

A photograph of an elderly woman with short grey hair and glasses, smiling and flexing her biceps. She is wearing black boxing gloves and a white athletic top with a black collar. She is standing in a boxing ring, with her arms raised and hands resting on the top rope. The background is a blurred American flag.

Connecticut
Community
Foundation®

2025 ANNUAL REPORT
DARE TO THRIVE



Shakesperience cast members Darlene Fernandez and her daughter, Yaya Wilson, prepare for their roles in the 2025 holiday production 'The Gift of Peace.'

Photo by Shana Sureck



Dare To Thrive.

At the start of 2025, we invited our community to do something bold: *Dare to Thrive.*

It was a rallying cry. An invitation. A refusal to settle for merely surviving when we could choose something more audacious.

And our community rose to meet that challenge in amazingly beautiful ways.

We saw it in the nearly 350 nonprofits who participated in Give Local, refusing to let funding challenges dim their impact.

We saw it in the 400+ students who pursued their education dreams despite obstacles. We saw it in the donors who gave generously, the volunteers who showed up faithfully, and the partners who collaborated courageously.

And together, we proved that thriving isn't about waiting for perfect conditions; instead, it's about choosing courage and action right where we are.

Thriving isn't passive—it's a choice. And in 2025, our community chose it again and again.

A Year Of Hard Work — And Heart Work



*Connecticut
Community
Foundation's
21-Town
Service Area
Includes:*

Beacon Falls
Bethlehem
Bridgewater
Cheshire
Goshen
Litchfield
Middlebury
Morris
Naugatuck
New Milford
Oxford
Prospect
Roxbury
Southbury
Thomaston
Warren
Washington
Waterbury
Watertown
Wolcott
Woodbury

In a year marked by uncertainty and disruption, Connecticut Community Foundation remained steady, responsive, and unwavering in our commitment to community.

“Dare to Thrive” wasn’t just our theme—it became our operating principle. When challenges mounted, we didn’t retreat. When needs intensified, we didn’t hesitate.

Community foundations exist for moments like these. We are built to weather uncertainty while investing in the future. To be both rock-solid and nimble. This ability to embrace the power of “AND” is what allows us to serve effectively in challenging times.

The work reflected in these pages—the convenings, the grants, the rapid response, the scholarships, the endowment, and the stories of our neighbors—represents a community choosing to invest in itself and a foundation willing to lead with courage and care.

None of this happens without the donors who fund our mission, the nonprofits doing front line work, the board members providing wisdom and governance, and the staff bringing excellence and heart to everything they touch.

As we enter our 103rd year, we do so grounded in experience energized by possibility, and motivated by our sincere love for Greater Waterbury and the Litchfield Hills. The challenges are real, but so is our capacity to meet them—together.



Connecticut Community Foundation President and CEO Kathy Taylor and Board of Trustees Chair Kathy Bower.

Kathy Bower
Chair of the Board of Trustees

Kathy Taylor
President and CEO

Tom And Ann's Story

When Ann and Tom Hearn moved into their Cheshire neighborhood, the Ball & Socket factory down the street was pumping out brass buttons by the thousands. Calls from the loading dock would echo through streets, as the famous Cheshire jewels moved from floor to truck. Then the factory closed, and the historic industrial buildings slowly fell apart.

"We always said, 'That would be a great arts center'," Ann says. When plans emerged for what would become Ball & Socket Arts, the Hearn's realized that this new vision was expansive. "Their dream was a lot bigger," Tom says about the founders.

Today, the space hums again, not with the clickety-clacks of gears and grinders, but with music, poetry, conversation, and foot traffic from the nearby trail. Ann still marvels at the energy. "We open that big garage door," she says, "and they just pour into the gallery, and it's good for the whole area."


For Tom, the transformation feels historic. Standing where trains once passed and many immigrants once worked, he sees something powerful taking root. "A thriving arts community is one where different people are inspired by other people," he says.



Ann observes that to thrive, there must be momentum. "Thriving, to me, is growing, improving... going in a positive direction and eventually booming."

Ball and Socket Arts is a recipient of a 2025 Arts & Culture grant to support the organization's summer series, *Live @ the Factory*: 5 free outdoor public concerts.





“When we read about the proposed arts center and learned more about it, we found that their plan was a lot more than we had dreamed of. Their dream was a lot bigger.”

— Tom Hearn,
Volunteer

“There’s people there all the time. People are on the trail. People come into the gallery. They just wander in. And I love it. This is like one of those Christmas movies, you know, where a whole town gets together ... and it has a happy ending.”

— Ann Hearn,
Volunteer

**DARE TO THRIVE:
BALL AND SOCKET ARTS**





Audience members and performers enjoy the warmth of a summer evening, music, and community during a free public concert on the grounds of the Ball and Socket Arts Center.



Scan the code to watch the video story.



Interview and Photos by Patrick Raycraft

Recognizing Our Neighbors In Need

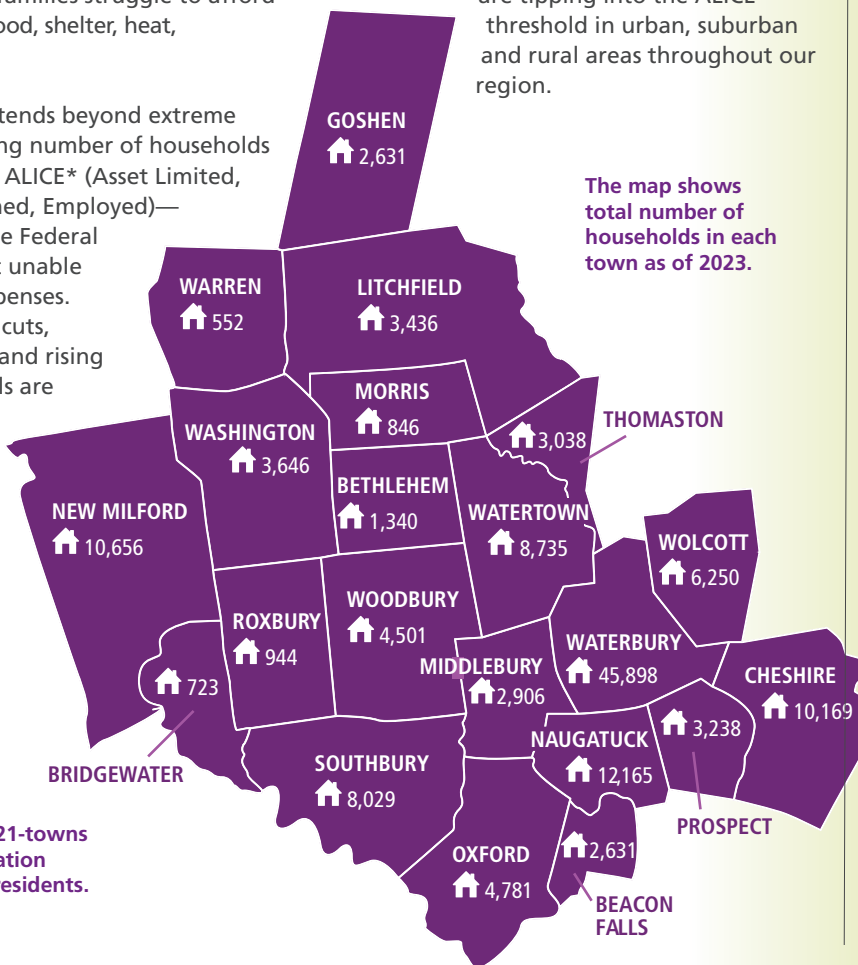


While Connecticut has a reputation for wealth, income disparities continue to widen across Greater Waterbury and the Litchfield Hills. Many families struggle to afford basic needs like food, shelter, heat, and healthcare.

The challenge extends beyond extreme poverty. A growing number of households in our region are ALICE* (Asset Limited, Income Constrained, Employed)—earning above the Federal Poverty Level but unable to cover basic expenses. Federal program cuts, stagnant wages, and rising costs for essentials are pushing more families across our urban, suburban, and rural communities toward financial instability.

Cuts to federal programs like SNAP have only added to the fragile balance that so many in our community struggle to maintain. The result: more families and individuals are tipping into the ALICE threshold in urban, suburban and rural areas throughout our region.

The map shows total number of households in each town as of 2023.



The Foundation's 21-towns represent a population of about 313,000 residents.

Percentage of 'ALICE' Cost-Burdened Households in Our Towns:

Bethlehem	34%
Bridgewater	26%
Cheshire	24%
Goshen	24%
Litchfield	12%
Middlebury	24%
Morris	40%
Naugatuck	37%
New Milford	44%
Oxford	38%
Prospect	26%
Roxbury	40%
Southbury	33%
Thomaston	32%
Warren	24%
Washington	39%
Waterbury	64%
Watertown	33%
Wolcott	25%
Woodbury	27%

**DARE TO THRIVE:
FINDING COMMON CAUSE**



Photo: Jon Olson

- A household is cost-burdened when 30% or more of income is spent on housing costs, and severely cost-burdened when half or more of income is spent on housing costs.

- 64% of Waterbury households are cost-burdened or severely cost-burdened.

- Across the Foundation's 21-towns, the average rate of cost-burdened households remains high at 33%.

DATA SOURCES: Greater Waterbury Health Partnership's 2023-26 Community Health Needs Assessment and United Ways of Connecticut's 2025 State of Alice Report 2025.

Convening, Listening, Learning, And Planning for Change

The Foundation held several events around our region to gather our neighbors together, hear from area experts about their most pressing issues, take the pulse of our community, and share pain points, ideas, and inspiration.

Participants discussed the growing needs for affordable housing, childcare, transportation options, healthcare, and other basic needs like food, clothing and other supports for the aging population and those struggling with mental health issues.

We heard about the ways that environmental conservation, the arts, local history, agriculture, and educational programs improve the quality of life for all of us.

Discussions emphasized how charitable services provided by nonprofits fill these needs and bridge gaps. Community members learned from each other, found common ground, and made plans to collaborate, support each other, find efficiencies, and solve problems in bold, creative new ways.

Powering Good Work With Generosity

There are multiple ways in which the Foundation distributes grant funds to create impact. In all our efforts, the Foundation values our partnerships with nonprofits and dialogue with community members to inform our investments of funding, time, and other resources.

In 2025, the Foundation experienced unprecedented demand from the nonprofit sector. The Foundation funded 44% of all competitive grant requests. Out of the \$4.8 million in grant dollars requested this year, over \$1.85 million was awarded.

COMPETITIVE GRANTS

Connecticut Community Foundation’s Program staff, grant committees, and giving circles continue their work to make our funding programs more accessible and equitable to a diverse range of nonprofits in several priority areas.

Our competitive grant process is comprehensive and responsive — prioritizing need, effectiveness, and community impact. Committee members from across our region volunteer to assist in this effort. Their voices and experience ensure that award decisions reflect the needs of the local community. Competitive grants are offered through two open rounds (Spring/Fall) and rolling opportunities like Grassroots grants.



Scan the code at left to see the full list of 2025 grant awards on our website.

In 2025, the Foundation distributed more than **\$9.5 million** to our local community from the following grantmaking areas:

Competitive (Including Collective Giving and Discretionary)	19%
Designated	19%
Donor-Advised	16%
Flexible Nonprofit Support	6%
Give Local	20%
Foundation Scholarships	11%
Waterbury Promise Scholarships	9%

In 2025, the Foundation approved **\$1.85 million** to **152** separate nonprofits through competitive/discretionary grantmaking:

Arts & Culture	\$207,100
Building Equitable Opportunity	\$375,999
Discretionary / Impact NOW (includes \$10k Trustee Fund)	\$134,600
Grassroots	\$123,659
Health & Environmental Justice	\$402,589
Older Adults (Pathways/BRASS)	\$137,693
Pride in the Hills	\$20,000
Saunders Naugatuck Health Fund	\$86,342
Southbury Community Trust Fund	\$66,014
Strengthening Nonprofits	\$129,275
Waterbury Black Giving Circle	\$15,000
Whittemore Youth Travel Fund	\$26,000
Women’s Fund (includes \$55,314 McMillen)	\$93,382
Women’s Giving Circle	\$34,000

**DARE TO THRIVE:
MULTI-YEAR SUPPORT**

... Because Sustaining Mission Matters

GENERAL OPERATING SUPPORT GRANTS

In 2023, the Foundation launched a general operating support initiative to provide flexible, unrestricted dollars that support an organization's mission as a whole. Unlike program-restricted grants, general operating support allows nonprofits to invest in what they need most, such as staff, technology, planning, and core operations, so they can remain strong, responsive, and effective. Organizations were invited to apply for this special funding based on their impact in the community and long history of successfully completing program grants with the Foundation.

This approach reduces administrative burden, eases fundraising pressure, and empowers nonprofit leaders to focus on long-term impact and planning. Our experience has reaffirmed that multi-year general operating support is one of the most powerful tools we have to build resilient organizations and advance meaningful change in our communities.

Through this initiative, four organizations received \$50,000 per year over three years: Madre Latina; NEST; Save Girls on FYRE; and Waterbury Bridge to Success.

Outcomes across the cohort included expanded programs, increased numbers of people served, stronger leadership and infrastructure, new partnerships, and the ability to leverage significant additional funding.



(Left to right) Patrick McKenna, Francesca Evangelista, and Josh Carey are the Foundation's primary program officers who oversee the competitive grantmaking process. (Scholarship and Collective Giving Program Officer Tallitha Richardson is missing from this photo).



“General operating support made it possible to strengthen internal systems and maintain continuity across all program tracks—ensuring that girls of color continued to have a safe, affirming space to learn, lead, and heal. This funding didn't just keep programs running—it fueled the growth of an ecosystem of leadership, representation, and possibility for girls who are too often overlooked.”

— Jacquee Porter,
Executive Director, Save Girls on FYER



“The grant has absolutely had a lasting and transformational effect on BTS's stability, growth and effectiveness. We now have a federal designation that allows us to serve as the fiduciary for the City of Waterbury's Early Start CT contract.”

— Althea Marshall Brooks, Executive
Director, Waterbury Bridge To Success



“ The Impact NOW urgent response fund is much needed support. With food prices rising, the housing crisis, and all the cuts to SNAP benefits, we have seen an impact on our community that is seeking out emergency food.

GWIM can now purchase many food items that are healthy, filled with protein, and provide a selection of foods that help families experiencing medical issues—such as diabetes and certain food allergies. Thank you kindly for all you do for GWIM!

— Barbara Ann Dublin
Executive Director
Greater Waterbury
Interfaith Ministries



Foundation program officer Francesca Evangelista and her children deliver food donations from staff and the Women's Giving Circle to Greater Waterbury Interfaith Ministries (GWIM).



Since its inception, Impact NOW has awarded **\$158,645** in grants to support **34 nonprofits** including food pantries in each of our 21 towns, as well as heating assistance and other basic needs.

Providing The Basics When Need Is Most Critical

Last Fall, our region experienced a perfect storm of funding cuts paired with growing costs for food, housing, energy and healthcare. Many generous donors heeded our call and joined with us to create the Impact NOW Fund, to provide support for immediate, critical needs in our community. Based on the level of both need and generosity we've seen to date, the Foundation looks forward to continuing this vital stream of support.

Grantees to date include:

- Food pantries in each of our 21-towns
- Caring for Bethlehem
- Community Solutions, Inc.
- Connecticut Foodshare
- Ecumenical Food Bank of Naugatuck
- Generation Power CT
- Greater Waterbury Interfaith Ministries
- St. Vincent DePaul Mission of Waterbury Inc.
- Waterbury Opportunities Industrialization Center



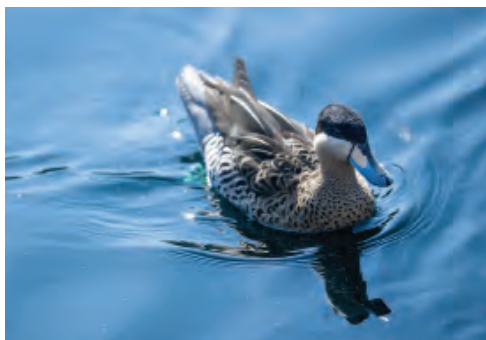
“Connecticut Community Foundation has its finger on the pulse of what is most needed in our 21-town service area.

Giving to the Impact NOW fund means knowing my dollars will be funding vetted nonprofits who have high need and strong impact in our community.

It is a pleasure to know the dollars in our family fund are working hard to make life better for many.”

— Judith Eslami

DARE TO THRIVE:
RIPLEY WATERFOWL CONSERVANCY, LITCHFIELD



Logan's Story

On a quiet knoll above a low-lying wetland known as Ripley Field, Logan Connor pauses mid-sentence as black-capped chickadees sing overhead. It's funny when you really start paying attention to the sounds," he says. "You could probably record the whole day and put it online."

Connor, the Director of Aviculture at Ripley Waterfowl Conservancy in Litchfield, has been paying attention most of his life. He started volunteering at the Conservancy in 2011 as a high school freshman, drawn by avian diversity. "There's hundreds and thousands of species, each very different than the other," he says.


He currently oversees conservation breeding for more than 100 rare and endangered species, safeguarding what he describes as "irreplaceable genetics." Some birds may never return to the wild, but, under his watch, they won't disappear forever." The Conservancy is one of the biggest conservation breeding facilities in the United States. We work with every major zoo in the country. So if you go to any zoo and you see waterfowl, chances are some of them—maybe all of them—come from us right here in Litchfield, Connecticut."

At Ripley Field, the Conservancy is also building habitats to protect migrating species of concern, like the kestrel, woodcock, and bobolink.

Logan explains that measuring success isn't simply about survival, but something deeper. "You can keep a bird alive, but when they're nesting, socializing—that's how you know they're truly thriving."

Ripley Waterfowl Conservancy participates in Give Local, the Foundation's annual giving day to support local nonprofits. Visit [GiveLocalCCF.org](https://www.givelocalct.org).





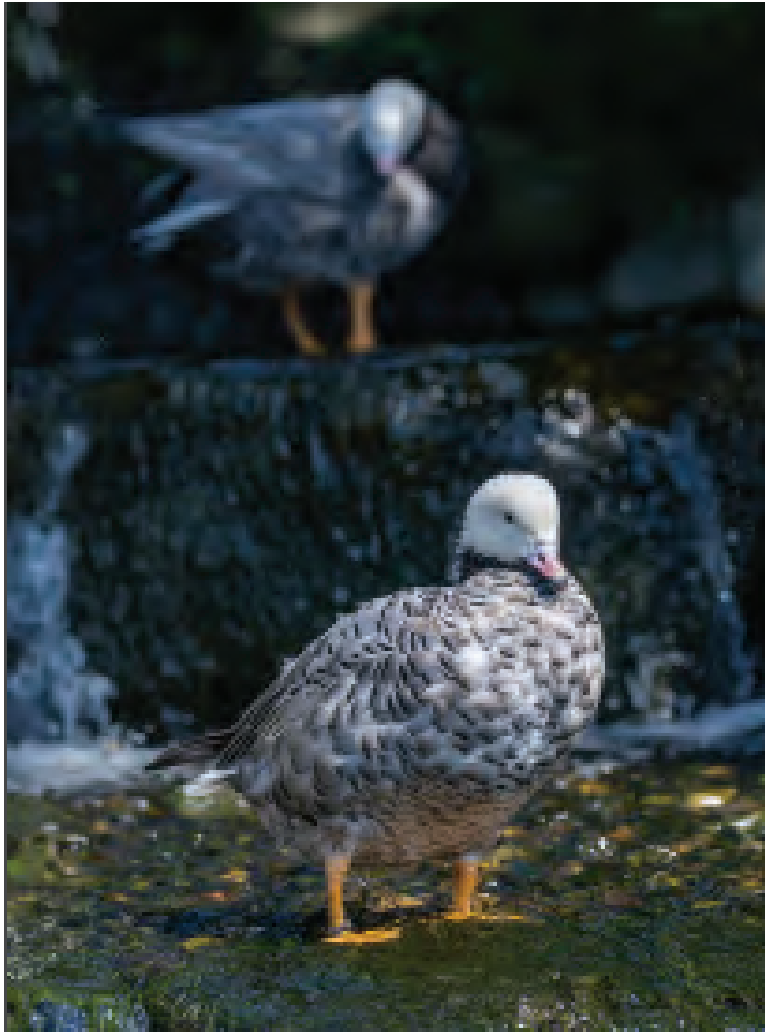
“Wetlands throughout the entire world are decreasing at a rapid rate. What people often don’t realize is wetlands are highly diverse and highly important for all species—birds and mammals and insects and amphibians.

Just because a species is not listed as endangered or threatened today does not mean it’s not going to be in just five to 10 years if people wait. There’s a reason that we’re working with the 101 species that we have here right now—for conservation impact.”

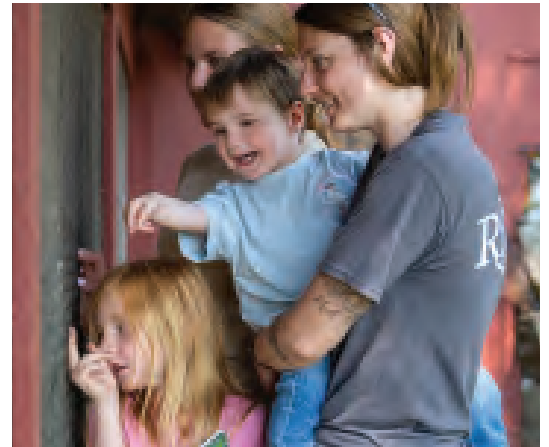
— Logan Connor,
Director of Aviculture



Scan the code to watch
the video story.



Above, Lowry, a Cape Barren goose and the Conservancy's 'avian ambassador,' joins a yoga class on a day when visitors are invited to tour the Litchfield property. The Conservancy has created habitat to protect and nurture over 100 diverse bird species from all over the world.



Photos by Cloe Poisson
Interview by David DesRoches

**DARE TO THRIVE:
HEALTHBRIDGE FOUNDATION**



“ As so many of our neighbors choose between health care and other basic needs, Healthbridge is dedicated to expanding access to care and addressing the many barriers that keep our neighbors from being as healthy as possible. We look forward to working with community partners to build a healthy future for Greater Waterbury.”

— Ellen Carter, Chair,
Board of Trustees, Healthbridge Foundation



Andrew Oravec, MPP is Senior Community Health and Strategy Officer. He oversees community partnerships that address health disparities, including Healthbridge Foundation.



Making Care Accessible

Healthbridge Foundation of Greater Waterbury, established in 2019, is committed to building equitable access to healthcare and investing in the people who will care for our community tomorrow.

As a supporting organization of Connecticut Community Foundation, we share a common commitment to improving healthcare for everyone across Greater Waterbury.

We approach this work in three ways: covering medical expenses for those who can't pay; funding community programs that help people achieve their best health; and providing scholarships for students pursuing health professions. This allows us to improve access to care, relieve medical debt, provide needed medical equipment, and support the next generation of healthcare providers through scholarships.

Healthbridge Foundation provides services to 13 towns in the Greater Waterbury region, including: Beacon Falls, Bethlehem, Cheshire, Middlebury, Naugatuck, Plymouth, Prospect, Southbury, Thomaston, Waterbury, Watertown, Wolcott, Woodbury.

Supporting Our Young Scholars

As one of the largest scholarship providers in Greater Waterbury and Litchfield Hills, the Foundation has awarded scholarships totaling more than \$18 million since 1999. These awards are made possible thanks to generous members of our community who have established 165 scholarship funds held by the Foundation.

In 2025, the Foundation awarded nearly **\$1.2 million** to support more than **400** students from our region.

These scholarships for the 2025-2026 academic year will help ease the financial burden of rising tuition costs for students attending 111 colleges and universities throughout the country. Students may reapply for the duration of their college career.

The awards are an investment in the community's future, supporting aspiring animators, biologists, dental hygienists, engineers, mental health professionals, teachers, and more.

“I have successfully been able to go through college debt free so far. Each year, this scholarship has helped my academic journey, and I will continuously be grateful!

— Diana Sooknauth, Northeastern University,
Mechanical Engineering Major



“The United Nations Association of Connecticut established a scholarship to encourage students to think of careers involving international diplomacy. We are pleased this scholarship is administered by the Foundation. This augurs positively for a future of hope and promise for the residents of Connecticut, our country, and our world.”

— Dr. Joseph J. Baxer,
United Nations Association of Connecticut

Keeping Our Promise To The Future



“We are deeply grateful for the Foundation's support in administering scholarships to hundreds of scholars attending 23 colleges and universities throughout Connecticut. Their generous grant programs have helped us build staff capacity and strengthen our programming. CCF is truly a founding champion of our mission!”

— Kelonda Maul,
Executive Director, Waterbury Promise

In 2025, Waterbury Promise distributed nearly **\$1 million** to support **900** Waterbury students.

The Waterbury Promise scholarship helps to eliminate financial barriers, strengthens the college-going culture in Waterbury Schools and provides essential support to ensure college success. The Foundation is proud to partner with Waterbury Promise to administer the Waterbury Promise funds, which awards up to \$5,000 per student per year of college.

**DARE TO THRIVE:
COLLECTIVE GIVING**

Gathering And Giving Together

Across Greater Waterbury and the Litchfield Hills the many members of our giving circles have demonstrated the extraordinary power of collective generosity. Together, these passionate philanthropists mobilize resources, amplify important community voices, strengthen the nonprofits doing critical work, and offer scholarships to lift up the next generation as they prepare to be leaders.

These groups—the Women’s Giving Circle, the Waterbury Black Giving Circle, Pride In The Hills, and the Trustee Fund each have their own unique origin story, focus and community. Each is united by shared values: a commitment to community, a belief in the power of collective giving, and a deep care for the people and places in our community.

Each giving circle brings together people who want to make a difference, learn from one another, and invest in solutions led by and with the community.

All are welcome to attend or join a giving circle. For more information about collective philanthropy at the Foundation, visit conncf.org.



“ Collaboration is our focus. When we work together, we make a greater impact than when we work alone. We don’t want our residents to feel left out, so we partner with local organizations doing good work that promotes growth, development, and positive change.”



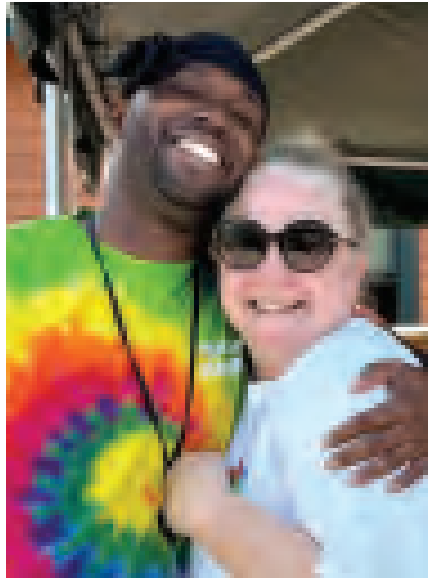
— Tallitha Richardson,
Scholarship and Collective Giving
Program Officer and member,
Waterbury Black Giving Circle



“ Being a fund at the Foundation allows Pride in the Hills to reach and

serve the local LGBTQIA+ community. Our scholarships, grants to fund LGBTQIA+ organizations and their vital initiatives, and the opportunity to invite hundreds of queer youth to a day of fun and fellowship at Quassy Amusement Park every June changes lives for the better.”

— Chris Rempfer, Trustee and Chair, Pride In The Hills



In 2025, the Foundation’s four giving circles supported **22 nonprofits** with more than **\$95,000** in critical funding while actively engaging and convening to create a stronger, more resilient community.



“ Women empowering and supporting fellow women is a mighty and gratifying endeavor. I’ve learned so much about our community and the difference we can make in each other’s lives if we listen, work together, and raise one another up.

— Lisa Segal, Member, Women’s Giving Circle



DARE TO THRIVE:
BLACK BOARDERS CT, WATERBURY

Sherell's Story

At 37, Sherell Coles did something she never imagined. She strapped on a snowboard. Inspired by her children who had been hitting the slopes, she took the leap. At first, it wasn't easy. She fell hard a few times, but she kept going.

It wasn't long before the student became the teacher. The longtime educator is now a mentor and instructor in the Moms on the Mountain program for Black Boarders CT, a nonprofit that introduces winter sports to black and brown youths.

Because she started later in life, it reinforced the idea of being open-minded and fearless when approaching new ventures.


The biggest reward? Reading a reflection written by her daughter, who said that her mom inspired her. "My mom is out on the mountain, helping people," Sherell recalls her daughter writing.

Sherell smiles at the memory. Thriving, she's learned, isn't about never falling. It's about getting back up, and showing others they can, too.



Black Boarders CT received a grant from the Waterbury Black Giving Circle for its 'Moms on the Mountain' program in 2025.





**“ For me, thriving
is taking a chance
and progressing.”**

— Sherell Coles,
Black Boarders CT

‘Moms on the Mountain’
lessons and practices are
held at Mt. Southington
Ski Area.

Interview by David DesRoches
Photos by Jon Olson

**DARE TO THRIVE:
STRATEGY & COLLABORATION**



“ Absolutely amazing training! Fantastic trainers, engaging, informative.



I learned so much and have so many tools to take back with me. Also an amazing networking opportunity.”

— Amanda DiFederico,
Center for Human Development



**DARE TO THRIVE:
STRENGTHENING NONPROFITS**

In 2025 the Foundation ran
7 Programs
with more than
200 nonprofit leaders
and distributed nearly
\$130,000
in capacity-building grants
to help strengthen local
nonprofits in their
business operations
and professional skills
development.

Events and Programs Included:

- **Stronger Together full-day workshop**
- **Strengthen Your Governance and Operations Webinar**
- **Organizational Health Playbook full-day session**
- **Roadmap to Wellbeing**
- **SEAT Board Training Program**
- **Level Up Leadership Launch - Grant Mastery Series**
(Presented in partnership with United Way of Greater Waterbury)

Expanding Networks And Fortifying Nonprofit Leadership

The Foundation brought together over 200 nonprofit leaders in 2025 for educational workshops, including topics such as collective action and collaboration, board governance, developing healthy organizations, well-being and burn out, leadership coaching and grant writing.

These sessions provided leaders with new skills to help them fulfill their missions. Additionally, the workshops provided valuable space and time for nonprofit staff to connect with other organizations to learn about available services and resources and lay the groundwork for collaboration.



“ This was a phenomenal workshop that exceeded my expectations – and probably the best grants program I ever attended in my 30+ year career”

— John Avignone,
Gunn Memorial Library
and Museum





“When I’m thriving,
I feel like age has nothing
to do with what I want
to do.”

— Bobbie Rategan

Scan the code
to watch the
video story.



Photos by Shana Sureck
Interview by David DesRoches

Bobbie's Story

The sun hasn't peaked above the horizon but Bobbie Rategan is already moving. By sunrise, the 84-year-old has already logged a four-mile walk, and is planning her day, wondering who might need a little help.

"It gives me an excuse to get up in the morning," she says, laughing.

Rategan is a regular at the Waterbury Senior Center, where she volunteers twice a week and shows up every day. She bowls, plays pool, helps set up meals, and greets friends with hugs. "People need that," she says. "They look forward to it."

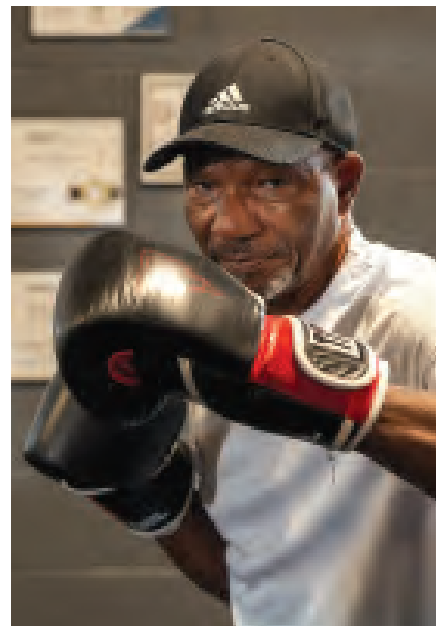
Her energy doesn't stop there. She kayaks, bikes, cross-country skis, and recently took up boxing. "I never thought about boxing in my life," she says. But after trying a class arranged by the Senior Center and vibing with her coach, Stephanie Ballesteros of In Your Corner Boxing, Bobbie bought her own gloves.

"Anything that's a challenge, I don't shy away from it."

Rategan says that staying active isn't about defying age, it's about refusing limits. "When I'm thriving, I feel like age has nothing to do with what I want to do."

The Senior Center has become Bobbie's family. Without it, "I'd be very bored," she says. "This place? It takes care of your life."

The Waterbury Senior Center participates in the Foundation's BRASS program for older adults.



Advocating For Children And Families In Connecticut

In 2025, the Foundation invested time, talent and resources along with over 100 organizations throughout Connecticut to *End Child Poverty Now!*

This unified advocacy collaborative engages lawmakers and policy influencers to promote and enact policies that address the root causes of child poverty, including income inequality, access to healthcare, safe and affordable homes, and quality education.

We were proud to host a public forum entitled *Is Connecticut A Great Place to Be a Child?* on June 6, moderated by Ginny Monk of the *Connecticut Mirror*, and featuring a presentation from Mark Abraham, Executive Director of DataHaven and discussion with panelists from Connecticut Voices for Children, Waterbury Bridge to Success, and the Connecticut Fair Housing Center. We explored the causes of childhood poverty and how we can work together so all our children have what they need to thrive.

“ At Connecticut Community Foundation, we believe every child—no matter their zip code, their background, or their income—deserves the chance to dream, to learn, to be healthy, to feel safe and supported, and to thrive. That’s why data matters so much to us. Without it, we can’t make the case for the policy changes that make that vision real.

— Kathy Taylor,
President and CEO



Scan the code to watch the full video of the Forum.

**DARE TO THRIVE:
CIVIC ENGAGEMENT**

Staying Engaged

In 2025 advocates, the Office of Early Childhood, families of young children, and early childhood educators made their voices heard at the Capitol. The Connecticut legislature heeded our collective efforts and created the Early Childhood Endowment, a new universal pre-K program for children ages 6 weeks to 5 years.



Families making up to \$100,000 a year receive free child care and those over that threshold will be capped at 7% of their income. This was a tremendous win for all the children in our region and throughout Connecticut.

In 2026, our work will continue to support a permanent, refundable CT Child Tax Credit at \$600 per child; universal no-cost healthy school meals; expand just cause eviction protection and rental support assistance to support family stability; and establish a state-funded nutrition assistance program for residents losing SNAP eligibility due to federal rule changes.



Collaborative Advocacy Works!

Connecticut Community Foundation is proud to stand among Connecticut's Civically Engaged Organizations because thriving communities begin with informed, empowered citizens who show up, speak up, and shape the future together.

(Above, left to right) Kathleen O'Connor Duffany, PhD, Associate Professor of Public Health, Yale School of Public Health, Francesca Evangelista, Program Officer, Health and Environmental Justice, Kathy Taylor, President and CEO, Althea M. Brooks, Executive Director, Waterbury Bridge to Success Partnership and Beth Patton Comerford, MS, Co-Director, Yale-Griffin Prevention Research Center.

Drivers of Community Well-being And Child-Friendliness

2024 DataHaven Survey

	CT Statewide	Greater Waterbury	Waterbury
City or area is a good place to raise children	68%	63%	29%
Agree there are safe places to ride bicycles	66%	55%	40%
Feel safe walking at night	66%	63%	48%
Good quality of parks	71%	69%	46%
Trust neighbors	81%	80%	62%
Food insecurity rate	18%	21%	34%
Transportation insecurity rate	15%	15%	30%

Hosting *Give Local 2025*: Record-Breaking Participation!



In 2025, Give Local Celebrated Its **13th year** marking **\$19.2 million** raised since its inception to support nonprofits in our community!



“ We support Give Local because it strengthens the organizations that make our community healthier, more resilient, and more connected. At Marion Manufacturing, our core values guide us to invest in people, support local impact, and lead with purpose—and Give Local is a perfect reflection of that commitment.”

— Doug Johnson,
Marion Manufacturing,
Give Local 2025 Sponsor

Give Local Greater Waterbury and Litchfield Hills is the Foundation’s signature annual community giving event. In 2025, the Foundation, 346 local nonprofits and over 7,000 donors worked together to make it our most successful to date, raising over \$2.5 million in just 36 hours.

This shared movement of generosity, connection and community pride unites local donors, businesses, charitable organizations and community leaders to provide much-needed support for our community.

Our generous sponsors, including presenting sponsor Ion Bank Foundation, create exciting opportunities for participating nonprofits to earn bonus dollars and unlock thousands in cash prizes to enhance their work. The Foundation hosts and invests many months of staff time to plan, promote and coordinate with community members, and contributes over \$100,000 in grant funds to ensure a successful campaign.

All of the funds raised for Give Local go back into the community to power the essential, impactful work of nonprofits throughout our 21 towns.

\$2.52 million

Raised in 36 Hours

346

Participating Nonprofits That Serve Our Region

7,041

Donors

13,370

Donations

\$41,500

In Sponsored Cash Prizes





“ Give Local does a wonderful job of creating a community of nonprofit organizations and giving options to community-minded residents when it comes to supporting their local nonprofits. Every year we learn about each other’s missions and find new supporters through this very positive event.”

— Jeannette Purdy
Flanders Nature Center & Land Trust



Special thanks to Give Local
Presenting Sponsor Ion Bank Foundation



Above, Foundation President and CEO, Kathy Taylor with David J. Rotatori, President and CEO of Ion Bank.



In 2025, we held Give Local’s first ever ‘Gear Up’ party to rally excitement and build momentum for our 36 Hours of Giving.



DARE TO THRIVE:
In Community

Joining In Community

In 2025, the Foundation convened more than 23 events, programs, and community forums. We visited grantees, met with partners, and connected with neighbors across our 21-town region. We showed up with intention and curiosity, expanding our presence to learn alongside—and from—the communities we serve. Each gathering was a powerful reminder of why this work matters—strengthening long-standing relationships while welcoming new voices and perspectives into our shared mission.



Photos: Jon Olson, Cloe Poisson, Patrick Raycraft, Simply Pause Photography, Others



(Left to right) Nalia Morrison, Sarah Edelson, and Imani Langley are our operations and executive support team—powering our events, strengthening community engagement, and assisting our Board of Trustees and our staff every step of the way.

DARE TO THRIVE:
Shakesperience, Waterbury

Scenes from dress rehearsals for *The Gift of Peace* show Karola in costume for two of her roles in the original Shakesperience production, and creative director Emily Mattina in the dressing room and directing other cast members.



Karola's Story

On her first day at a Shakesperience acting class, Karola De Freitas was terrified. "We do these vocal warmups, and I was like, 'What am I doing?'" Those scary moments have since morphed into a wellspring of inspiration. During the holidays, the North End Middle School student from Waterbury juggled multiple roles in "The Gift of Peace," a Shakesperience production that weaves three stories into one.

"I like that Julia has a lot of emotion," Karola says of her character in *Holiday in Winterberry*. "I love that I can make her fit to me a little bit."

Karola has found powerful mentorship at Shakesperience. "I really look up to Emily Mattina, our artistic director. She always involves everybody in what she's doing, and I love how she's really creative with it."

What surprised Karola most about acting was how quickly it changed her. "I've learned to be more confident and brave in myself," she says. "I used to be really quiet, but now I'm learning how to project my voice and be loud so the whole audience can hear me."

Beyond the stage, that confidence has carried into school, sports, and friendships. For Karola, thriving is simple but powerful: "Feeling energized... well-rested... not drained."

And when the curtain rises, she hopes audiences notice the effort behind the magic. "I want them to see how hard we worked," she says, "and how happy it makes us to do this."

Shakesperience's *Waterbury Interactive: Our City, Our Neighborhoods* program has been supported annually by the Foundation since it began in 2013. It has also participated in Give Local for each of those 13 years.

“ I used to be really quiet,
but now I’m learning
how to be loud
so the whole audience
can hear me.”

— Karola De Freitas



Scan the code
to watch the
video story.

Interview by David DesRoches
Photos by Shana Sureck

Funding Short- And Long-Term Community Needs

The Foundation is deeply grateful to donors who have established charitable funds to support both immediate and long-term needs in our community. We are proud to continue serving as the trusted steward of these investments through the future.



“ When we learned of the donor advised funds at Connecticut Community Foundation, we knew we’d found a great way to administer and direct our charitable giving—especially in the Greater Waterbury area. We look forward to a long and happy relationship.

— Charley and Marcia Monagan,
Fund Founders

Funds Established in 2025

Alan R. Gayhart Fund for Areas of Greatest Need

Unrestricted fund to be used for areas of greatest need.

Philip Godfrey Scholarship Fund

Provides one or more scholarships to students from Pomperaug High School.

Margaret Lanzetta Dream Large Scholarship Fund, in Memory of Margaret Owens

Provides scholarships to students graduating from Waterbury high schools.

Monagan Family Fund

Donor advised fund to support the grantmaking interests of the family.

Andrea Perry, Francis McGurk and Pet Family Fund

Benefits Mitchell Farm Equine Retirement, Meriden Humane Society, and Children’s Community School.

Simply Smiles, Inc. Advised Fund

Agency Advised fund to benefit the work and mission of Simply Smiles, Inc.

Simply Smiles, Inc. Endowment Funds (2)

Agency Endowment funds to benefit the work and mission of Simply Smiles, Inc.

\$1.3 million

New Funds
Established in 2025

\$4.4 million

Bequest Gifts

14

New Legacy Society
Members

8

New Funds
Established in 2025



“ I chose to donate to the Connecticut Community Foundation because of the immediate impact it has for individuals and organizations in the Greater Waterbury area.”

— Justin J. Golden, Watertown

**DARE TO THRIVE:
A SECOND CENTURY OF LOCAL PHILANTROPY**

\$748,000

Amount of Gifts to Foundation Initiatives (Including Grants from Donor-Advised Funds)

\$412,700

Non-bequest Gifts to Foundation-held Funds

\$207,672

Impact NOW Fund Gifts in 2025

\$48,000

Second Century Fund Gifts

140

First-time donors to Foundation Initiatives

4

New Funds Established by Bequest

Stewarding Resources And Honoring Donor Vision

Connecticut Community Foundation takes great care in stewarding the charitable resources entrusted to us by our donors. Every gift represents generosity, vision, and a commitment to strengthening our community. We honor that trust through a thoughtful, long-term investment strategy designed to grow funds responsibly while protecting them from unnecessary risk.

Our balanced spending policy ensures that endowed funds provide dependable, lasting support for the causes donors care about—today and for generations to come. Above all, we remain deeply committed to honoring donor intent, ensuring each fund is used in alignment with the purpose and values that inspired it. Through careful oversight, transparency, and sound financial management, we work to ensure that charitable assets create meaningful and lasting impact.

Contact Director of Development Cynthia Merrick at 203-753-1315 to begin a conversation about your charitable giving.




“ This community has been great to us. We can’t just take good things without putting something back. After all is said and done, when we all go, the only thing we leave here is our reputation and our legacy.”

— Selim and Linda Noujaim,
Legacy Society Members



(Left to right) Mark Berardi, Gabriela Sousa, Tricia Poirier, and Cynthia Merrick, the Foundation’s Development team, can help you explore ways to invest in the long-term prosperity of our beautiful community.

A man with red hair, wearing a white jacket and a light-colored bucket hat, is holding a black smartphone up to take a photo. He is outdoors, with a background of trees showing autumn foliage in shades of yellow and orange. The scene is brightly lit, suggesting a sunny day.

**“ Put a smile on your face when
that first foot hits the floor...
It’ll change your day.”**

— Bob Curtis,
Fund Founder

Scan the code
to watch the
video story.



Interview by David DesRoches
Photos by Shana Sureck

**DARE TO THRIVE:
DONOR & FUND FOUNDER, SOUTHBURY**

Bob's Story

Bob Curtis starts most mornings the same way: chasing the light. "When you live in the village, you are in an oasis of peace," he says, gesturing toward the ponds of his Southbury neighborhood, Heritage Village, where reflections of fall foliage ripple and reform. "How can you not smile around here?"

Curtis, a retired geologist and lifelong photographer, has lived a few lives. Childhood in West Berlin before the Wall came down, decades in the oil industry, years traveling Europe and seeing the world. But it's Connecticut that feels like home.

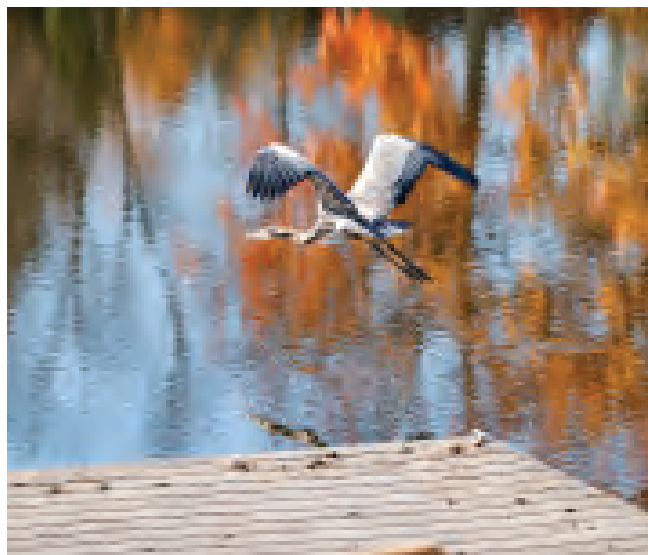
"This is part of my soul," he says.

Curtis says that photography is about capturing the ephemera of fleeting moments. "Every image is just a second in time," he says. "It won't exist any other time. Nature is the best artist there is."

In addition to capturing moments, he also has a philanthropic side. Curtis created a conservation fund to honor his brother Carl, who lived much of his life in state care. "He never got to see and do what I did," Curtis says. "I wanted something in his name that makes people smile."

For Curtis, thriving comes down to intention. "Put a smile on your face when that first foot hits the floor," he says. "It'll change your day."

Bob Curtis created the 'Carl Gavin Curtis Fund for the Environment' with the Foundation to support organizations whose programs aim to protect and preserve the environment and/or educate people about issues of environmental protection and conservation.



2025 Financials

Connecticut Community Foundation serves donors and nonprofits through sound financial management that aims to grow the charitable resources available to our community. We are stewards of our community’s trust and our donors’ hopes for the future, and this is a sacred responsibility and honor.



(Left to right) Barbara Ryer, Josh Feliciano, and Sarah Alexander manage finance, information technology, and human resources for the Foundation.

ASSETS 2025

Investments	\$218,607,028
Other Assets	<u>1,748,270</u>

Total Assets: \$220,355,298

LIABILITIES & NET ASSETS

Accounts Payable	\$63,826
Liabilities Under Split-interest Agreements	737,772
Funds Held as Agency Endowments	11,257,968
Net Assets	<u>220,355,298</u>

Total Liabilities and Net Assets: \$220,355,298

REVENUE

Contributions	\$9,433,131
Investment Return	29,185,570
Other Revenue	<u>293,701</u>

Total Revenues: \$38,912,402

GRANTS & EXPENSES

Grants and Scholarships	9,561,307
Program Support	1,648,688
Supporting Services	<u>1,265,804</u>

Total Grants and Expenses: \$12,475,799

NET ASSETS

Beginning of Year	\$181,859,129
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End of Year: \$208,295,732

For a copy of Connecticut Community Foundation’s audited 2025 financial report and tax return (IRS Form 990) visit our website at conncf.org/financials or contact the Finance department at 203.753.1315.

Thanks To Legacy Donors

Many thanks to the members of the 1923 Legacy Society who have included Connecticut Community Foundation in their estate plans.

Anonymous (9)	Richard P. Cullen*	John Gsell	Anne Manning	Barbara J. Ranando*
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Eleanor Akers*	Isabelle Curtiss	Brian Henebry	Ingrid Manning	Joan Reed*
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			Frank Quadrato*	Zemma White
			Barbara Quadrato*	<i>*Deceased</i>

Thanks To All Donors in 2025

Our community is deeply grateful to the following people, who—in spirit and in action—live the example of daring to thrive!

Their generosity and trust enables the Foundation to work toward achieving our vision of making Greater Waterbury and the Litchfield Hills a place where everyone has what they need to thrive.

Gifts \$1,000,000+

Estate of Alan R. Gayhart

Gifts \$100,001 - \$1,000,000

Estate of Eleanor Akers
Estate of Harold E. Baker
Estate of Raymond Gamby
Estate of Annamay T. Iorio
Estate of Helen A. Johnston
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Gifts \$50,001 - \$100,000

Lloyd G. Balfour Foundation
Connecticut Health and Educational Facilities Authority
Estate of Phebeana Gerulaitis
Estate of Philip Godfrey
Karen and Terry Powell
Jim and Cathy Smith
The Connecticut Project
Washington Park Foundation, Inc.

Gifts \$10,001 - \$50,000

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United Way of Greater Waterbury
Webster Bank Charitable Foundation

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DARE TO THRIVE:

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**DARE TO THRIVE:
SPECIAL THANKS**

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These organizations and individuals supported Foundation initiatives through donations of time, services, expertise, and resources. The Foundation is grateful for their generosity:


- 3D Music Academy
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- Connecticut State Community College, Naugatuck Valley
- CT by the Numbers
- Ann Merriam Feinberg and Michael Feinberg
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- Taft School
- Waterbury Promise
- WATR 1320 Radio
- Woodbury Floral Design
- WZBG 97.3 Radio



The Foundation is a family. Since its establishment in 1923, there have only been four CEOs. In late 2025, we were fortunate to gather in the presence of these extraordinary leaders who have been caring, careful stewards of the Foundation's mission for many decades. Special thanks to former CEOs (left to right—shown here with current CEO Kathy Taylor) Julie Loughran, Paula Van Ness, and Ingrid Manning—for their ongoing, timeless devotion to our work and our community.

With Special Gratitude: It Takes A Village ... Or 21 Towns

Many, many of our neighbors have contributed in both large and small ways to the success of the Foundation's efforts over the past year. From those who served as scholarship readers, on grant review committees, as speakers or presenters in our programs and professional development sessions, to those who came to listen and participate in Community Conversations and Forums, and the talented writers, editors, and photographers who helped us tell the stories of impact — we thank you. It's called 'support' because you really do hold us all up and carry us forward.

A smiling chef in a white uniform is holding two large trays of baked goods, likely bread or pizza, in a kitchen setting. The chef is looking directly at the camera with a warm expression. The background shows a professional kitchen with various ingredients and equipment.

“ I know what it is to be hungry. That’s what my main focus is— feeding the needy.”

— Rene Hubbard

DARE TO THRIVE:

St. Vincent DePaul / Merriman Culinary Academy

Rene's Story

For Rene Hubbard, cooking isn't only about the food. It's about creating community. "Everybody comes together when there's food," she says, adding that it makes her "happy seeing people happy."

That instinct showed up early. At 8 years old, Hubbard watched school cafeterias fill with noise and warmth. Everybody seemed happy, on both sides of the lunch counter.

But her own path wasn't easy. After experiencing homelessness as a teenager, Hubbard made a promise to herself: she would always persevere. "I've lived a very, very tough life," she says. "I'm a fighter; I don't quit at anything I do."

That determination led her to the Merriman Culinary Academy at St. Vincent DePaul Mission of Waterbury, where she studied with Chef Frank Parafati and cooked and served meals for hundreds of people each week. Feeding others felt personal. "I know what it is... to be hungry," Hubbard says.

Through the program, something shifted. "I was really depressed, I wasn't coming out of my house," she says. "Being there every day brought me out of that. Chef Frank ... saved my life."

Today, Hubbard hopes to one day open a food truck filled with unexpected combinations and holiday flavors served year-round. Thriving, she says, means lifting up others along the way. "If I'm successful... other people are successful, too."

St. Vincent DePaul Mission of Waterbury is a long-time grantee and the recipient of a 2025 Building Equitable Opportunity grant for its Merriman Culinary Job Training Program.





Above: People line up for 'grab and go' lunch service outside the Merriman Culinary Academy and Soup Kitchen. They are served warm, nutritious meals cooked by the staff and students.

Above: Rene's comfort zone is the kitchen — where she can fill bellies and raise spirits.

Opposite: Chef Frank Parafati instructs students in both technique and safe food handling during a training class at the Culinary Academy.





Scan the code
to watch the
video story.



Interview by David DesRoches
Photos by Shana Sureck

Giving Is Thriving: You Can Make A Difference

You can change lives in Greater Waterbury and the Litchfield Hills. There are so many ways to support our community. You can help! Your support will make a difference on the issues you care most about, right in the communities you love.

You don't have to be a person of great means to make a great and meaningful impact!

Ways To Engage:

- Volunteer for a grantmaking or ad hoc committee
- Participate in Give Local 2026!
- Attend our events and Community Conversations
- Get involved in our advocacy initiatives
- Volunteer as a scholarship reader
- Subscribe and share our newsletter with friends and neighbors
- Share our posts on social media
- Share your ideas and insights

Ways To Give:

- Give to a specific fund—or create one!
- Give to support work in a particular issue area:
 - Arts & Culture
 - Community Leadership and Advocacy
 - Building Equitable Opportunity
 - LGBTQ+
 - Grassroots Leadership
 - Health and Environmental Justice
 - Strengthening Nonprofits
 - Older Adults
 - Scholarships
 - Women's Fund
- Give to the Impact NOW fund to support urgent, basic needs in the community.
- Give to the Second Century Endowment Fund, to support our work for decades to come.
- Join a Collective Giving Circle
 - Pride in the Hills
 - Trustee Fund
 - Waterbury Black Giving Circle
 - Women's Giving Circle
- Make a legacy gift
- Support a scholarship



“We want you to know how personal your support has felt to us over the years.

The Foundation was one of the very first organizations in the region to say “yes.” When we were still building, still proving what was possible, you showed up—with early technology investments, with funding, and with steady encouragement.

That kind of belief doesn't just help a program operate; it helps a team and its participants to keep going. It tells the men, women and families we serve that their healing matters and that their community is willing to walk alongside them.”

— Michele Litt,
Executive Director,
Hang Time & Her Time

What Is A Community Foundation?

A Community Foundation connects local donors with local needs, to support nonprofits and create positive, lasting impact in the place you call home.

OUR MISSION

To foster an equitable and inclusive community in Greater Waterbury and Litchfield Hills by inspiring generosity, supporting organizations, and cultivating effective leaders.

OUR VISION

An equitable, inclusive, just, and vibrant community in Greater Waterbury and Litchfield Hills in which all residents have what they need to thrive.



(Left to right) Beth Messina, Zakiyah Gathers, and Sarah DeFilippis are the Communications and Marketing team at the Foundation.

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Cover Photo:

Octagenarian Bobbie Rategan of Waterbury personifies giving, gratitude, and grit.
Photo by Shana Sureck

Back Cover:

Members of Black Boarders CT are conquering mountains and ready to shred!
Photo by Cloe Poisson



CONNECTICUT COMMUNITY FOUNDATION
Serving Greater Waterbury and the Litchfield Hills Since 1923

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