



Your Generosity Lights the Way

2025

REPORT TO THE COMMUNITY

S COMMUNITY FOUNDATION
SANTA CRUZ COUNTY



MISSION

We bring together people, ideas, and resources to inspire philanthropy and accomplish great things.

VISION

To make Santa Cruz County thrive for all who call it home, now and in the future.

Photo credit front cover: Matt Hofman, Walton Lighthouse at Seabright Beach. Photo credit above: "Family Arts Night at Live Oak Elementary" by Sarah Brothers Bot, Arts Council Santa Cruz County. Sarah was a winner of our 2025 photo contest and the Arts Council is an Agency Fundholder at the Foundation.

Giving Together. Giving Forever.

Santa Cruz County is an extraordinary place. We have an abundance of strengths, a multitude of challenges, and a long history of using the former to address the latter.

In 2025, federal cuts, policy shifts, and rising needs created new pressures on our local safety net—pressures that will continue and intensify in 2026. Many of our neighbors will lose access to medical care and food. These are deeply challenging times.

We've navigated crises together before. Over the past five years—through a pandemic, fire, floods, and storms—our community has shown what generosity, resourcefulness, and steady leadership can accomplish. Since our founding in 1982, one lesson remains clear: philanthropy plays a vital role in meeting today's challenges while shaping tomorrow's opportunities.



This report reflects that arc of progress—highlighting our work in 2025, what we've accomplished together since 2020, and how it builds on decades of shared investment.

Your giving has always been a powerful force in moments like these. We're honored to work alongside you and your advisors to give in ways that strengthen the community and create a lasting legacy.

Your generosity supports the services people rely on today and builds the long-term resources our community will depend on in the future.

It is continued kindness and giving that will move us toward a more just and resilient tomorrow.

Thank you for partnering with us to care for Santa Cruz County. For good. Forever. Always.

Jim Weisenstein, *President*

Susan True, *CEO*

Board Leadership 2025

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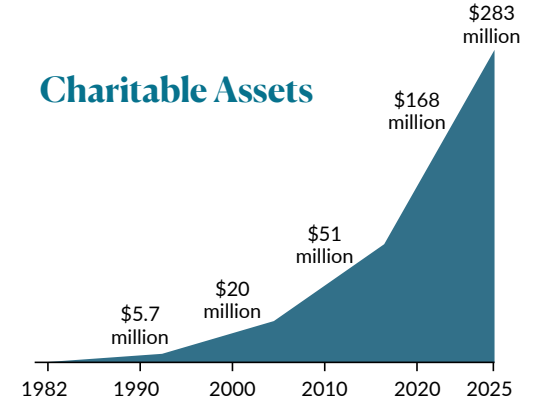
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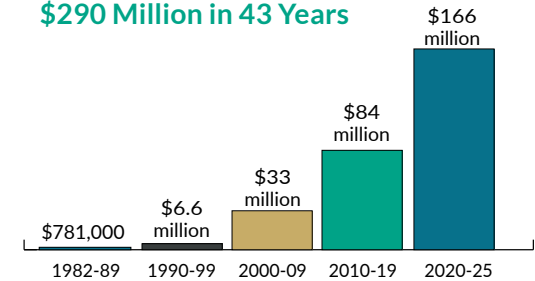
Growing Good

Charitable Assets



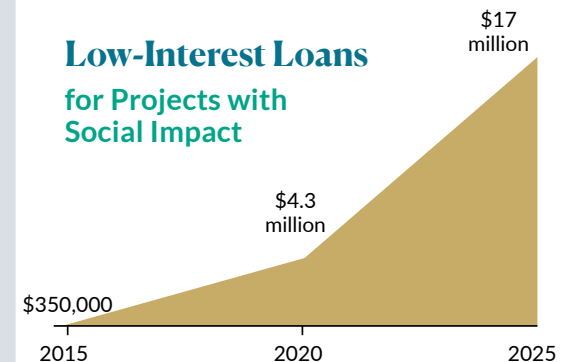
Grants & Scholarships

\$290 Million in 43 Years



Low-Interest Loans

for Projects with Social Impact



2020 - 2025: In Review

Strengthening Local Nonprofits

300+

Local nonprofits supported with funding, meeting space, and capacity-building support

\$166 million

Awarded through 12,000 grants to organizations serving our community

\$17 million

At the close of 2025, in local low-interest loans currently financing affordable housing, sustainable agriculture, and economic mobility

Meeting Today's Needs Preparing for Tomorrow

\$100 million

In permanently endowed funds (32% growth) ensuring support for local nonprofits in perpetuity

210 students

Supported with \$1.6 million in scholarships to pursue education and opportunity

Your Generosity Fuels Impact

Helping Donors Give Effectively

550

Charitable funds held, that help get resources out to address today's needs

90%+

Of participants in seminars about charitable giving tools, tax strategies, and local needs report greater understanding, trust, and connection

3X

More people working with our planned giving services to support causes they care about

Convening & Catalyzing Change

7,000+
donors

Raised \$19 million+ for pandemic response, disaster relief, and crisis support

Helped community led-campaigns deliver: Soccer fields, dental clinics, a health center, library furnishings, and school kitchen gardens; Watsonville Community Hospital back to community ownership

97%
connected

Through Equal Access Santa Cruz County, boosted internet access from 20% of local students lacking access at the start of remote learning to now more than 97% of families connected

2020 - 2025

Rallying timely, flexible resources

We started the Greatest Needs Fund in 2021 to respond to our community's critical and emerging needs and to work with nonprofit partners who can do the most good right now to positively impact our community. Our community gains tremendous momentum when neighbors help neighbors. In 2025, the Greatest Needs Fund granted to Second Harvest Food Bank, Community Bridges, Community Action Board, Catholic Charities, Grey Bears, Dientes Community Dental Care, Salud Para La Gente, Santa Cruz Community Health, and Watsonville Law Center.



Salud Para La Gente, a federally qualified health center, operates five clinics and four school-based health centers providing affordable, high-quality healthcare to nearly 27,000 patients. Above: Salud providers offer a health screening for two pediatric patients.



“Our patients face challenges that go far beyond our clinic walls. Support from the Greatest Needs Fund helps us provide compassionate care. These grants allow our teams to connect one-on-one, provide essential preventive care, and ensure families have health insurance. Thanks to the Foundation’s partnership, we’re keeping our community healthy, supported, and connected to the care they deserve.”

—Donna Young, Chief Executive Officer, Salud Para La Gente



“Due to the rapidly changing challenges facing our nonprofit communities, we feel that the Community Foundation has the knowledge and expertise to evaluate where funds can best be allocated. They are truly our designated Rapid Response Team!”

*—Margaret Leonard & Clare Sheils
Donor-Advised Fundholders, Legacy Society Members &
Donors to the Greatest Needs Fund*

Grants included support for emergency food during the government shut down; planning and strategy work for community health clinics facing revenue and service reductions due to new federal legislation; education and outreach regarding changes to Medicaid eligibility; and support for immigrant communities with legal clinics, preparation for child safety plans.



During an emergency food distribution in November 2025, Second Harvest Food Bank provided approximately 60,000 pounds of food to over 2,000 families. Pictured: Second Harvest's Partnership Compliance Coordinator, Tamalyn Nguyễn.

Resources that last for generations



**\$40
million**

**in growth of our
endowment since 2020.
\$20 million in grants
to local partners.**

An endowed fund is a lasting investment in our community. It grows over time, creating a permanent source of support for the issues you care about most. Community grants are made possible each spring thanks to the generosity of individuals and families who entrust the Community Foundation with their charitable visions through endowments. These endowed funds serve as our community's permanent resource for addressing issues of today and tomorrow, forever.

Community grant partner Digital NEST empowers youth from underrepresented communities through access to technology, mentorship, and career pathways. Since its founding in 2014, the NEST has served over 4,500 youth. Of their 2024-2025 BizNest Associates, 79% secured paid internships or jobs at companies like Paystand and GoFundMe.



“The Community Foundation has been one of Digital NEST’s most consistent and foundational partners since the beginning. Their support, spanning from general grants to donor-advised funding, and even hiring BizNest for their own projects, represents a shared belief in the future of our community’s youth. Most of all, their enduring, long-term investment through endowed funds directly powers our mission to develop the next generation workforce, ensuring that innovation and opportunity are always within reach for our young people.”

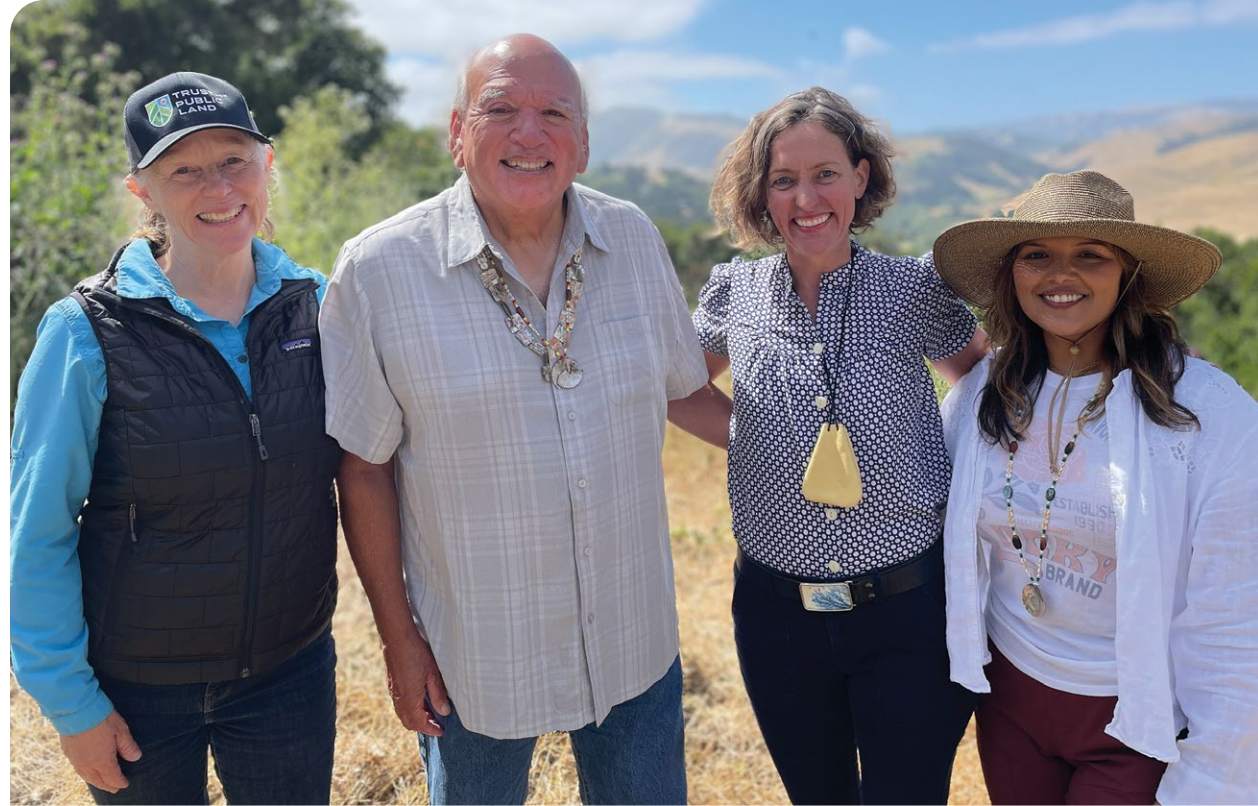
—Jacob Martinez, CEO and founder of Digital NEST

Durable Solutions for the Future

As the sun set on 2025, we were honored to transfer land to the Amah Mutsun Land Trust (AMLT). The Amah Mutsun—Indigenous people whose ancestors lived throughout the river valleys that stretch inland from Monterey Bay—reclaimed land within the tribe’s historical territory for the first time in more than two centuries.

The 50-acres in the Gabilan foothills, near the confluence of the San Benito and Pajaro rivers slopes gently from oak woodlands to the grassland valley below. The land renamed tooromakma hinse nii (pronounced “toe row mock ma hēēn say knee” and means “bobcats wander here”) is part of the greater Juristac landscape, a critical cultural and sacred space for the tribe.

We’re working with AMLT, Land Trust of Santa Cruz County, and Trust for Public Land (TPL) to preserve land prioritized for both wildlife conservation and ancestral cultural values. tooromakma hinse nii has long been recognized as holding special significance for both goals, but its high cost and other issues posed serious challenges to its protection. We purchased the land and held it for over a year while AMLT prepared for ongoing stewardship. TPL helped identify and raise the funds for the purchase, and Land Trust Santa Cruz County has cared for the land alongside tribal members.



The team that helped secure 50 acres for the Amah Mutsun Land Trust: Christy Fischer, Trust for Public Land; Valentin Lopez, Former Tribal Chair & former AMLT Board President; Susan True; and Athena Hernandez, Tribal member.



“Reclaiming our land allows us to carry out our cultural responsibilities without needing anyone’s permission. This is the beginning of a long process of healing for our tribe; it is crucial to who we are as a people, and our sacred obligation to care for Mother Earth and all living things. None of this would be possible without the love and strength of our community guiding us as we plan for the future.”

—Athena Hernandez, Tribal member

Giving for Today. Giving for Tomorrow.

Over 4,000 acres of the Elkhorn Slough, a cradle of biodiversity in Monterey Bay, has been protected through the efforts of the Elkhorn Slough Foundation.

Nancy Giberson, a Watsonville High School graduate and lifelong educator, seeks creative ways to give back to the Pajaro Valley area where her family has lived for generations. Nancy invested in property and has used real estate as a way to create a lasting impact. We worked with Nancy to use a portion of the sale of a property to establish a Charitable Remainder Trust (CRT) which provides her with annual income while also ensuring that after her lifetime, the remaining balance will go to the Foundation and other nonprofits she and her family care about. She also used the portion of another sale of a rental property as a gift to her Donor-Advised Fund, through which she supported the Elkhorn Slough Foundation, which protects and restores the land she holds so dear. Gifts of appreciated real estate are often the most beneficial as they reduce or eliminate capital gains tax, create impactful gifts, and can replace income of rental property.



“Charitable giving, especially if you don’t have a lot of liquid assets, can get complicated. The Foundation is my trusted partner and has worked with me to transform portions of real estate sales into tax-smart ways I can give today...and tomorrow.”

—Nancy Giberson, Donor-Advised Fund and Charitable Remainder Trust holder

Giving Made Simple and Impactful

We love helping people give with confidence and make a difference—today, and for many years to come. We're honored to provide personalized service to donors who want to do the most good with the resources you have. We offer flexible and strategic giving methods tailored to your own charitable interests and financial goals.



“When you combine professionalism, knowledge, strength, and caring, you get an amazing organization like the Community Foundation. If you think that your community is a responsibility that should be cherished, then this is the organization to work with.”

—David Doolin, Past-president of our Board, senior tax partner at PP&Co Advisors, and monthly donor

Ways to Give



Outright Gift

You can support our grantmaking, scholarships and community work through gifts of cash, securities, real estate, or other assets. We also accept matching gifts from employer sponsored matching programs.



Donor-Advised Fund

Establish your own fund and give to the causes you care about—locally or beyond—while the Foundation handles the administration.



A Charitable Bequest from your Will, Living Trust or Beneficiary Designations

Name the Community Foundation as a beneficiary of your estate plan for a specific dollar amount, a certain asset, or a percentage or the residual of your estate.



Memorandum of Charitable Intent (MOCI)

A simple estate planning document the Foundation can help you create to direct charitable legacy gifts from your will, trust, or beneficiary designation upon your passing. The MOCI provides instructions for the Community Foundation to distribute your estate gift to any Foundation fund or any other charitable beneficiaries of your choice. It can be updated at any time, without cost.



Individual Retirement Plan (IRA)

These assets are first-in-line for charitable consideration since they are taxable to heirs but not to a charitable beneficiary. To eliminate the annual tax consequence of the Required Minimum Distribution (RMD) from your IRA while alive, you can also make a Qualified Charitable Distribution (QCD) directly to the Community Foundation.



Charitable Gift Annuities and Charitable Remainder Trusts

are planned giving vehicles that provide lifetime or term income to you or a designated beneficiary while ultimately supporting the charitable causes you choose, often offering significant tax advantages. A new IRS provision allows for a one-time use of a Qualified Charitable Distribution (QCD) to establish a charitable gift annuity up to \$55,000 in 2026.



Join us

Learn more about how to give to your passions, leave a legacy, and deepen your investment in community-led change

Financial Highlights

Preliminary, as of December 31, 2025

Investments with a Purpose

We honor the trust placed in us through careful stewardship, transparency, and sound financial principles. Every dollar we manage—through grants, loans, or investments—works to strengthen Santa Cruz County today and build a resilient future.

Since 2004, we’ve created mission-aligned investment portfolios. Locally, our low-interest loans turn opportunity into impact. Since 2015, over \$25 million has supported nonprofits and businesses tackling social and environmental challenges. Unlike traditional grants, these loans are repaid—recycling capital to fund new initiatives and ensure our community can continue to grow, thrive, and meet the challenges of tomorrow.



Photo: James Rosen, winner in our 2025 photo contest

Assets

Cash & Equivalents.....	\$6,750,000
Investments.....	\$252,000,000
Charitable Trust Assets	\$2,275,000
Grants & Contributions Receivable ..	\$4,250,000
Loans Receivable	\$11,500,000
Loan Interest Receivable	\$30,000
Deposits & Prepaids.....	\$105,000
Fixed Assets	\$5,990,000
TOTAL ASSETS.....	\$282,900,000

Liabilities

Accounts Payable.....	\$205,000
Grants Payable	\$880,000
Agency Funds	\$24,650,000
Trust Liabilities	\$2,275,000
Charitable Gift Annuity Liabilities	\$550,000
Notes Payable	\$810,000
TOTAL LIABILITIES	\$29,370,000

Our 2025 audit will be posted once prepared in 2026. View our financials and investment performance at cfccc.org/financials.



“For donors seeking meaningful local impact, the Community Foundation stands out as a trusted, highly capable partner. Their rigorous due diligence, deep knowledge of community needs, and skilled guidance ensure every gift is handled thoughtfully and effectively—giving donors confidence that their charitable goals will be carried out with precision and purpose.”

—Samuel Pun, Financial Advisor and Trustee, Board of Directors



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