow.

The Cambridge Community Foundation was created 103 years ago by Cambridge residents, for Cambridge residents — to preserve what is great, to address what isn’t working, and to ensure that social equity and cultural richness thrive for us all. In today’s world doing work with this kind of impact requires collaboration and partnerships across boundaries — among the Foundation, city government, universities, businesses, our nonprofit partners, citizens, and donors. And it requires resources.

The stories in these pages are a testament to important work made possible by your contributions, for which we are deeply thankful. You’ll read about our convening of civic leaders to catalyze collective action, our support of our nonprofit partners on the front lines of change, and our encouragement of the next generation of social innovators. And there’s so much more that we do, working together every day.

You are helping to build a stronger Cambridge today and for the future. We thank you and ask for your support to further uplift Cambridge as the shining beacon of shared prosperity, social equity, and cultural richness that we know it can be.

Sincerely,

Geeta Pradhan, President
Richard Harriman, Board Chair
Convening civic leaders

At our annual gathering we called for collective action to preserve the city we love.
CONVENING CIVIC LEADERS

Photos by Kayana Szymczak

Common goals
CCF’s annual dinner this spring left attendees feeling energized, said president Geeta Pradhan — “like the Foundation is at a moment of change” — and served as an invitation to join an agenda of inspired action over rhetoric.

“We have a responsibility to preserve the things we value,” Pradhan said. “We must come together, from the biggest organizations and most powerful executives to the smallest nonprofits and the families in our community.”

The annual gathering was a microcosm of diverse groups working toward common goals. It opened with a lively spoken-word performance by poet Regie Gibson about the United States being — and sometimes not being — a welcoming place for immigrants and refugees. America at her best, Gibson said, offers a safe haven for such vulnerable communities. “I'm glad to be here in a place, in a town, that walks it.”

Working across sectors
Gibson set the tone for an evening that emphasized inclusivity and served as a rallying cry for cross-sector collaboration. “I love that Cambridge is a place of passion and compassion, and so much more,” said Pradhan.

“But I find myself asking, do we accept that change is inevitable, or should we manage this change?” If community leaders don’t work to guide development, she maintained, Cambridge may soon no longer be “a place where everyone can live a fulfilling life irrespective of if they are rich or poor.”

Economic inequity
Christine Elow, superintendent of the Cambridge Police Department’s Support Services Division, echoed that theme, recalling her Cambridge youth as “an amazing experience” but calling today’s Cambridge “a tale of two cities” economically. Social service providers, nonprofits, and the police must work together, she said, to “provide resources and support for the most vulnerable of our community while also brainstorming and working as a team ... to enhance the city and its vibrant culture.”

Giving back
The evening came full circle with the introduction of Harvard President Larry Bacow, whose parents were refugees — his father from the pogroms of Eastern Europe and his mother from Auschwitz, which claimed her entire family. “I feel fortunate to have lived the American dream,” Bacow said, citing the kind of social capital CCF is creating to incubate opportunity. “I have yet to meet anybody who thinks the world we live in is perfect. The only way it gets better is if good people work to repair it. That is our collective responsibility.”

Regie Gibson

Cambridge has painstakingly created its heritage of inclusion. There’s an accessibility to experiences here that’s unique. It’s worth celebrating. It’s worth protecting for the future through philanthropy.

Geeta Pradhan

I am proud to serve a city and community that does not criminalize poverty, homelessness, substance abuse, or mental health issues and is committed to working with other partners to help the most vulnerable ... while also working together to keep Cambridge a world-class city.

Christine Elow

One measure of the justness of society is how it treats the least fortunate, the most vulnerable among us. When I look out tonight, I see many, many people who are committed to trying to do more for those who are less fortunate. That’s why you are here, that’s why I am here with you.

Larry Bacow

Where would you be if others had callously sent your ancestors back to that hellish brutality, instead of offering the human hand of humanity? Is that the America we want to see?

Regie Gibson

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Preserving nonprofit space

Facing the potential loss of our affordable offices at 93–99 Bishop Allen Drive, we found a solution and community support to address a mounting regional problem.

Here’s what it took:

1. ASSESSING — FALL 2018
   - September 25, 2018
     Enroot notifies CCF the building will be sold.

2. ORGANIZING — WINTER 2018
   - October 4, 2018
     CCF forms the CCF Real Estate Committee, including board members and experts in development and real estate, to conduct research and explore solutions. Regular meetings are held through July 2019. Conversations and meetings among building tenants begin.
   - October 18, 2018
     Enroot publicly announces the building sale.
   - October 25, 2018
     Enroot and tenants meet to discuss the building sale, concerns, and options for the transition period.
   - November 20, 2018
     CCF begins discussions with the Cambridge Redevelopment Authority (CRA). Enroot announces it will extend all leases to July 31, 2021, and delays the sale to allow the CCF and tenants time to explore solutions.
   - December 21, 2018
     CCF and CRA enter into a memorandum of understanding to explore the viability of retaining 93–99 Bishop Allen Drive for nonprofit use.

Ongoing
Conversations among building tenants continue.
Sounding the alarm
This year, Cambridge came very close to losing an important site for nonprofit services. The sale of the row-houses at 93–99 Bishop Allen Drive would have displaced CCF and 10 other social-service and arts nonprofits that educate, lead, heal, and inspire. Last fall, the buildings’ owner, Enroot, announced it was selling the nearly 18,000-square-foot space so it could expand its mission of promoting educational equity for immigrant students. Tenants feared a bidding war among commercial developers.

For nonprofits working on shoestring budgets, the potential loss could have had devastating consequences. “We have deep roots in this location and being near the T is crucial for us,” said Gina Scaramella, executive director of the Boston Area Rape Crisis Center. Maisha Moses of the Young People’s Project added that “if anything was going to happen, we knew we had to talk to CCF.”

Finding a solution
Within a week after learning about the sale, the Foundation formed a project team and started looking for solutions by talking to the community and researching what other cities have done. “That led us to connect with the Cambridge Redevelopment Authority,” said CCF board member Andus Baker, who led the project team. “We had heard rumors about the sale but didn’t consider it something we’d get involved with until the Foundation reached out as a potential partner,” said Tom Evans, executive director of the CRA, which usually takes on new construction and repurposing projects. As part of the grassroots outreach, City Council candidate Nicola Williams started an online petition and several sitting councilors wrote letters urging Enroot to accept the CRA’s bid. In early October of this year, when the CRA’s purchase of the building was announced, the tenants celebrated. “By working together,” said Ben Moynihan of the Algebra Project, “we created a space for dialogue and found a way to collectively make it happen.”

Joining forces to protect nonprofits
“It wouldn’t have worked without the Cambridge Community Foundation’s involvement,” said Evans. “The Foundation is a key, trusted partner to all of the buildings’ tenants, and it became the thought leader on this, making the connections that needed to be made.”

Evans said that other arts and social-service organizations in the city may be at similar risk going forward. “The success of the CRA’s economic development work in Kendall Square has created new challenges in that it’s helping to spur the displacement of some of the institutions that are a key component of what makes Cambridge unique,” he said. “We need to make sure we continue to value innovations not only in business and technology, but in the social sector as well. CCF helped to start that conversation.”

Purchase milestones:

3. ADVOCATING — SPRING 2019

March to April 2019
Seven city councilors and the buildings’ tenants write letters of support for CRA purchase. A petition on change.org gains more than 500 supportes.

April 11, 2019
CRA submits formal bid to Enroot.

June 25, 2019
CRA and Enroot announce that a purchase and sale agreement has been signed.

4. CELEBRATING — SUMMER/FALL 2019

October 10, 2019
CRA, CCF, and the other nonprofits at 93–99 Bishop Allen Drive celebrate with a party.

October 2, 2019
CRA and Enroot close on building sale.

November 15, 2019
CRA, CCF, and the Central Square Business Improvement District host a public celebration.
Celebrating our nonprofits

In May, we formally saluted our 150 nonprofit partners for the important work they do and announced the winners of the inaugural Social Innovation Award.

Saluting the nonprofits
Cambridge is known more for higher education and innovation than for its social sector — but every year, our 150 nonprofit partners quietly work to support the city, addressing hunger, homelessness, elder services, workforce training, housing challenges, youth and early childhood services, education, and the arts.

This May, CCF saluted the hard work of the nonprofits with a party at the St. Paul African Methodist Episcopal Church’s Christian Life Center on Bishop Allen Drive. For nonprofit staff who are used to working events, a party honoring them was a pleasant surprise.

Seeding innovation
The event also marked the launch of the Foundation’s Social Innovation Award. “We were looking for great ideas that could be game-changers — light-touch innovations that have an oversized impact but don’t require a lot of money, resources, or infrastructure,” said board member Phil Johnson.

The 41 applicants really delivered. “We were incredibly excited by the depth and breadth of the proposals and nominations we received, and humbled by how many people and ideas came through that we weren’t aware of,” said board member Lori Lander, who managed the panel of judges, which included Cambridge Mayor Marc McGovern; Conan Harris, executive director of My Brother’s Keeper; and Mary Ann Bates, executive director of the Abdul Latif Jameel Poverty Action Lab North America at MIT.

Emerging social innovators
Sisters Unchained, a program dedicated to healing and activism for women, non–gender conforming people, and children of color whose parents are incarcerated, was selected as the winner, followed by four runners-up (see stories at right). The Foundation is providing these nascent organizations not just with financial assistance but also with structural support in the form of consulting, logistics, and connections that can help them grow.

“We’re taking chances on forward-thinking ideas in the community because they’re at the vanguard of what’s coming next in the nonprofit world,” said Johnson.

“And because we know that tucked away in corners of the city are really smart, dedicated people who are doing amazing things. We want to shine a light on them.”
Meet our Social Innovation Award runners-up

Through The Black Students Union at CRLS we’re spearheading initiatives and civic-engagement projects centered on empowerment, social justice, and cultural and racial responsiveness, particularly in relation to discriminatory racial micro- and macroaggressions even within our own school.

The BSU Students

My project, The Good Bank, makes tiny loans at 0 percent interest to people who need them. I started with a $1,000 grant and made over 300 loans ranging from $5 to $75 for a total of $2,500 in loans. This had a huge impact for the loan recipients, since even a small amount of money can go a long way in a moment of crisis.

Corinne Espinoza

I saw a systematic lack of encouragement, education, training, placement, and support for youth who want to succeed in trades careers. I started the Cambridge Trades Task Force to serve as a citywide resource for these young people, who deserve every opportunity to be successful.

Lisette Williams

Meet our Social Innovation Award winner

In 2015, Cambridge natives Ayana Aubourg (left) and Meron Teklehaianot were still teenagers when they joined with Jamaica Plain’s Vanessa Ly (right) to form Sisters Unchained. The program, dedicated to healing and activism for women, non-gender conforming people, and children of color whose parents are incarcerated, is a hybrid of education, activism, and support.

“Yes, we’re healing together,” said co-executive director Aubourg, “but we’re also working — getting involved in ballot initiatives and other projects.”

The group is using its award money to increase its reach and to arrange rides for girls to visit their loved ones in prisons throughout Massachusetts. “The award really affirmed our work and opened doors for us,” Aubourg said. “It will help us to stay unapologetically bold in what we believe in.”

CELEBRATING OUR NONPROFITS
The City cannot solve every problem or provide every service on its own. Cambridge is fortunate to have so many incredible community partners, like the Cambridge Community Foundation, that focus on improving the lives of our residents through close collaborations with the mayor and the city administration.

Louis A. DePasquale, Cambridge’s city manager

I’m so grateful to support initiatives that address issues I care passionately about, like the fate of pollinators in a world ravaged by climate change, and the humanitarian crisis of our immigrant neighbors. Somerville’s Community Growing Center and the United Legal Defense Fund for Immigrants share a common theme: the butterfly, a symbol for immigrant justice. Migration is beautiful.

Patricia Wild, Somerville resident and CCF volunteer

Cambridge is a vibrant city with loads of resources and a great community of artists. A place that values and promotes the arts will always be special. I know that we can work more effectively together to develop and protect the things that work well in Cambridge.

Jean-Dany Joachim, poet and adjunct at Bunker Hill Community College

Cambridge is such a rich city, with so many types of people. That is what gives me life; it feeds my need for having different experiences and seeing through various lenses. I’m forever on a cultural competency journey, and living here helps me on that journey. I hope we can preserve our diversity in its broadest sense — our diversity of cultures, of socio-economic backgrounds, of languages, of truths, of experiences, of ages.

Alanna Mallon, city councillor and chair of the Mayor’s Arts Task Force

We have the power to do something and we should. Cambridge is the kind of community you want to fight for and steer in the right direction, and as the community engages, the Foundation is supporting it all the way. The Foundation is the foundation; it’s not a community center — it’s the center of the community.

Michael Monestime, Central Square Business Improvement District executive director and CCF board member
Cambridge has given me so much, and I want other people to have what I’ve had — the experience of living here and of having had so many opportunities through different avenues, whether they be libraries, arts organizations, lectures, restaurants, or people. I’d like to see that continue to the next generation and for all the people moving here.

Gail Roberts, Coldwell Banker Residential Brokerage and CCF board member

Partnerships and research collaborations are at the heart of what makes Kendall Square the global epicenter of innovation, and we’re working to connect people who are changing the world. From reforming our transportation system to helping our members expand their diversity and inclusion practices, we hope to build a better Kendall for everyone. Forging relationships across the broader community enables critical connectivity and access to the magic happening in Kendall.

C.A. Webb, president, Kendall Square Association

As income, wealth, and educational disparities persist in Cambridge’s underrepresented communities, Facebook’s biggest concern is providing access to workforce development opportunities. Through our partnership with CCF we’re working to create systemic change through innovative, community-driven means. A tight ecosystem across sectors — arts, education, business, and philanthropy — is the key to ensuring that Cambridge continues to thrive.

Kia Floyd, head of public policy, Facebook Northeast

Why we care

You, our donors and partners, are our lifeblood and enable all we do for Cambridge. We thank you for your passion and commitment to the community we share and love.

Cambridge is a living community that inspires its young people — the ones doing wonderfully well and ones who are struggling because of their family circumstances — to do something with their lives. That’s part of the spirit of Cambridge, and it puts the Foundation right smack in the middle of making a difference in the lives of young and old alike. Philanthropy can and should be a very powerful instrument in any city.

Bob Hurlbut, CCF executive director emeritus
Our nonprofit partners bridge gaps

In FY19 the Foundation and its donors gave out $1,995,715 in grants and distributions from donor advised funds and our endowment. CCF infused $1.7 million into 150 nonprofits serving local residents and scholarship funds that support access to higher education. These investments aid Cambridge’s vibrant nonprofit sector and support our visionary goals of shared prosperity, social equity, and cultural richness in Cambridge.

**Shared prosperity FY19 Total: $823,506**

- Education/out-of-school time 53%
- Economic security/employment 33%
- STEAM/education-innovation gap 10%
- Early childhood 4%

**EDUCATION/OUT-OF-SCHOOL TIME FY19 Grants: $432,617**
- Afterworks
- Agassiz Baldwin Community
- Alfred Della Paciera Scholarships
- The Algebra Project
- Beyond the 4th Wall Expression Theater
- Boston Mobilization
- Boston Symphony Orchestra
- Breakthrough Greater Boston
- Cambridge Camping Association
- Cambridge Children’s Chorus
- Cambridge Community Center
- Cambridge Public Library
- Cambridge Youth Enrichment Program
- Center for Artistry and Scholarship
- College Success Initiative
- Community Art Center
- Community Boating
- Community Charter School of Cambridge
- Diane Bushner Scholarships
- Discovering Justice
- Eleanor Roberta Walker Scholarship
- Facing History & Ourselves
- Falcon Pride Scholarship Fund
- Falcon Pride Scholarships
- Friends of Graham and Parks Alternative School
- Habitat Education Center
- Harvard College Scholarship Fund
- Margaret Fuller Neighborhood House
- Navigation Games
- Playworks New England
- The Possible Project
- The Summer Fund
- Summer Urban Program
- Tech Goes Home
- Triangle
- Tunefoolery Music
- Tutoring Plus of Cambridge
- uAspire
- WGBH Educational Foundation
- Wilmington Friends School
- W.K. Sturges Fund Award
- Work Force Youth Program
- Youth Enrichment Services

**ECONOMIC SECURITY/EMPLOYMENT FY19 Grants: $273,689**
- Adbar Ethiopian Women’s Alliance
- Cambridge Art Association
- Cambridge Economic Opportunity Committee
- Center for Women & Enterprise
- Community Art Center
- Compass Working Capital
- Family Independence Initiative
- Found In Translation
- Global Fund for Women
- The Goree Freedom House
- Just-A-Start
- Kendall Community Group
- Self Esteem Boston
- Startup Mentors
- Victory Programs
- YWCA Cambridge

**STEAM/EDUCATION-INNOVATION GAP FY19 Grants: $83,200**
- BioBuilder Educational Foundation
- The Black Student Union at CRLS
- Cambridge Community Television
- Cambridge School Volunteers
- Cambridge Trades Task Force
- CitySprouts
- The Good Bank
- Innovators for Purpose
- The Loop Lab
- Massachusetts State Science & Engineering Fair
- Museum of Science
- Prospect Hill Academy Charter School
- Sisters Unchained
- The South Asian Worker’s Center

**EARLY CHILDHOOD FY19 Grants: $34,000**
- Community Action Agency of Somerville
- Community Music Center of Boston
- Guidance Center / Riverside Community Care
- Horizons for Homeless Children
- Neighborhood Children’s Foundation
- Reach Out and Read
- UNICEF
- United Way of Massachusetts Bay

List includes CCF Community Fund grants, special initiative grants, and donor advised fund and other endowment distributions. Photo by Cambridge Community Center
Shared prosperity

Social equity

Cultural richness
Families struggling with the cost of living

Even with a booming innovation economy, Cambridge has a high rate of income inequality. Across our city many families face acute challenges to securing affordable housing, food, and health care and have difficulty accessing education and opportunity. This map displays the percentage of families in each Cambridge census tract with annual incomes of less than $49,200 (less than 200 percent above the federal poverty level) for a family of four, a number that’s used nationally as an indicator of income security. In total, about 3,100 Cambridge working families fall within this threshold, but the living income needed in the city for a family of four with one working adult currently stands at $59,446 yearly — half again as much as the federal threshold for income security.

SOURCES:
1 2013-2017 American Community Survey
2 Living Wage Calculation for Boston-Cambridge-Newton, MA, (http://livingwage.mit.edu/metros/14460)
We all know the postcard picture of Cambridge with gleaming universities, global biotech titans, and innovation centers that drive prosperity and growth for the entire region. But step into the frame and you will find our residents face just as many barriers as ladders to upward mobility and opportunity. Four pillars are our city’s strength — government and community, the nonprofit sector, universities, and commercial partners. Cambridge is at its best, and most just, when those pillars stand together, and CCF plays an instrumental role in connecting these sectors and helping address our greatest needs.

Marc C. McGovern
Cambridge mayor
The United Legal Defense Fund for Immigrants supports immigrant rights

Immigrants with legal representation have a vastly higher chance of achieving a favorable outcome in court—but only 37 percent secure legal representation in their removal cases. This past year, we awarded $255,000 to four local legal-services organizations to bolster, at low or no cost, their support of immigrants in our communities. In March, in partnership with the mayors of Cambridge and Somerville, we renamed the fund from the Cambridge Legal Defense Fund for Immigrants, marking the extension of our efforts to include Somerville. We couldn’t do this important work without the generous support of hundreds of residents who have dedicated time and money since the creation of the fund in March 2018.

The impact of our legal services grants

<table>
<thead>
<tr>
<th>Immigrants and Refugees</th>
<th>Residents of Boston, Cambridge, and Somerville</th>
<th>Residents of Boston, Cambridge, and Somerville</th>
</tr>
</thead>
<tbody>
<tr>
<td>647</td>
<td>1,038</td>
<td>438</td>
</tr>
<tr>
<td>54 clients statewide were granted relief from detention with help from the Political Asylum/Immigration Representation (PAIR) Project; seven were Cambridge and Somerville residents.</td>
<td>26 legal orientation sessions were held by the PAIR Project in immigration detention centers in Cambridge, Boston, and Somerville.</td>
<td>22 Cambridge and Somerville residents received legal counsel and/or representation from Greater Boston Legal Services.</td>
</tr>
</tbody>
</table>

Thank you to our FY19 donors


For a full list of donors, visit https://www.gofundme.com/f/united-legal-defense-fund.
## Financials

For the fiscal years ended June 30, 2019 and 2018 (unaudited)

### ASSETS

<table>
<thead>
<tr>
<th></th>
<th>FY19</th>
<th>FY18</th>
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</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$627,876</td>
<td>$907,871</td>
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<tr>
<td>Investments</td>
<td>42,899,841</td>
<td>39,590,310</td>
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<tr>
<td>Receivables</td>
<td>920,409</td>
<td>908,306</td>
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<tr>
<td>Other assets</td>
<td>55,775</td>
<td>76,563</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>$44,503,901</strong></td>
<td><strong>$41,483,050</strong></td>
</tr>
</tbody>
</table>

### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th></th>
<th>FY19</th>
<th>FY18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accruals</td>
<td>$53,730</td>
<td>$76,351</td>
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<tr>
<td>Fiscal agent liability</td>
<td>84,073</td>
<td>83,293</td>
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<tr>
<td>Split interest agreements</td>
<td>64,031</td>
<td>99,028</td>
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<tr>
<td>Agency endowments</td>
<td>1,238,058</td>
<td>1,181,373</td>
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<td><strong>Total liabilities</strong></td>
<td><strong>1,439,893</strong></td>
<td><strong>1,440,045</strong></td>
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<tr>
<td>Net assets</td>
<td>43,064,008</td>
<td>40,043,005</td>
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<tr>
<td><strong>Total liabilities and net assets</strong></td>
<td><strong>$44,503,901</strong></td>
<td><strong>$41,483,050</strong></td>
</tr>
</tbody>
</table>

### REVENUES

<table>
<thead>
<tr>
<th></th>
<th>FY19</th>
<th>FY18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$2,493,039</td>
<td>$1,323,028</td>
</tr>
<tr>
<td>Net investment return</td>
<td>3,329,701</td>
<td>4,536,561</td>
</tr>
<tr>
<td>Other income</td>
<td>305,963</td>
<td>240,567</td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td><strong>$6,128,703</strong></td>
<td><strong>$6,100,156</strong></td>
</tr>
</tbody>
</table>

### GRANTS AND EXPENSES

<table>
<thead>
<tr>
<th></th>
<th>FY19</th>
<th>FY18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants</td>
<td>$1,833,992</td>
<td>$1,342,374</td>
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<tr>
<td>Program support</td>
<td>419,273</td>
<td>443,419</td>
</tr>
<tr>
<td>Civic leadership</td>
<td>423,310</td>
<td>322,134</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>431,124</td>
<td>405,013</td>
</tr>
<tr>
<td><strong>Total grants and expenses</strong></td>
<td><strong>$3,107,699</strong></td>
<td><strong>$2,512,940</strong></td>
</tr>
<tr>
<td>Change in net assets</td>
<td>$3,021,003</td>
<td>$3,959,244</td>
</tr>
<tr>
<td>Net assets, beginning of the year</td>
<td>$40,043,005</td>
<td>$36,083,761</td>
</tr>
<tr>
<td>Net assets, end of year</td>
<td>$43,064,008</td>
<td>$40,043,005</td>
</tr>
</tbody>
</table>

### PERFORMANCE

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>11.01%</td>
<td>13.25%</td>
<td>8.43%</td>
</tr>
<tr>
<td>3 year</td>
<td>7.87%</td>
<td>8.25%</td>
<td>10.83%</td>
</tr>
<tr>
<td>5 year</td>
<td>8.83%</td>
<td>9.25%</td>
<td>7.05%</td>
</tr>
</tbody>
</table>

---

**Our investment objective**

is to generate a total return that will provide a sustainable funding source for the Foundation while preserving its portfolio's purchasing power over the long run. The endowment benefited from strong equity returns during the 2019 fiscal year, with U.S. stocks notable leaders in the market rally. It also benefited from an overweight position in U.S. equities relative to benchmark and from strong performance by technology holdings.
For more than a century, the Cambridge Community Foundation has stewarded donors’ funds to create opportunity, ensure equity, and support enduring cultural richness. By partnering with the Foundation, our donors realize their philanthropic objectives and create lasting impact. In addition to the new funds listed below, many donors added to their donor advised funds and designated funds. We extend our gratitude to every donor who invests in the future by placing their philanthropic trust in the Cambridge Community Foundation.

Foundation funds

Agassiz Neighborhood Council
Tree Fund
For tree planting in the Agassiz Neighborhood

Judge Charles Almy Fund
To support children’s needs and services

Anonymous Fund (2)

The Carol and Sherwood Bain Fund
To support the work of the Foundation

BankBoston Fund
For youth, education, and economic development

Sara M. Bass Fund
To support the Foundation’s mission

Ralph and Beryl B. Beatley Fund
For children and adolescents

Julia Otis Bibbins Fund
To help children appreciate art and gain artistic skill

Biogen Idec Fund for Cambridge
To address changes faced by Cambridge residents

Richard H. and Amy L. Bird Fund
To help those at greatest risk

Horace O. Bright Fund
To support the Foundation

The Diane Bushner Memorial Scholarship at Cambridge Rindge and Latin School and the Diane Bushner Memorial Teacher Recognition Grant
A scholarship for CRLS seniors, and to honor teaching

Cambridge/Agassiz/Harvard Community, Culture, and Recreation Fund
A fund for the Agassiz Baldwin community and Cambridge in general

Cambridge Art Association Fund
An agency endowment fund

Cambridge Community Foundation Leadership Fund
To support the Foundation’s civic leadership work

Cambridge Trust Company
Customers’ Fund
To strengthen community well-being

The Chamberlain Fund
To support Cambridge Homes, Mt. Auburn Hospital, and Paine Senior Services

Children’s Fund
For Cambridge children

Paul R. Corcoran Fund
The gift of an early Foundation trustee

Cosulich Family Charitable Fund
To support causes that inspire us to make the world better

Casimir and Elizabeth de Rham Fund
For human-service agencies

Cranna/Leichtman Donor Advised Fund
To support the economic, cultural, and social goals of the Foundation

Alfred Della Paolera Scholarship
A scholarship for Watertown High School seniors

Leo H. Dworsky Fund
To support the Foundation

Walter F. Earle Fund
To serve the community of Cambridge

Mrs. Marion Eiseman Fund
For general support

Endries Family Fund
To provide life-changing opportunities

C. Lansing Fair Fund
To support the work of the Foundation

Falcon Pride Scholarship Fund
A scholarship that supports college-bound CRLS students

Americo J. Francisco Charity Fund
For programs in education, emergency response, health, human services, immigrant services, and volunteerism

Americo J. Francisco Elder’s Fund for East Cambridge
To help senior residents facing emergency needs

The Eleanor Balkind Friedman Fund
For environmental, educational, and human service programs

The Sheila Gamble Fund
To support the Foundation

The Chamberlain Fund
To support Cambridge Homes, Mt. Auburn Hospital, and Paine Senior Services

Henry Hall Fund
To support the Foundation

Rick Harriman and Kristen Wainwright Civic Leadership Fund
To support the Foundation’s civic leadership agenda

Head Of The Charles Regatta® Fund
For the work of the Foundation as one of the official charities of the regatta
Val Hinderlie Fund
To help those who change careers to work in childcare

Hurlbut Legacy Fund for Cambridge
To support the Foundation’s civic leadership

Jackson Family Fund
For music education

J. Jonas Fund
For children from infancy through adolescence

Johnson Family Fund
To support the work of the Foundation

The Karnovsky Fund
For education in and out of school

Theodora Keith Fund
For general support

Paul and Martha Lawrence Fund
To support the work of the Foundation

Stanley Lawton Fund
For general support

Ruth and Edith Lindblom Fund
For the betterment of Cambridge

The Arthur L. and Geneva T. Malenfant Fund
For children in need

Beth and Marty Milkovits Fund
For general support

Mary Mohrer Peer Counselors Fund
Supports training CRLS students to serve as mentors

John R. Moot Fund
To increase the Foundation’s impact

Ruth W. Motherwell Fund
To honor Joseph Motherwell

The Sarah Hope Moulton Fund
To help families with disabled children

Ronald Novendstern Fund
For unmet healthcare needs

Oaktree Appellant’s Group: Alewife Fund
To preserve the Alewife Reservation

Oaktree Appellant’s Group:
Affordable Housing Fund
For affordable housing

Open Software Foundation Fund
For community service

The Parmenter Fund
Scholarships to enable students to attend Harvard

Patricia and Herbert W. Pratt Fund
For art and music education

Charlotte and Irving W. Rabb Fund
For Cambridge youth

RBS04 Fund
Child mental health and music education

Reid Family Fund
To support the work of the Foundation

J. Preston Rice Memorial Fund
For immigrant families

Mina Reddy Fund
To support adult basic education, civic education and participation, and workforce development in Cambridge

Ridge School of Technical Arts Fund
To prepare students for careers

Gail Roberts Fund
To help where help is needed

Manuel Rogers Sr. Center Fund
For the Center for Portuguese Culture

The Bob Shea Memorial Fund
To help homeless people

Social Justice Works!
The Aaronson Fund
For CRLS graduates promoting social justice

Special Fund
For compelling needs

The Patricia Weiland Stavely Memorial Book Fund
To honor a love of books

Alan Steinert Fund
To support the Foundation’s work

Alice Morris Sturges Fund
For families with disabled children

Walter Knight Sturges Fund
To honor students and teachers in the arts

James Jerome Sullivan Fund
To support Foundation grantmaking

Synectics, Inc. Fund
To support the Foundation’s civic leadership agenda

Teaching Philanthropy Fund
To encourage philanthropy

Anne Longfellow Thorp Fund
For Cambridge social services

Timothy and Joseph Traversy Fund
To encourage philanthropy

Tufts Health Plan Fund
To improve community health

Urgent Needs Fund
To support urgent needs in Cambridge

The Detlev and Dorothy Vagts Fund
To enhance equity and fair play

Eleanor Roberta Walker Scholarship Fund
A scholarship for Belmont High School seniors who want to teach

Cornelia Balch Wheeler Fund
Unrestricted Foundation support

Albert O. Wilson Fund
For the city of Cambridge

George E. Wilson Campers Fund
For children to attend summer camp

The Alice Wolf Early Education and Care Fund
For Cambridge children and their families

Why Wait Fund
Committed to promoting planetary stewardship, addressing basic human rights, and fostering a just, peaceful, and inclusive society, prioritizing climate change, immigrant communities, and Cambridge-focused endeavors
Thank you to our donors

The Cambridge Community Foundation expresses deep gratitude to the donors who supported our work in Cambridge in 2019. We also wish to thank donors who established donor advised funds and named funds, contributed to existing funds and our grantmaking, and gave pledges reflecting their commitment to the future of Cambridge.

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The following donors to Cambridge Community Foundation include planned gifts to the Foundation as part of their estate planning. This enables them to establish a legacy and support their charitable concerns into the future.

Maurice Anderson*
Harry R. Andrews*
Carol* and Sherwood Bain
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Sara M. Bass*
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Katie Starbuck and Josh Bittker
Alex M. Steinbergh
Randy Stern
Jim and Sue Stockard

*Deceased
This report is accurate to the best of our knowledge. We apologize for any oversight or error.
Falcon Pride Scholarship Fund supports CRLS grads

In 2015, Cambridge residents initiated the Falcon Pride Scholarship Fund in partnership with the Cambridge Community Foundation. The fund offers multi-year support for Cambridge Rindge and Latin School graduates from first-generation college-bound families or low-income families pursuing a post-secondary education. This initiative continues the commitment to education that began in 1916 with our founding gift from cattleman Jonathan Maynard Parmenter, which has enabled us to provide scholarships for hundreds of local students attending Harvard. The fund currently supports 12 scholars with three years of funding and is expanding thanks to new Falcon Pride donors. Falcon Pride scholars feel a strong vote of confidence and the sense that their community is behind them all the way.

Thank you to all Falcon Pride donors

Anonymous
Thomas and Nancy Akbari
Andy and Kate Andres
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Congratulations to the Falcon Pride scholars

FY19
Farley Jean Pierre
Naika Jeremie
Isabel Montanez-Roderick
Ching Wei (Vivian) Wang

FY18
Kelsey Jajoute
Lisa Mekonnen
Vanessa Marques Pineda
Bryanna Rodriguez

FY17
Andre Domond
Narinka Guichette
Roodeline Guichette
Natalie Victoria
McPherson-Siegrist

Naika Jeremie (second from left) pictured with Falcon Pride Scholarship Fund donors (left to right) Susan Bernstein, Elizabeth Keating, and Lesra Litchfield.

The Teachers’ Home is my love letter to Cambridge. The mood of the mural is joyous, but with a message that we need to be careful to protect what makes our city special. Let’s take care of it.
Caleb Neelon, muralist

Photo of Caleb Neelon by Lauren Marshall; photo of mural by Todd Mazer; Falcon Pride Scholarship recipient photo courtesy of Cambridge Public Schools.
If you love Cambridge, take a stand. Join the Cambridge Community Foundation.

Help Cambridge stay a wonderful place to live, work, and play — for everyone.

To donate or to learn more go to cambridgecf.org  CambridgeCF  @Cambridge_CF

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CCF warmly welcomes Brad Bedingfield as co-chair with Judith Cranna, and new members Alex Olson, Nadia Yassa, and Kevin Rozskowski to its FY20 Professional Advisors Council.

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Atsede Assayehgen
Executive Assistant to the President

Many thanks to former staff members Usha Pasi, vice president of donor and philanthropic partnerships, and Becca Luberoff, office manager and executive assistant to the president, for their commitment and contributions to CCF.

Opposite Page (clockwise): Photos by Sam Seidel; Allegra Boverman; Lauren Marshall; Sam Seidel; Lauren Marshall
Back cover photos show some of our nonprofit partners and civic engagement events in 2019. (Top row, left to right) Cambridge Community Center; photo by Jenny White; Morning Prayers at Harvard Memorial Church with Geeta Pradhan; photo by Jeffrey Blackwell; CW Taekwondo; (2nd row) CCF’s Social Innovation Award; photo by Allegra Boverman; Tech-Celebrate at Facebook; photo by Lauren Marshall; Lives in Limbo: Trauma, Healing, and the Immigrant Experience, a CCF forum; photo by Lauren Marshall; (3rd row) CitySprouts; CASPAR; (4th row) Actors Shakespeare Project; CCF Salutes 150 Cambridge nonprofits; photo by Allegra Boverman; Dancing Queerly; (bottom row) Tech Goes Home; The Immigrant Experience: Learning Through Art and Community Voice, a CCF event; photo by Lauren Marshall; Central Square Murals Project artist Sneha Shrestha, photo by Todd Mazer.
