Yad Chessed provides Jewish individuals and families in need with emergency financial assistance and compassionate guidance helping them on their paths toward financial stability.
Since joining Yad Chessed last December, I have been thinking about the *Pirkei Avot* (Ethics of the Fathers) teaching on the importance of "Keter Shem Tov," the Crown of a Good Name. I have been inspired by Yad Chessed’s *Shem Tov* in our community and see it in so many aspects of our work:

I have seen it in our dedicated staff of social workers who stretched themselves to meet the needs of more than 1,700 individuals, not missing a beat as we shifted to working remotely. The client thank yous expressed in writing and over the phone, through donations and even artwork, are perhaps the most rewarding and touching confirmation of Yad Chessed’s *Shem Tov*.

I have seen it in the generosity of each of our donors, who demonstrate that our community shares our belief that no one should have to shoulder their burdens alone. As the pandemic shut down our state in March, unsolicited donations rushed in to help those need. People know that in a time of crisis, they can count on Yad Chessed to use their contributions to make an immediate difference.

I have seen our *Shem Tov* in the incredible partnership between Yad Chessed and over 70 synagogues that offer donations through their tzedakah efforts, and the rabbis who give from their discretionary funds and encourage their congregants in need to reach out to us for help. None of these relationships would be possible without a good name to precede them.

And I have seen it in the relationships that Yad Chessed has forged with Combined Jewish Philanthropies (CJP), partner social service agencies and foundations. CJP demonstrated its trust in our *Shem Tov* with grants from the CJP Coronavirus Emergency Fund and in piloting new efforts like Summer Childcare Grants. Our good name reaches beyond the Jewish community as well, as was reflected in a grant we were awarded this past spring from The Boston Foundation.

Yad Chessed’s mission to help those in need is more pressing than ever. I am sincerely grateful that with your ongoing generosity and support, we can continue to build on Yad Chessed’s *Shem Tov* to deepen community relationships and to serve our most vulnerable neighbors.

With gratitude,

*Nancy Kriegel*

*Executive Director*

P.S. Please save the date, Tuesday, December 1st, for a Virtual Update and Discussion. Details to follow and I hope to see you there!
Financial Information

Yad Chessed's Board of Directors is committed to ensuring that 80% or more of revenue goes directly to client services (detailed below). As a lean, nimble agency, your support helps us meet basic needs and provide compassionate advice. In addition to critical direct services, your partnership supports interagency collaboration and outreach efforts that strengthen our entire community. To see our most recent audited financial statement, visit yadchessed.org/financials.

**FY20 Emergency Financial Assistance & Guidance: $416,653**

- **Guidance & Budget Counseling**: 47.9%
- **Other***: 4.2%
- **Transportation**: 5.5%
- **Medical and Dental**: 8.4%
- **Utilities**: 8.4%
- **Housing**: 16.1%
- **Clothing**: 4.5%
- **Day Care**: 5%
- **Rosh Hashanah**: 2.9%
- **Shavuot**: 2.9%
- **Pesach**: 6.2%
- **Emergency**: 12.7%
- **Purim**: 31%
- **Other**: 4.2%

Sound, compassionate guidance is the cornerstone of what helps our clients succeed. Our social workers create an individual action plan for each client, walking them through the process and providing ongoing and personalized assistance. Our expertise in accessing benefits and resources, budget counseling, and forging strong relationships helps us guide people toward a more sustainable and hopeful future.

Yad Chessed helps cover expenses that are typically difficult to find resources for, such as funerals and burials, bankruptcy costs, and urgent household needs.

**FY20 Food Support: $374,476**

- **Monthly**: 42.4%
- **Jewish Holidays**: 45%

Many who are experiencing food insecurity exhaust resources like state assistance and food banks and face budget gaps. Individuals and families within certain criteria are eligible to receive a monthly grocery gift card to prevent them from going hungry, decrease barriers to buying fresh fruits and vegetables, and improve long-term stability.

Holiday food support enables households to observe and celebrate Jewish holidays and shows them that our community is thinking about them during these times. A grocery gift card can help a family buy kosher meat for Rosh Hashanah or prepare for Passover.

FY20: September 1, 2019 - August 31, 2020
Two years ago, when I began my first term as Yad Chessed’s Board President, I never could have imagined how different the world would be at the start of my second term in September. I am more inspired than ever to work with our Board, staff, donors and partners to rise to the challenge of meeting our community’s increased needs.

My wife, Michelle, and I want to raise our toddler in a world where we all feel responsible for one another, and I am delighted to see those values in action every day at Yad Chessed. I have deep admiration for Nancy and our entire staff, who have continued their critical work in the face of increased demand and remote working.

Our community faces complex problems that are not going away any time soon, nor will they be solved by any individual organization. During the coming year, Yad Chessed will focus on developing a strategic plan that will articulate how our mission and vision fit within the Massachusetts and Greater Boston social service landscape. In addition to laying out a plan for continuing to meet increased needs, we will investigate new opportunities to help strengthen our entire community’s support system.

By working together in the year ahead, we can continue to do our part to offer financial assistance and guidance to the rising number of people who are struggling.

Thank you all for your ongoing support.

Neal Karasic
President, Yad Chessed
Board of Directors

With your support this year, Yad Chessed:

- Distributed 75% more food and emergency assistance compared to last spring
- Met the needs of 2x as many new clients
- Provided guidance in 3,000+ conversations with people in need of emotional and financial support since March

Do you or someone you know need help?
Contact intake@yadchessed.org or (781) 487-2693.
“We believe it is imperative to help those in need, and during these challenging times there is a greater sense of urgency to help those facing financial hardship and food insecurity,” says Chuck Myers. Chuck and his wife, Jessica, are very involved in Boston’s Jewish community and support a wide range of organizations, with a focus on social justice.

“We give to Yad Chessed because it is an extremely impactful agency that maximizes the funds we provide and quickly gets financial assistance, grocery gift cards and sound advice to those who are struggling.”

Chuck and Jessica were also involved when CJP launched its Anti-Poverty Initiative, which enables Boston’s social service agencies to work together to assist families and individuals experiencing financial distress. “Especially now,” Jessica says, “it’s crucial that our community’s agencies collaborate and leverage resources. Yad Chessed’s mission of providing direct emergency assistance is a key component of helping those in need get back on their feet and onto a more sustainable path.”

**Donations to Yad Chessed reflect a broad range of support**

- **576** donors have been supporting Yad Chessed for 10 or more years!
- **345** first-time donors gave to Yad Chessed in the last year. In times of crisis, people know Yad Chessed can get help quickly to those who need it.
- **393** donors gave two or more times within the last year. Our donors recognize that those we serve rely on your support every day of the year.
- **58%** of all gifts to Yad Chessed in FY20 were $100 or under.

**Your donations change lives.**

Watch a short video at YadChessed.org/Stories to see how your support made the difference for Menachem and Elaine in times of struggle.
A safety net for our Jewish community for more than 30 years.

Annual Report 2019 - 2020

Reaching those in need across 130 neighborhoods and towns:
Acton · Allston · Andover · Arlington · Ashland · Attleboro · Avon · Beverly · Billerica · Boston · Boxborough · Braintree · Bridgewater · Brighton · Brockton · Brookline · Brookline Village · Brunswick · Burlington · Cambridge · Canton · Carlisle · Center Conway · Charlestown · Chelsea · Chestnut Hill · Concord · Danvers · Dedham · Dorchester · Dracut · Easton · East Boston · Fall River · Fitchburg · Foxborough · Framingham · Franklin · Gardner · Gloucester · Grafton · Hanover · Harrisville · Haverhill · Holbrook · Holden · Hopkinton · Hopkington · Hudson · Hyde Park · Jamaica Plain · Lawrence · Leicester · Lexington · Lincoln · Lowell · Lunenburg · Lynn · Malden · Manchester · Mansfield · Marblehead · Marlborough · Mattapan · Mashpee · Maynard · Medfield · Medford · Melrose · Middleboro · Middletown · Milford · Millis · Milton · Nahant · Natick · Needham · Needham Heights · Newton · Newton Highlands · Newton Upper Falls · North Andover · North Attleboro · North Billerica · North Easton · North Reading · Northampton · Norwood · Pawtucket · Peabody · Plymouth · Quincy · Randolph · Raynham · Revere · Rockport · Roslindale · Roxbury · Salem · Sharon · Smithfield · Somerville · South Boston · South Casco · South Easton · Southborough · Stoughton · Sudbury · Swampscott · Topsfield · Troy · Waban · Wakefield · Walpole · Waltham · Warwick · Waterbury · Watertown · Wayland · Wellesley · West Newton · West Roxbury · Westborough · Westfield · Westwood · Weymouth · Windham · Winthrop · Worcester.

From the front cover: A grateful Yad Chessed client expresses her appreciation by sending us her artwork.

"Yad Chessed keeps me going and is there for people like me who have no one else to turn to. I can’t imagine what I would do without them."