

UNWAVERING



THE CHICAGO
COMMUNITY TRUST®
EQUITY • OPPORTUNITY • PROSPERITY

2025 ANNUAL REPORT



STEADFAST FOR CHICAGO

In 2025, Chicagoans showed up. Quietly and boldly, in ways seen and unseen. They nurtured their communities, gave generously, and met each moment with conviction.

For 110 years, The Chicago Community Trust has stood with and for Chicago. That has never been more true than now. Our resolve endures. Our focus is unflinching. Our commitment, unwavering.







Dear Friends and Supporters,

In a year that was filled with uncertainty, Chicago showed what it means to be a community. We stepped up for one another. We logged record numbers of volunteer hours at our local food pantries. We gave more generously to the nonprofits that strengthen our communities. We looked out for our neighbors.

These everyday acts of caring are the heart of philanthropy.

At its core, philanthropy means love of humanity expressed through action. Last year, that spirit came to life across Chicago. Alongside countless simple acts of caring, we saw donors continue to invest in the vital work of nonprofits across our region. We saw residents support local businesses and neighbors facing hardship. We saw many of our nonprofits do more with less to meet the growing needs of our communities. And we saw changemakers continue to work tirelessly to bring their visions for thriving neighborhoods to life.

All of these actions underscore who we are as Chicagoans. We take immense pride in this place we call home. We never give up on it or on each other. In many ways, our active care for one another has become a beacon, inspiring communities across the nation.

The Chicago Community Trust was made for this moment. For over a century, we've helped donors translate care into lasting impact across the Chicago region. Whether addressing the critical needs of our neighbors, strengthening our region for the long term, or fueling innovations that challenge the status quo, Chicagoans have created meaningful change with the Trust.

This work is only possible through your partnership. Standing firm with unwavering commitment, we are stronger together – and ready for whatever comes next.



Andrea Sáenz
President & CEO



Renetta McCann
Executive Committee Chair

ROOTED IN OUR REGION



THE TRUST AT A GLANCE

+ FOUNDED IN 1915 BY
NORMAN AND ALBERT
HARRIS OF HARRIS BANK

+ FUNDED BY DONATIONS
FROM THE PUBLIC FOR
THE CHICAGO REGION

+ \$7.1 BILLION IN ASSETS

+ MORE THAN \$1.4 BILLION IN
GRANTMAKING IN FY2025,
IN CHICAGO AND BEYOND

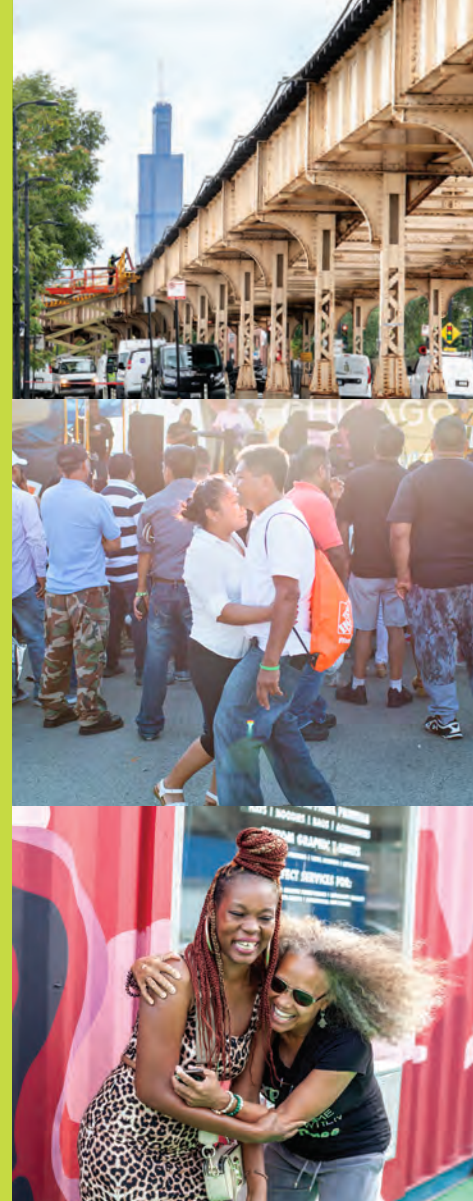
+ \$76.5 MILLION IN
PROGRAMMATIC
GRANTMAKING IN FY2025

CHICAGO IS A PLACE WHERE PEOPLE TAKE CARE OF ONE ANOTHER.

As our region's community foundation, we give that spirit of active care a home.

We're proud of our hometown and those who help it thrive. The Trust brings together donors, nonprofits, civic and business leaders, and community members to improve the lives of people in metropolitan Chicago and beyond.

Our work is made possible by the visionary donors whose gifts — past and present — fuel our grantmaking in perpetuity. From meeting our neighbors' urgent needs and addressing longer-term regional challenges, to helping individuals and families make their greatest charitable impact, we are here for good.



THE TRUST IS:

- + **A COMMUNITY OF PHILANTHROPY** – We connect donors with opportunities to pool their resources for transformative impact.
- + **A GRANTMAKER AND PARTNER** – We fund and collaborate with local nonprofits to advance lasting change in our region.
- + **A CATALYST AND CONVENER** – We spark collective action to address Chicago's greatest challenges — from the Great Depression to the Great Recession to the COVID-19 pandemic to persistent gaps in economic opportunity holding the region back.
- + **A STEWARD AND ADVISOR** – We expertly manage the assets entrusted to us and work closely with donors to create impactful giving strategies.

HERE FOR YOUR GREATEST IMPACT

The Trust helps donors turn generosity into action. We offer a variety of giving options that make it easy to support the charities and causes closest to your heart.

When you give with the Trust, you join a community of philanthropists working together to make good things happen. Join us!

RESOLUTE IN VISION, THE WORK CONTINUES

As the Trust responded to unanticipated needs in 2025 — including rising demand for food assistance and other essential services — we also remained focused on addressing longer-term issues affecting communities that are home to our most vulnerable residents.

OUR VISION

A REGION WHERE ALL CHICAGOANS HAVE THE RESOURCES TO FEEL FINANCIALLY SECURE, CARE FOR THEIR FAMILIES, AND INVEST IN THE FUTURE.



THE CHALLENGE

Across Chicago, deep disparities in financial health and opportunities to build assets make it hard for financially vulnerable neighbors to thrive.

We remain committed to addressing this because the lack of economic opportunity is at the root of so many of our region's challenges, including homelessness, food insecurity, gun violence, regional population loss, and uneven economic growth.

WHAT FINANCIAL HEALTH MAKES POSSIBLE

Financial health contributes to how our neighbors can live and whether they can thrive. When households struggle with bills and debt, setbacks can quickly become crises.

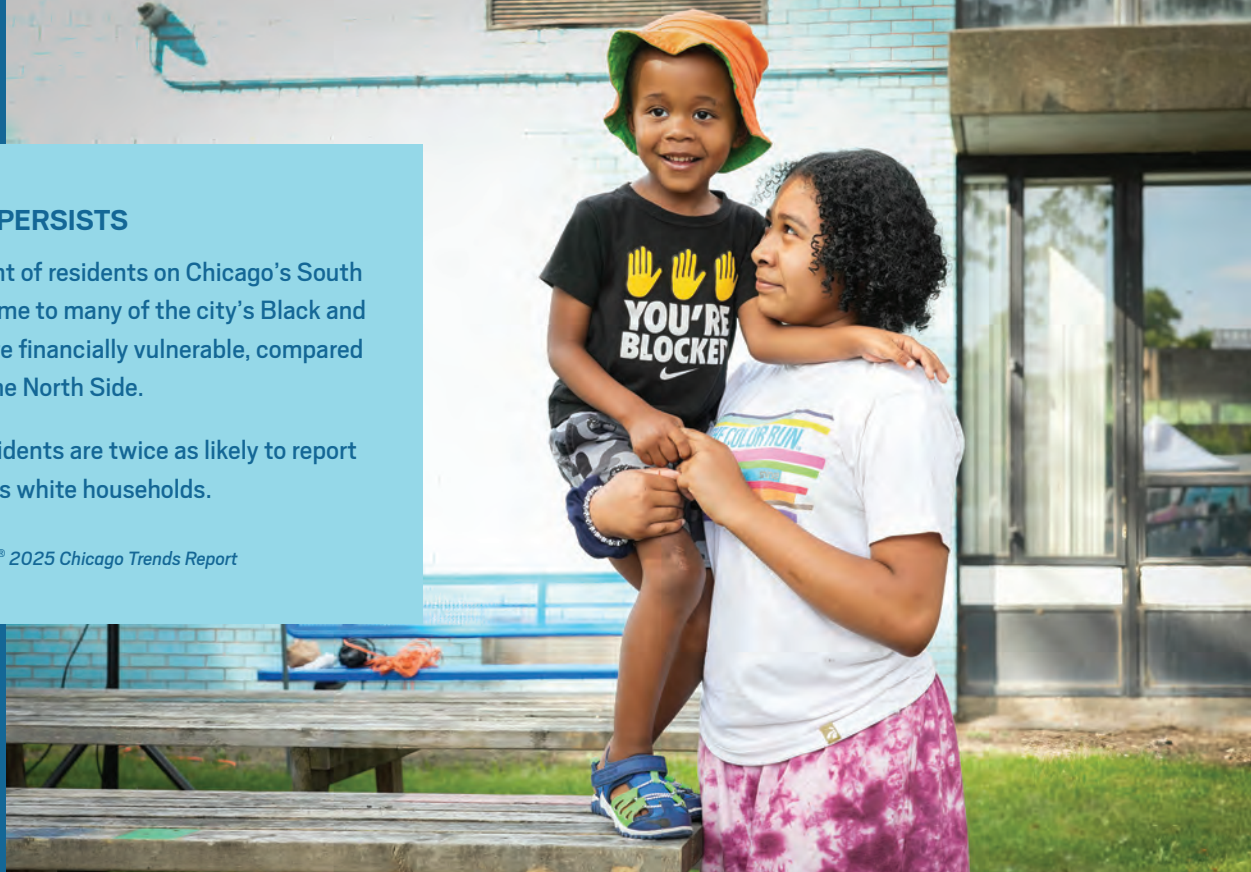
Financial health, by contrast, gives families stability, choices, and the ability to plan.

When individuals thrive, the entire community grows stronger, healthier, and more resilient — because when our neighbors do better, we all do better.

THE WEALTH GAP PERSISTS

- + More than 30 percent of residents on Chicago's South and West sides – home to many of the city's Black and Latine residents – are financially vulnerable, compared with 11 percent on the North Side.
- + Black and Latine residents are twice as likely to report negative net worth as white households.

Source: Financial Health Pulse® 2025 Chicago Trends Report



PROGRESS IS POSSIBLE

The Financial Health Pulse® 2025 Chicago Trends Report, funded by the Trust and JPMorganChase, shows modest improvements in the financial well-being of Cook County's most vulnerable residents since 2022. While there is more to do, these gains demonstrate what's possible when we work together towards a common goal.

ONWARD, TOGETHER

The Trust's work to improve residents' financial well-being is made possible by generations of donors who have believed in Chicago and by nonprofits that strengthen our communities each day. Because of them, we can continue to invest in our region's greatest asset – its people – and invite you to join us.

Together, we can increase opportunities and well-being for every Chicagoan.

INVESTING IN OUR REGION'S PEOPLE

The Trust is prioritizing three focus areas where we have expertise and can move the needle.

1 INCREASING HOMEOWNERSHIP
AND HOME EQUITY

2 INCREASING INCOME AND
FINANCIAL ASSETS

3 INCREASING NEIGHBORHOOD
INVESTMENT

MADE FOR THIS MOMENT

When unexpected challenges arise, the Trust is there. In 2025, Chicago saw growing demand for food assistance, housing support, and other essential services. This need was driven by rising costs, the impact of immigration enforcement tactics, and changes in federal policies and funding.

The Trust was made for moments like this. We listened closely to our community partners and focused our support where it was needed most. By making grants and bringing fellow funders together to pool resources, we reached even more of our neighbors and helped safeguard vital services. With every conversation and creative solution, we showed that we're stronger together.

IMPACT SPOTLIGHT

Response in Action

MEETING URGENT NEEDS

In response to rising hunger, we awarded grants to ensure reliable access to food. We also funded a collaboration to ensure people would continue to receive housing support services.

CARING FOR COMMUNITIES

To support the various needs of communities impacted by immigration enforcement tactics, we funded legal aid, Know Your Rights trainings, and other educational tools. Additional grants helped families access emergency assistance and supported local business corridors that are vital to the communities.

ADVANCING SYSTEMS CHANGE

Investments in policy and advocacy helped protect hard-won progress toward our goal of increasing financial health and well-being. This work helped ensure that Illinois fulfilled its commitment to expanding the Child Tax Credit, keeping more money in the pockets of working families.

KEEPING CHICAGO'S ARTS STRONG

Thanks to donors past and present who created funds for the arts, we were able to support small arts organizations and museums whose work was jeopardized by federal funding cuts. Chicago's cultural sector is a vital economic driver, and this support helped keep it vibrant, accessible and inclusive.

Unity Fund: Neighbors Helping Neighbors

In 2025, one in four people in metropolitan Chicago struggled to afford food.* Rising costs strained household budgets, and changes to who is eligible for federal benefits only intensified the need.

Thanks to the generosity of Unity Fund donors, the Trust was able to make nearly \$2 million in additional grants providing Chicagoans in need with food, housing support, and more. While philanthropy alone will not fill the gap, this support is helping more of our neighbors weather the storm.

STRONGER TOGETHER



Support our neighbors in need and give to Unity Fund today.

*Source: Greater Chicago Food Depository 2025 Greater Chicagoland Hunger Report**

From Responsive to Resilient

Supporting our communities in a shifting landscape demands bold new approaches – and the Trust is committed to serving as a critical partner in that change. At a time of growing need and reduced funding, Resilient Chicago Fund is supporting nonprofits and public agencies as they adapt, rethink and redesign how essential benefits and services are delivered.

The collaborative fund is co-chaired by The Chicago Community Trust and John D. and Catherine T. MacArthur Foundation. Steering committee members include Crown Family Philanthropies, Polk Bros. Foundation, Pritzker Traubert Foundation, RRF Foundation for Aging, Schreiber Philanthropy, Steans Family Foundation, and the United Way of Metro Chicago.

Together, we can improve how vital services reach those who need them most. To give to the Resilient Chicago Fund, contact Dan Tollefson at dtollefson@cct.org or 312-616-8000.



IN 2025, WE GRANTED NEARLY

\$20 MILLION

TO MEET UNANTICIPATED COMMUNITY NEEDS. WE WERE ALSO PROUD TO WORK ALONGSIDE OUR PHILANTHROPIC PARTNERS TO MOBILIZE TENS OF MILLIONS MORE TO RESPOND TO INCREASED NEEDS ACROSS OUR REGION.

COMMITMENT THAT NEVER WAVERS

Across Chicago, hundreds of nonprofit organizations – and the people who power them – show up every day with unwavering dedication to strengthen our communities, rise to meet challenges, and support neighbors in need. Their work connects people, drives action, and inspires change that makes our region stronger. The Trust is privileged to partner with them and support their efforts.

Here are just a few of their stories.

Protecting the Rights and Dignity of All

NATIONAL IMMIGRANT JUSTICE CENTER

Founded in 1984, the National Immigrant Justice Center (NIJC) believes that immigrants' rights are human rights, and that every individual deserves to be treated with dignity and to live without fear of persecution or family separation. The organization works to ensure all immigrants, refugees, and asylum seekers in and around Chicago have access to legal counsel and a fair day in court. By combining direct legal services with strategic advocacy and litigation, NIJC works to transform the immigration system, thus protecting the rights and dignity of all.

Each year, NIJC reaches more than 10,000 individuals through legal services. In 2025, it secured the release of dozens of individuals who were unlawfully detained, launched a rapid-response team to provide updated Know Your Rights trainings, and created a habeas project to challenge unlawful arrests. NIJC also trains pro bono lawyers and advocates across the Midwest and cultivates partnerships with community organizations to reach those most vulnerable.



“When we stand up for our neighbors’ rights, we stand up for everyone’s rights.”

– MARY MEG McCARTHY,
Executive Director,
National Immigrant Justice Center

Photo Credit: National Immigrant Justice Center



Photo Credit: Greater Chicago Food Depository

Feeding Today, Changing Tomorrow

GREATER CHICAGO FOOD DEPOSITORY

Many people know the Greater Chicago Food Depository, founded in 1979, as Chicago’s food bank. Last year alone, it partnered with more than 850 organizations to provide 96 million meals to more than 2.3 million households. But the Food Depository isn’t just feeding neighbors in need – it’s working to end hunger through strategic policy and advocacy to strengthen the social safety net.

Central to that effort are programs that help ensure families can reliably access food, including the Child Tax Credit, direct cash assistance, Medicaid, federal nutrition programs that provide school and summer meals for children, and SNAP (Supplemental Nutrition Assistance Program). SNAP provides monthly funds for buying food, and is a front-line defense against hunger for vulnerable groups, especially children, seniors, and individuals with disabilities. For every one meal that a local food bank provides, SNAP provides nine.

In 2025, amid rising food insecurity and changes to SNAP eligibility, the Food Depository launched an awareness campaign to address misconceptions about the program and help more Chicagoans maintain access to critical food assistance. Thanks in part to this advocacy, the State of Illinois lowered its estimate of SNAP participants at risk of losing benefits from 450,000 to 250,000 or less.

***“A meal can help a family today,
and maybe even tomorrow.
But policy can change their future.”***

**- DANIELLE PERRY, Vice President of Policy and Advocacy,
Greater Chicago Food Depository**

“No matter what our neighbors are facing, we’re here to face it with them.”

- MATT DeMATEO, CEO, New Life Centers

Turning Compassion into Action

NEW LIFE CENTERS

For more than 20 years, New Life Centers has partnered with communities on Chicago’s Southwest and West sides to respond to urgent needs with dignity and compassion. Guided by faith and a commitment to equity, New Life Centers adapts and innovates to meet each new challenge.

During the COVID-19 pandemic, New Life organized daily food distribution for thousands of families and opened its Pan de Vida market to expand access to fresh food. In 2023, it built a large-scale response to support tens of thousands of new arrivals to Chicago in need of humanitarian assistance. In the midst of increased immigration enforcement tactics, the organization has stepped up for its communities by distributing emergency supplies and growing its network of partner organizations.

Mentoring and youth guidance are central to New Life’s approach. Over 40 percent of staff are alumni of its youth programs, and as the Little Village lead for SC2 (a city-wide initiative to scale community violence interventions in high-risk neighborhoods), it has contributed to a 65 percent reduction in neighborhood shootings and homicides.

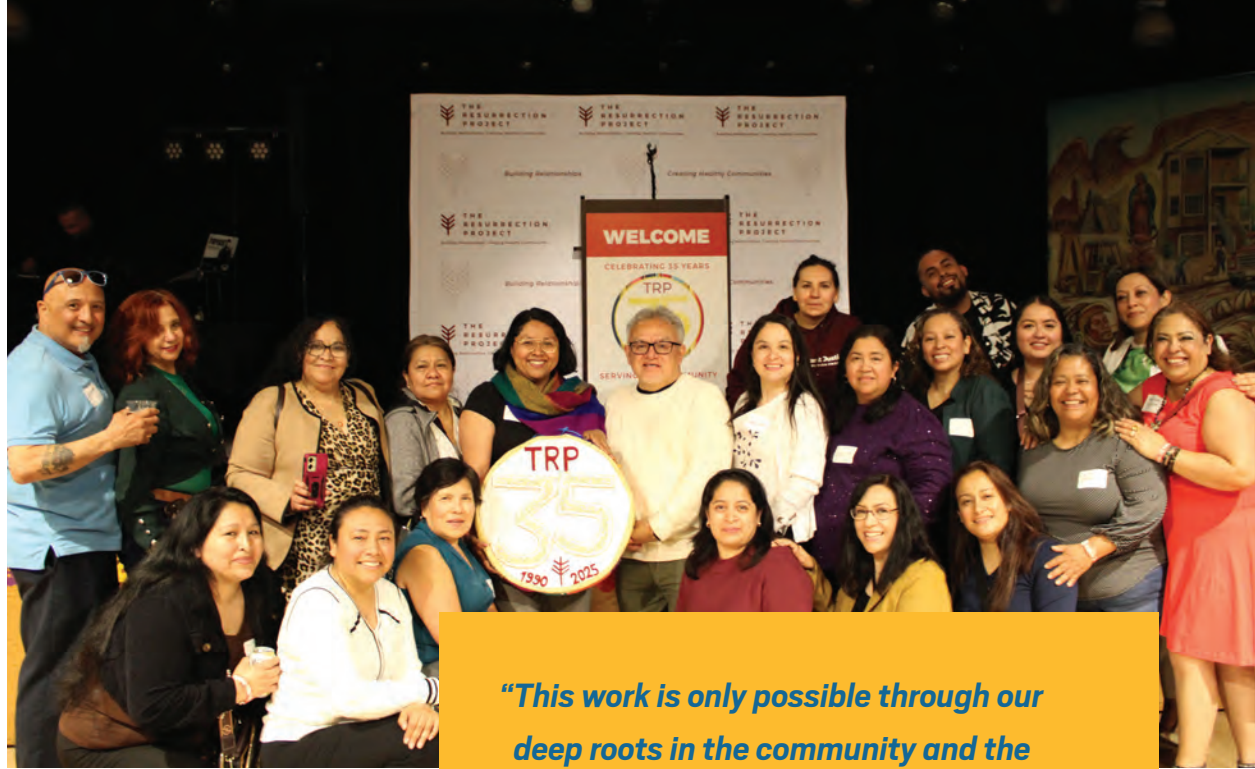


Photo Credit: The Resurrection Project (TRP)

“This work is only possible through our deep roots in the community and the partnerships we’ve built over decades.”

***- ERÉNDIRA (ERE) RENDÓN, Chief Program Officer,
The Resurrection Project***

Committed to Community

THE RESURRECTION PROJECT

Born in Pilsen more than 35 years ago, The Resurrection Project (TRP) grew from a community’s vision for restored peace, safety and prosperity in the face of neighborhood blight and violence. Since then, TRP has worked alongside residents to build community wealth and strengthen neighborhood assets across Chicago’s Southwest Side.

TRP’s holistic approach nurtures the building blocks of a strong community, helping families find stability, opportunity, and a place of belonging. Under its housing pillar, TRP has supported 2,500 individuals and families in achieving homeownership, generating hundreds of millions of dollars in family wealth. Through its immigrant justice pillar, TRP has directly provided free legal support and Know Your Rights education to more than 100,000 immigrants.

Today, TRP’s impact extends across Chicago and throughout Illinois. As a statewide social impact organization, it has developed and preserved more than \$1 billion in community assets such as affordable homes.

Building Homes, Restoring Hope

RECLAIMING CHICAGO

On Chicago's South and West sides – largely home to the city's Black and Latine communities – vacant lots and abandoned properties have long contributed to lower home values, population loss, and difficulty maintaining the businesses and services that are essential to a thriving community. Reclaiming Chicago, a campaign led by United Power for Action and Justice, aims to change that through a proven national model for building affordable homes at scale.

By developing 2,000 homes on vacant and underutilized land on the South and West sides, Reclaiming Chicago is helping people stay in and strengthen their communities, driving repopulation that benefits the entire city. United Power works closely with member institutions, residents, and community partners to organize support, secure land, and leverage public and private funds to make homeownership affordable.

Construction has begun on 166 homes, half of which have already sold. In 2025, Reclaiming Chicago received the \$10 million Chicago Prize from the Pritzker Traubert Foundation, supporting a major new site in Chicago Lawn that will bring 112 homes to the community. In 2025, the Trust also joined many other funders in contributing to a zero percent construction loan fund, a key tool Reclaiming Chicago uses to keep costs as low as possible.

“Chicago has seen significant population loss on the South and West sides. This work is about giving families a chance to stay, invest in, and build the kinds of communities they want.”

***– AMY TOTSCH, Lead Organizer,
United Power for Action and Justice***



Photo Credit: Reclaiming Chicago



Photo Credit: Grace Cooper

“The Aspire Center shows the power we have when we band together to lead transformative change in our communities.”

- DARNELL SHIELDS, Executive Director, Austin Coming Together

Power in Persistence

AUSTIN COMING TOGETHER

Since 2010, Austin Coming Together (ACT) has been at the heart of Austin’s revitalization, driving change through collaboration, persistence, and a shared vision for a more vibrant future. ACT’s mission is to increase the collective impact of its member organizations on education and economic development in Austin. It provides backbone support for a network of more than 50 public, private, nonprofit, and faith-based organizations and leads collaborative efforts to set long-term priorities and plans for the West Side neighborhood.

One of those priorities came to life in 2025 with the Aspire Center for Workforce Innovation, a transformative project reflecting eight years of community consensus-building and shared effort. Once a closed school, the site has been reimagined to provide critical workforce development services, addressing a need long expressed by residents. The center shows how collective action can turn an image of desolation into a beacon of hope – and fuel the community’s momentum to continue building the thriving, vibrant Austin they envision.

A PLACE TO STAY, A PATH TO STABILITY

A home is more than bricks and mortar — it’s where we find safety, stability, and a sense of belonging. For many, owning a home remains the surest path to building financial security and reaching long-term goals. However, many homeowners on the South and West sides of Chicago are dealing with the confluence of rising costs and aging homes in need of expensive repairs, making it harder to stay in the communities they’ve called home for decades.



Photo Credit: The Resurrection Project

To address this challenge, the Trust launched Stay in Place, an initiative focused on preserving homeownership and increasing home equity. It aims to prevent displacement, and help low- and moderate-income Chicagoans living in neighborhoods experiencing both historic under-investment and rapidly rising costs. In June, the Trust awarded \$3.4 million in grants to nonprofits in two pilot neighborhoods — **Englewood and Pilsen** — that are testing innovative approaches to help neighbors stay in their homes, thereby strengthening their communities.

Stay in Place is also funding research to better understand how homes — the largest source of wealth for most families — are passed from one generation to the next. By supporting experimentation and building knowledge, the initiative is laying the groundwork to help more families across Chicago stay and thrive in all of the places they call home.

*“When you help people stay in place,
you are building a stronger community.”*

*- MARY ELLEN GUEST, Executive Director,
Chicago Bungalow Association*

Elevating Englewood

On Chicago's South Side, Englewood residents take deep pride in a shared sense of identity, history and culture. That legacy is honored through beloved traditions like the Englewood Jazz Festival and the Back 2 School Parade, which dates back to the 1960s. Today, the community is actively leading a new vision for its next chapter — reclaiming vacant land, cultivating urban agriculture, and bringing neighbors together through art. While the impacts of historic underinvestment and other challenges remain, neighbors are actively shaping a vibrant and thriving future for Englewood.



PRESERVING HOMEOWNERSHIP, BLOCK BY BLOCK

In a neighborhood where more than 75 percent of residents are over 60, the UnBlocked Englewood initiative is reimagining how home repairs get delivered. Led by the Chicago Bungalow Association and artist Tonika Johnson, this three-year pilot will repair 50 homes on the 6500 block of South Aberdeen and neighboring blocks, exploring whether concentrated investment in home repairs can boost home values, impacting entire neighborhoods.

Helping Pilsen Prosper In Place

Pilsen, on Chicago's Southwest Side, has long been shaped by the dreams and hard work of immigrants. From the Irish who built the canal connecting the Great Lakes to the Mississippi River, to the Czechs who gave the neighborhood its name, to Polish newcomers and generations of Mexican-American families who created a rich cultural identity through art, commerce and activism, the community reflects the resilience and creativity of those who have called it home. Today, Pilsen is facing rapid gentrification that is shifting demographics and housing affordability, as well as sparking innovative, community-driven approaches to strengthen and preserve the neighborhood.



A SMART SOLUTION FOR HOME-REPAIR LOANS

To help low- and moderate-income residents stay in place, The Resurrection Project is piloting a forgivable loan program to help homeowners make critical repairs without taking on debt. The program offers up to \$60,000 for repairs to owner-occupied two-to-four-unit buildings in Pilsen and the Lower West Side. Structured as a zero-interest loan, forgivable after five years in exchange for owners keeping rents stable, the program looks to minimize displacement of financially vulnerable owners and tenants while building stronger, more stable neighborhoods for the long term.

MAKING BIG IDEAS REAL, TOGETHER

When it comes to solving complex challenges, what can philanthropy do? How do we build spaces where funders and nonprofit partners can dream, experiment, and do more together than we could alone? For decades, the Trust and Kinship Foundation have been answering these questions through collaborations that push beyond traditional grantmaking.

Our latest joint effort, the Transfer Innovation Impact Model (TIIM), brings two- and four-year institutions together to redesign the college transfer experience so that more students can successfully complete a bachelor's degree – particularly those at greater risk of not finishing.

TIIM unites the support of Kinship Foundation and the Trust with the expertise of academic and community partners to advance student success. It extends the momentum of Bridges to Brighter Futures, a collaboration to propel students through community college, job training, and other post-secondary pathways.

“The partnership between Kinship Foundation and the Trust runs deep and has positioned this innovative student-focused initiative for success. Our years of collaboration show what’s possible when institutions commit to real change together.”

**- LARA PRUITT, Director of Education Initiatives,
Kinship Foundation**



Impacting Lives, Reshaping Systems

TIIM has the potential not only to improve outcomes for transfer students enrolled at partner institutions, but also transform how higher education systems support these students with important wraparound services across Chicago and beyond. And because bachelor's degrees correlate strongly with higher lifetime earnings and financial stability, TIIM has the potential to significantly increase long-term opportunity and well-being for students.

To bring TIIM's vision to life, the initiative is raising \$10 million to fuel the four-year effort. Beyond investing in a single program, it's an opportunity for donors to support reimagined pathways to student success.

"This idea is bigger than any one funder. The Trust believes in our partners' visions, and we are inviting donors to join us because we know we can go further together."

- SHEILA CAWLEY, Chief Philanthropy Officer,
The Chicago Community Trust

Making It Happen

TIIM is supported by the Searle Funds at The Chicago Community Trust. For more than 60 years, the Searle Funds have been an integral part of the Trust's grantmaking, helping advance cutting-edge strategies to improve our lives and environment. Additional TIIM funders include:

- + Ellie's Foundation Fund at The Chicago Community Foundation
- + Michael and Leticia Gonzalez Family Fund
- + The Joseph Pedott Legacy Fund at The Chicago Community Foundation
- + Schreiber Philanthropy
- + Ward Thorne

BE PART OF THE BREAKTHROUGH

Join us in scaling solutions that turn dreams into college degrees. To support TIIM, contact Sheila Cawley at scawley@cct.org or 312-565-4172.

COMMUNITY VISIONS BROUGHT TO LIFE

In October 2025, we celebrated the culmination of We Rise Together: For an Equitable & Just Recovery, a five-year initiative supporting resilience and revitalization in underinvested South and West Side neighborhoods. Guided by community voices and visions, the collaborative philanthropic initiative created a model for focused investment, anchored in real estate development and strengthened by support for local workforce development and businesses. The results are tangible and will be felt for generations: vibrant community centers where residents and visitors gather, play and learn; modern spaces where local businesses and nonprofits grow and provide vital services; and workforce development hubs where people network, build skills, and connect to greater economic opportunity.

This work, in partnership with community leaders and fueled by donor support, is generating momentum – both through increased economic activity and the greater sense of hope residents feel about their communities. Moving forward, We Rise Together has set the stage for continued investment in Chicago’s underinvested communities and the people who make them thrive through its next iteration: Neighborhood Capital Fund.



\$47M
INVESTED

160+
DONORS

40
PROJECTS FUNDED

21
REAL ESTATE DEVELOPMENTS OPEN AND SERVING THEIR COMMUNITIES, WITH MANY MORE UNDER CONSTRUCTION



AT LEAST
4X INCREASE
 IN LOCAL SPENDING

Communities with two or more We Rise Together investments experienced a fourfold increase in local spending compared with communities without similar investments, based on Mastercard data alone.

BEYOND
 BRICK-AND-MORTAR

1,450 JOBS CREATED BY
 NEW REAL ESTATE DEVELOPMENTS

2,600 RESIDENTS HIRED
 AFTER PARTICIPATING IN WORKFORCE
 DEVELOPMENT PROGRAMS

1,045 ENTREPRENEURS SERVED BY
 LOCAL BUSINESS GRANTS



“This building shows there are hardworking people here who want to do things right. It gives us the chance to feel seen as a community, to feel there are opportunities, that there’s a good, clean, new, and beautiful space for us.”

- COMMUNITY MEMBER OF PODER, *an immigrant integration and career services center in Gage Park on Chicago’s Southwest Side*

THE WORK CONTINUES

Building on the success of We Rise Together, **Neighborhood Capital Fund** supports sustained investments in real estate projects in underinvested neighborhoods, which are predominantly on Cook County’s South and West sides. The Fund will provide approximately \$20 million in late-stage capital grants over two years. Funding partners include:

- + Anonymous
- + Development Now for Chicago
- + The Joseph Pedott Legacy Fund at The Chicago Community Foundation
- + JPMorganChase Foundation
- + Knight Impact Partners
- + The Paul M. Angell Family Foundation
- + Pritzker Pucker Family Foundation
- + The Richard H. Driehaus Foundation
- + Robert R. McCormick Foundation
- + Schreiber Philanthropy
- + Target Corporation



Join us in supporting a vision for thriving neighborhoods, and donate to the Fund today.

YOUR UNWAVERING SUPPORT FOR OUR COMMUNITY MEANS THAT TOGETHER, WE TURN GENEROSITY INTO IMPACT

IN FISCAL YEAR 2025, DONORS ACTIVATED

\$146 MILLION

IN SUPPORT FOR THE CHICAGO REGION

THROUGH DONOR ADVISED GRANTS TO NONPROFITS AND DIRECT
CONTRIBUTIONS TO TRUST INITIATIVES

244

CHICAGO-AREA NONPROFITS

THAT RECEIVED TRUST PROGRAMMATIC GRANTS IN FY25

WERE ALSO SUPPORTED BY FUNDING FROM

DONOR ADVISED FUND GRANTS

The Trust provides many avenues for donors to support and engage with our efforts to strengthen our region, meet the most pressing needs, and open doors of opportunity for our neighbors. Here are just a few key initiatives:



Endowment

For over 100 years, generous Chicagoans have partnered with The Chicago Community Trust to care for this region — building a lasting endowment that supports today’s needs and tomorrow’s possibilities.



Press Forward Chicago

A pooled fund for journalism housed at the Trust that seeks to create healthier communities through the support of strong and sustainable news and information ecosystems.



Neighborhood Capital Fund

A two-year funder collaborative investing late-stage capital in community-led brick-and-mortar projects that help neighborhoods build the amenities and services needed to thrive.



Unity Fund

A fund that gathers donor contributions of all sizes to support organizations meeting Chicagoans’ most urgent needs.



Affinity Funds

The Trust hosts six affinity funds that allow donors with a common identity or interest to unite their giving and make a greater impact together.



Transfer Innovation Impact Model (TIIM)

A new initiative that focuses on supporting Chicago-area community college students to complete bachelor’s degrees.

LEARN MORE
AND CONNECT



Chicago is not defined by its challenges but by the people who rise to meet them.

We invite you to read the stories of a few of our inspiring donors and partners and reach out to your Trust philanthropic advisor to discuss your goals. Don't have a Trust advisor? Molly Rand, Senior Director of Philanthropy, is here to help at 312-565-2285 or mrand@cct.org.

KING HARRIS:

A LIFETIME OF SUPPORTING CHICAGO



For more than 50 years, business and civic leader King Harris has brought vision, energy, and a hands-on approach to philanthropy in Chicago. From housing to the arts, higher education to community development,

his work has touched a wide range of issues that contribute to the region's well-being.

Among his many civic roles, Harris has served on the Trust's Executive Committee, as a senior fellow of the Metropolitan Planning Council, and on the boards of the University of Chicago, World Sport Chicago, and the Museum of Contemporary Art Chicago, where his tenure spanned an extraordinary 46 years. He is currently completing his tenth year as chairman of the Illinois Housing Development Authority, whose work expanding affordable housing in the Chicago suburbs is a particular passion for Harris.

During Harris's 10 years on the Executive Committee, the Trust benefited from his wide lens on the region. In turn, Harris says the experience gave him an even broader perspective by introducing him to people, organizations and initiatives he might not otherwise have known. One example is the Trust's Nuestro Futuro affinity fund. A supporter since its inception, Harris is now helping grow the fund's endowment.

"The Trust gave me a window into the leading organizations serving the region. That's been very helpful to my civic and philanthropic work."

- KING HARRIS, Trust Donor and Former Executive Committee Member

Harris continues to actively support a range of philanthropic causes through his family foundation and his Trust donor advised fund, giving to organizations such as the Greater Chicago Food Depository and WTTW. His approach can be traced in part to his early experience as a community development worker with the Peace Corps in Chile. "I was trained to look at all aspects of a community that make it succeed," he notes.



Reflecting on a half-century of civic contributions, Harris says he is most proud of bringing on new board leaders to continue the vital work of the organizations he has served. He also takes pride in the places where his family's philanthropy has made a significant impact – from the Harris School of Public Policy to the Shirley Ryan Ability Lab.

He recalls the advice of his uncle, philanthropist Irving Harris: "Move the dial. If you really want to change something, give significant gifts." King Harris has taken that to heart, creating a legacy of meaningful impact across Chicago.

ARCHANA AND SUDHIR K. AGRAWAL: “GIVING MAKES US FEEL AT HOME”

When Archana and Sudhir K. Agrawal moved to Chicago in 2021 after more than 30 years in Memphis, they were captivated by the city’s vibrant cultural scene and beautiful lakefront – but they didn’t know a single person here. One of the first things they did was seek out a way to get involved with the community. Their search quickly led them to the Trust.

The Agrawals were already familiar with the role community foundations play in local philanthropy. In Memphis, Sudhir – a private wealth advisor for more than 26 years – served on the board of governors of the Community Foundation of Greater Memphis, and the couple established a donor advised fund there.

At the Trust, they found the same welcoming spirit.

“The Trust made it so easy for us to connect to our new community,” says Archana, co-founder and chief marketing officer for the couple’s wealth management company. “We were trying to build a life here like we had in Memphis, but this time we had to speed it up. We don’t have another 30 years to lay down roots!” she adds with a smile.

The Agrawals have quickly become part of the Trust community – attending donor events, creating a donor advised fund, and tapping the Trust’s knowledge of local organizations that match their giving interests.

“The Trust has the best pulse on what’s happening in the community,” Sudhir says. “As donors, we tend to focus on what we know. The Trust has a broader vision and can make us aware of other community needs we can help with.”

Archana recently founded the A & S Agrawal Foundation, a nonprofit committed to uplifting individuals and communities through education, cultural initiatives and humanitarian programs. She and Sudhir are passionate about supporting basic human needs and higher education – causes influenced by their journeys as immigrants from India.

As Sudhir puts it, “When I arrived in this country at 18 with two suitcases, one semester of tuition, and no place to live, people stepped up to help me. This country gave us a life beyond what we imagined.” Archana agrees: “Giving back is our way of sharing those blessings.”



“The Trust is like a home away from home. Every time we attend an event, we get that warm, fuzzy feeling.”

- SUDHIR K. AGRAWAL, *Trust Donor*

JOYCE OZEH:

PASSIONATE DISABILITY ADVOCATE



For Joyce Ozeh, a first-generation Nigerian-American and civil rights attorney with the Illinois Attorney General's Office, practicing law has always been a means to an end.

"At my core, I've always been an advocate," she says. "Advancing accessibility, equity, and disability justice is my life's work and purpose."

Ozeh's commitment is informed by her past experience navigating years of debilitating generalized anxiety and major depression, which now guides her leadership as co-chair of the Disabilities Fund at the Trust.

Established in 2004 through the generosity of Shawn Donnelley and the Naomi Williams Donnelley Fund at the Trust, the Disabilities Fund has awarded more than \$1.1 million in grants supporting disability inclusion. Today, the fund has restructured to focus on supporting grassroots efforts led by and for people with disabilities.

"Historically, disability has been framed around charity. But we're advancing a vision of disabled people as equal participants in every area of society."

- JOYCE OZEH, Co-Chair, Disabilities Fund

In 2025, the Fund piloted its first ever call-for-proposals and awarded \$355,000 in grants to 17 organizations – supporting initiatives such as a summer program launched by a Chicago resident to teach independent living skills to people with disabilities. The Advisory Board is now developing a three-year strategic plan to guide the fund's next phase of impact.

A large part of Ozeh's advocacy centers on expanding the financial resources available to help people with disabilities lead the lives they envision. The Disabilities Fund offers an effective way for donors to help make that possible.

SUPPORT DISABILITY INCLUSION

Give to the Disabilities Fund.



TRUST AFFINITY FUNDS

- + AFRICAN AMERICAN LEGACY
- + ASIAN GIVING CIRCLE
- + DISABILITIES FUND
- + LGBTQ COMMUNITY FUND
- + NUESTRO FUTURO
- + YOUNG LEADERS FUND

Interested in meeting donors with shared interests to drive collective impact? Contact Christine Munteanu, Senior Program Manager for Affinity Funds, at cmunteanu@cct.org to learn more about the Trust's affinity funds.

JENNIFER F. KUZMINSKI: GUIDING CLIENTS TO THEIR GREATEST IMPACT

Trust and estates attorney Jennifer F. Kuzminski is driven to help clients advance their personal and philanthropic goals while creating lasting impact. As a member at Aronberg Goldgehn and co-chair of the firm's trust and estates practice group, she guides individuals, families, and business owners through complex matters such as wealth transfer, succession planning, and charitable gifting strategies.

Kuzminski thrives on the close personal nature of the work. "I love serving as an advisor to clients," she says. "Many people don't realize the options they have for charitable giving, and I enjoy helping them grow their understanding of the impact they can make."

Ever since connecting with the Trust at a Chicago Estate Planning Council event, Kuzminski has found the community foundation to be a valuable resource. "The Trust has the expertise and the right gifting vehicles to help clients meet their charitable goals and make the greatest difference," she says.

"I haven't experienced any charitable organization that can do what the Trust does for my clients."

- JENNIFER F. KUZMINSKI, *Trust and Estates Attorney*



Photo Credit: Anna Cillan Photography

When a client at Kuzminski's firm wanted to make a charitable gift of S-corporation stock – a complex asset for nonprofits to receive – Kuzminski turned to the Trust. With the Trust's guidance, the donors were able to contribute the stock to a donor advised fund, which made it much easier for the nonprofit to receive the gift. Soon after, the Trust's philanthropic experts were invited to give a presentation at Kuzminski's firm, showing how other clients could benefit from this effective strategy for gifting complex assets.

Beyond her legal work, Kuzminski serves on the Board of Directors of LiftUp Communities, a forward-thinking nonprofit and Trust grant recipient. The organization provides wraparound services for low-wage workers and their families through an innovative, self-sustaining model in Chicago and beyond. Together, her professional and charitable work help advance her personal mission to "put more positivity into the world."

NORTHERN TRUST: MORE THAN A CENTURY OF COMMITMENT TO CHICAGO

Northern Trust has been a steadfast partner to The Chicago Community Trust since our founding. As a trustee bank, Northern Trust manages a significant portion of the Trust's assets, but the relationship has always been more than financial. It is a partnership rooted in a shared commitment to the region we both call home.

For more than 136 years, the global financial institution has been headquartered in Chicago — a connection that continues to shape its civic outlook. “Our vision is for Chicago to remain a thriving, diverse metropolis, supported by a dynamic business community, excellent schools, robust healthcare systems, and vibrant cultural institutions,” says Northern Trust Chairman and CEO Michael O’Grady. “Together, we work to strengthen Chicago and its residents through meaningful contributions and volunteerism.”

That vision comes to life through the work of The Northern Trust Charitable Foundation, whose Chicago strategy focuses on supporting youth and families through investments in food security, housing stability, healthcare access, and quality education. The Foundation prioritizes place-based grantmaking to ensure resources reach neighborhoods where they can make the greatest long-term impact. It also supports transformational initiatives — such as the \$1 million Anchor Award — helping nonprofits scale their work.



Northern Trust team members volunteering at Nourishing Hope (recipient of Northern Trust's Anchor Award)

We are proud to partner with Northern Trust to amplify efforts across shared priorities — combining capital, expertise, and community knowledge to expand opportunity for our neighbors. Initiatives such as the Neighborhood Entrepreneurship Lab support local business owners through mentorship and hands-on guidance, while SC2 — Scaling Community Violence Intervention for a Safer Chicago — brings cross-sector leadership to the challenge of community safety. Other examples include pandemic response efforts and neighborhood revitalization through We Rise Together: For an Equitable and Just Recovery.

“A century of working together has shown us that partnership doesn’t just add value — it transforms what’s possible.”

- SHANA HAYES, Chief Social Impact Officer, Northern Trust

The Trust also serves as the sponsor of the Northern Trust Charitable Giving Program, helping clients establish and activate donor advised funds while providing grantmaking expertise and due diligence. The program now distributes close to \$1 billion in charitable grants each year — demonstrating what’s possible when institutions partner with trust, humility, and lasting commitment.

THE TRUST FONDLY REMEMBERS OUR FRIENDS WHO HAVE RECENTLY PASSED.

GOVERNOR JIM EDGAR

CIVIC LEADER

Edgar's tenure as Illinois governor earned him respect from both sides of the aisle for prioritizing the state's finances and addressing pressing issues such as literacy, education and conservation. Before becoming governor, Edgar had a long career in public service and after leaving office in 1999, he continued his commitment to civic leadership by founding the Edgar Fellows Program at the University of Illinois. The Trust supports the program's work to build a pipeline of leaders who can work together across differences through its programmatic grants.

LISA SCHNEIDER FABES

COMMUNITY LEADER

Schneider Fabes was a political consultant and community leader whose impact on her community ranged from violence prevention to education. As founder of LSF Consulting, she worked on police reform, led several Chicago Public Schools initiatives, and oversaw \$30 million in funding as director of the Illinois COVID-19 Response Fund. She was involved in successful mayoral campaigns, managed the Chicago Neighborhood Development Awards for LISC Chicago for many years, and served on numerous boards, including Rise Chicago.

LORI HEALEY

COMMUNITY LEADER

A leader and mentor in public service and city planning, Healey oversaw the creation of multiple Chicago landmarks. Her roles included chief of staff to Mayor Richard M. Daley, commissioner of the city's Department of Planning and Development, and chief executive of McCook Place, overseeing development and construction at McCormick Place. She also led construction and operations of the Obama Presidential Center as senior vice president and executive project officer at the Obama Foundation.

JACK KANUK

TRUST DONOR

Kanuk and his late partner, Richard Foster, were longtime Chicagoans with a deep love for the city and a shared passion for the arts. They worked together in real estate for decades, owning and managing a number of properties in Lincoln Park. Trusts established by both Kanuk and Foster continue their commitment to Chicago's arts and cultural organizations and a generous estate gift provides dedicated support for the Trust's general purposes.

ED KAPLAN

TRUST DONOR

Kaplan was a co-founder and CEO of Data Specialties, Incorporated (now Zebra Technologies). Inspired by his Jewish faith and success with a tech start-up, he dedicated his philanthropy to nurturing future entrepreneurs and Jewish community leaders. He established the New Venture Challenge at the University of Chicago and the Kaplan Family Institute for Innovation and Technology at Illinois Tech. With his wife, Carol, he launched the Kaplan Leadership Initiative to develop Jewish community leaders around the world.

JUJU LIEN

COMMUNITY LEADER

Lien was a pioneering leader and activist in Chicago's Asian American community, dedicated to advancing justice for refugees and immigrants. She served as executive director of the Chinese Mutual Aid Association and the Asian American Institute (now Asian Americans Advancing Justice). For more than four decades, Lien supported the fundraising and advocacy work of the Chicago Foundation for Women, and was deeply involved with the Trust's Asian Giving Circle since its inception.

TERRENCE “TERRY” MCMAHON

TRUST DONOR

A longtime supporter and board member of The Night Ministry, McMahon also gave his time and resources to the Center on Halsted and the Vital Bridges Food Pantry (formerly part of the Heartland Alliance), and was an active member of Rotary International. In 2006, with his partner, Daniel Bednarz, he established the Bednarz/McMahon Family Fund, a donor advised fund at the Trust to support the causes they cared most deeply about – critical needs, education, and arts and culture.

RABINDRATH (“ROBIN”) MUKHERJEE

TRUST DONOR

A chemistry professor who immigrated to the U.S. from India, Mukherjee believed in paying forward the support he had once received by helping those facing financial hardship. He gave generously throughout his life, funding a hospital wing in India and supporting a Community Meals Program at a Chicago church. Before his passing, he partnered with the Trust to create a scholarship fund that will benefit science students at the University of Illinois Chicago and Southern Illinois University in perpetuity.

MARIAN “CINDY” PRITZKER

PHILANTHROPIC LEADER

Known for her fierce and passionate spirit, Pritzker was a devoted supporter of Chicago’s public libraries and architecture. As president of the Chicago Public Library Board, she led the effort to build the iconic Harold Washington Library Center in the Loop. She was also the founding chair of the Chicago Public Library Foundation. Pritzker co-founded the Pritzker Architecture Prize with her husband, Jay, in 1979 and helped commission architect Frank Gehry to design the Jay Pritzker Pavilion in Millennium Park.

JOSEPH STONE

TRUST DONOR

An accomplished lawyer, Stone served as counsel at Seyfarth Shaw and founding director of the Loyola University of Chicago School of Law Business Law Clinic. He was president of the Chicago Bar Association and volunteered with the Circuit Court of Cook County’s First Municipal District Pro Se Court and the Cook County Elder Law Clinic. A passionate theatergoer, he established the Joseph and Sylvia Stone Fund at the Trust to support groups such as Writers Theatre, Chicago Shakespeare Theater, and Steep Theatre.

ROBERT “BOB” WORDLAW

COMMUNITY LEADER

Wordlaw was a dedicated leader, mentor, and grassroots advocate who strengthened Chicago’s workforce development ecosystem for over five decades. From 1995 to 2014, he served as executive director of the Chicago Jobs Council, a Trust grant recipient. As a founding board member of the Endealeo Institute, also a Trust grant recipient, he helped build a thriving network of professionals and resources, particularly around workforce development.

FINANCIAL HIGHLIGHTS

In an effort to inspire philanthropy broadly, the Trust sponsors its own donor advised fund program as well as donor advised fund programs for financial institutions. As of September 30, 2025, the Trust’s consolidated assets totaled more than \$7 billion. In addition, during the fiscal year, the Trust received new gifts totaling more than \$2 billion and made consolidated grant commitments totaling more than \$1.4 billion across the Trust and affiliated donor advised fund programs.

FUND TYPES

Donors may work with the Trust to achieve their charitable objectives by creating and contributing to one or more types of funds.

ADVISED FUNDS

Donors are actively engaged in the grantmaking process by recommending grants from their fund(s) to charities.

DESIGNATED FUNDS

At the time a fund is established, the donor designates specific charitable organizations as beneficiaries of the fund.

SUPPORTING ORGANIZATIONS

Donors have in some instances established a supporting organization as an alternative to a private foundation for the purpose of furthering the charitable objectives of the Trust.

PROGRAMMATIC FUNDS

The Trust’s programmatic funds are available to nonprofit organizations in metropolitan Chicago that serve the residents of the region. Programmatic funds include the following:

- + **Field of Interest Funds:** Individuals and organizations may pool their charitable gifts of any size into a common fund that addresses an issue of importance to them and to the community.
- + **Unrestricted Funds:** Through unrestricted funds, donors enable the Trust to flexibly respond to the community’s ever-changing needs.

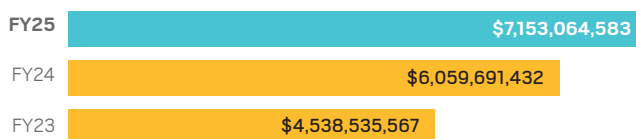
COLLABORATIVE FUNDS

Collaborative philanthropic initiatives that are housed at the Trust and supported by the Trust as well as additional funders.

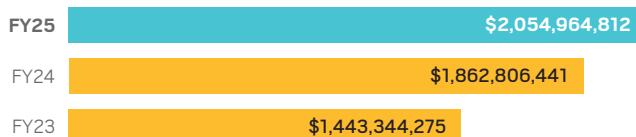
GROWTH

The following charts compare the total assets, contributions, and consolidated grant commitments of the past three years for The Chicago Community Trust.

CONSOLIDATED ASSETS



CONSOLIDATED CONTRIBUTIONS



CONSOLIDATED GRANT COMMITMENTS

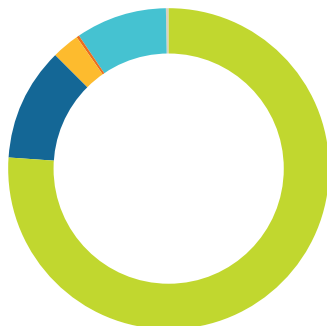


EXPENSES

During fiscal year 2025, total consolidated administrative expenses were \$27,581,434, representing 0.39 percent of total assets.

CONTRIBUTIONS

FISCAL YEAR 2025 CONTRIBUTIONS BY FUND TYPE

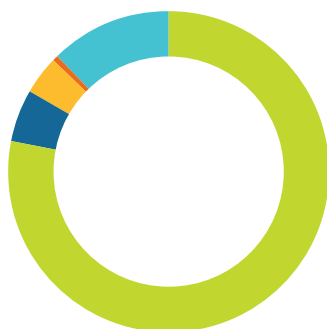


Advised	\$ 1,571,719,224	76.5%
Restricted and Unrestricted	\$ 232,435,516	11.3%
Collaborative	\$ 59,417,953	2.9%
Designated	\$ 5,993,583	0.3%
Supporting Organizations	\$ 181,879,380	8.9%
Other	\$ 3,519,156	0.2%
Total	\$2,054,964,812	100%

Contributions are included in the fiscal year in which cash or securities are received. Contributions include receipt of grants between funds within the Trust and among its affiliated organizations.

GRANT COMMITMENTS

FISCAL YEAR 2025 GRANT COMMITMENTS



	Other Funds of the Trust	Searle Funds	Total	Percent
Advised	\$ 1,144,727,905	\$ 12,388,791	\$ 1,157,116,696	78.2%
Programmatic	\$ 44,056,739	\$ 32,494,988	\$ 76,551,727	5.2%
Collaborative	\$ 57,630,988	\$ –	\$ 57,630,988	3.9%
Designated	\$ 8,004,441	\$ –	\$ 8,004,441	0.5%
Supporting Organizations	\$ 179,767,329	\$ –	\$ 179,767,329	12.2%
TOTAL	\$ 1,434,187,402	\$ 44,883,779	\$ 1,479,071,181	100%

Grants include commitments made between funds within the Trust and among its affiliated organizations.

Additional details on this year's grantmaking and investment performance at cct.org/annual-reports.

EXECUTIVE COMMITTEE

The Executive Committee of The Chicago Community Trust is the governing body responsible for approving all grant allocations made from the Trust's funds, overseeing asset development, and guiding our general strategy.

All members of the Executive Committee also compose the Board of Directors of The Chicago Community Foundation, an affiliate of the Trust. The following are the members of the Executive Committee as of January 2026. We recognize and thank Luis P. Nieto, Jr. and James Reynolds, Jr., who stepped down from the Executive Committee at the end of 2025 after 10 years of dedicated service.



Renetta E. McCann, Chair
Appointed in 2018



Bruce McNamer
Appointed in 2026



Ethan Meers, Vice-Chair
Appointed in 2019



Sandra Cordova Micek
Appointed in 2022



Martin Cabrera, Jr.
Appointed in 2017



Terry Peterson
Appointed in 2021



Gretchen Crosby-Sims
Appointed in 2023



Gil Quiniones
Appointed in 2026



Omar Duque
Appointed in 2020



Jesse Ruiz
Appointed in 2023



Brett Hart
Appointed in 2023



Heather A. Steans
Appointed in 2021



Steven Koch
Appointed in 2018



Margie Stineman
Appointed in 2020



Anne Ladky
Appointed in 2019



Bryan Traubert
Appointed in 2018



Connie L. Lindsey
Appointed in 2022

TRUSTEES COMMITTEE & BANKS

Our relationship with Chicago financial institutions dates back to the founding of The Chicago Community Trust and continues to be a partnership with enduring richness. In 1915, Harris Trust and Savings Bank stood as the sole trustee bank charged with managing the Trust's charitable assets. Over time, residents began assessing their own personal giving and contemplated the charitable legacy they would leave the community. Individuals turned to the banks for assistance in leaving gifts in perpetuity, and the banks, in turn, looked to the Trust as a fellow civic leader. Today, five financial institutions manage a large portion of the Trust's assets. We are privileged to have such strong relationships with these banks and their leaders, and look forward to deepening our work in the years ahead.

The Trustees Committee, comprising five chief executives of various banks, appoints up to five members of the Executive Committee, approves other appointments to the committee, and according to the Declaration of Trust, "shall consult with and advise...in matters pertaining to the development of The Chicago Community Trust and public relations."

The following are the members of the Trustees Committee and Trustee Banks as of January 2026.

TRUSTEES COMMITTEE



Rita Sola Cook, Chair
Chicago Market President, Bank of America



Darrel Hackett, Vice-Chair
President and CEO, BMO Bank N.A.



David Mook
*Chief Private Banking Officer,
U.S. Bank Wealth Management Group*



Michael O'Grady
Chairman and CEO, Northern Trust



Curtis Reed, Jr.
*Head of Government and Healthcare, Higher Education,
and Not-for-Profit Banking for JPMorganChase*

TRUSTEE BANKS



SEE STAFF LISTING HERE

WAYS TO REMAIN UNWAVERING

Philanthropy isn't just about large donations – it's about caring for the communities and causes that matter to you. Every act of giving can make a difference.

Consider the everyday ways you can help build a stronger Chicago for all.

- + Get to know your neighbors.
- + Stay informed about what's happening in your community.
- + Learn about local nonprofits and the needs they're working to meet.
- + Volunteer your time and talents.
- + Give to causes you care about.
- + Support local businesses and neighborhood revitalization efforts.

By showing care, you are a philanthropist.

The Trust is here to help you make your greatest impact. Contact Sheila Cawley, Chief Philanthropy Officer, at scawley@cct.org or 312-565-4172 to put your philanthropy plan into action.



THANK YOU

FOR STAYING THE COURSE WITH US.

In a year that asked so much, you continued to show up for our communities, for our partners, and for Chicago's future. Your generosity is a powerful reminder that progress is built through consistency, care, and collective resolve.

cct.org



THE CHICAGO
COMMUNITY TRUST®

EQUITY • OPPORTUNITY • PROSPERITY

CCT.ORG

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