"Thank you for making sure people in need can still keep Jewish traditions!"

"I cannot thank Yad Chessed enough for helping me with my rent when I had surgery."

"Yad Chessed didn't judge me, or make me feel like a failure because I’m not rich or successful. Thanks, Shalom."

"The help that is given is so crucial to us single parents."

"Yad Chessed has been amazingly helpful and creative during COVID. Even with the pandemic, they continued to work with the community to provide special things and grocery gift cards."

"Keep doing what you are doing – you’ve made a tremendous improvement in my family and living situation. Thank you very much!"

Responses from our first-ever client survey, which was sent to more than 630 current and former clients in June 2021.
As I reflect on the past year, I am grateful to have witnessed two moving aspects of our Jewish community. On one hand, I have seen the grit and determination of our clients, like Marsha about whom you will read inside. On the other hand, I have seen the incredible generosity of people who simply want to improve the lives of others. Our Jewish traditions of chessed (caring) and tzedakah (charity) imbue each day with an imperative to help others. This, in partnership with you, is what motivates me and the Yad Chessed staff to carry out our vital work.

In 2021, the effects of the pandemic continued to push people to the brink with dramatic increases in the costs of food, utilities and healthcare. Thankfully, because of your ongoing support, more than 900 households benefitted from nearly $1 million of assistance in the form of payments for emergency needs, food expenses and the expert guidance of Yad Chessed's social workers.

Our clients were grateful for the support. Our first-ever client survey revealed that 98% of respondents felt that they had “experienced a positive change of circumstances as a result of help from Yad Chessed.”

Yad Chessed’s mission is more vital than ever. To ensure that the organization will remain a nimble safety net for years to come, this past spring the Yad Chessed Board approved a new Strategic Plan which will enable us to meet the increased financial and emotional needs in the Jewish community.

2021 also saw our work recognized by the Legacy Heritage Foundation, which selected Yad Chessed for its Project Accelerate Program. I am excited to learn with leaders of 17 other Jewish organizations from across the country as we focus on improving our organizational infrastructures and increasing our capacity for impact.

The resilience of our clients, and your ongoing dedication to our mission, continuously inspire us as we offer those who are struggling a hand of loving kindness and hope for a brighter future.

With much gratitude,

Nancy Kriegel
Executive Director
nancy@yadchessed.org

The collective power of a caring community

- 67% of all donations were $100 or less
- 952 first-time donors
- 244 gifts were made in honor or in memory of someone
- 63 gifts were matched by donor’s employer
- 102 donors gave 4 or more times
- 600+ individuals and organizations have been donors for over 10 years
- 130+ volunteers gave their time

FY21: September 1, 2020 - August 31, 2021
Financial Information

Yad Chessed has continued to see an increase in needs, and thanks to your ongoing generosity, we have been able to increase the amount of support and assistance distributed. 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 fosters interagency collaboration and outreach efforts that strengthen our entire community. To see our most recent audited financial statement, visit yadchessed.org/financials.

**FY21 Emergency Financial Assistance & Guidance: $446,420**

![Pie chart showing the distribution of emergency financial assistance and guidance.]

- **Guidance & Budget Counseling**: 55.8%
- **Transportation**: 5.1%
- **Medical & Dental**: 5.5%
- **Utilities**: 5.9%
- **Jewish Burials**: 8.1%
- **Other***: 7.2%
- **Housing**: 12.5%

*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 and maximizing benefits and resources, budget counseling, and forging strong relationships helps us guide people toward a more sustainable and hopeful future.*

*Other* 7.2%

Yad Chessed helps cover expenses that are typically difficult to find resources for, such as bankruptcy, moving costs, and household items.

**FY21 Food Support: $512,785**

- **Monthly**: 40.8%
- **Emergency**: 7.4%
- **Pesach**: 5.2%
- **Shavuot**: 3.1%
- **Rosh Hashanah**: 5.4%
- **Purim**: 38.1%

*Monthly 40.8%*

Many who are experiencing food insecurity exhaust resources like state assistance and food banks and still face budget gaps. Individuals and families who are eligible 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.

**Jewish Holidays** 51.8%

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 or kosher market gift card can help a family buy kosher meat for Rosh Hashanah or prepare for Passover.
As I look back on the past year and ahead to 2022, I am both grateful and excited.

I am grateful for the innovative and thoughtful leadership of our Executive Director, Nancy Kriegel and the Yad Chessed staff. Nancy joined Yad Chessed in December of 2019, and despite the challenges of the pandemic, has put in place new processes and ideas that have enhanced our work. As she embarks on her third year, Nancy and the staff continue to strengthen Yad Chessed and its ability to meet the growing and evolving needs of those in the Jewish community who struggle with financial hardship and food insecurity.

I am also grateful for our Board of Directors, which has five new members this year. Their dedication is a testament to the important work we are doing and reflective of each Board member's commitment to carrying out “acts of loving kindness.” This expanded group of lay leaders offers valuable expertise and insights—which will ensure the agency can continue and strengthen its vital work.

I am also thankful to the growing number of donors and foundations who are living out the values of charity and kindness by supporting our efforts to provide critical assistance to those in need.

In looking at the year ahead, I am excited that Yad Chessed, with strong leadership, staff, and donor support, has moved forward on the Strategic Plan we mapped out and approved last year. The Plan focuses on expanding Yad Chessed’s outreach and awareness efforts so that we can help even more people who struggle financially.

Additionally, I am thrilled that Yad Chessed was selected for the highly regarded Project Accelerate program. As part of the two–year program, which is nurturing a diverse, national cohort of Jewish communal organizations, Yad Chessed will be able to enhance our organizational infrastructure and increase our capacity for impact in the Jewish community.

I am grateful that together, we can do our part to repair the world by reaching out to those who are isolated and in need to let them know they are not alone. Yad Chessed and their Jewish community are here for them.

Thank you for your ongoing support,

Neal Karasic
President, Yad Chessed
Board of Directors
Meeting growing needs in our community

1,833  Total number of individuals assisted
200+  Individuals who received help for the first time
21%  Increase in total amount of support provided, compared to prior year

- 500% ↑ funds distributed for Jewish burials and funerals ($36K up from $6K)
- 89% ↑ mortgage payment assistance
- 41% ↑ food support distributed
- 34% ↑ guidance and budget counseling hours

FY21: September 1, 2020 - August 31, 2021

Together, we brightened Hanukkah for our neighbors in need

90+ volunteers and many donors helped us deliver hundreds of Kosher Shabbat Hanukkah meals to those struggling with financial hardship and isolation.

We delivered 350 meals to 149 Yad Chessed households in 50 towns!

"I don’t think I’ve ever heard ‘no’ from Yad Chessed. They know that I wouldn’t ask, if I didn’t need to. I reached out a few years ago when I had my own business. I didn’t have a consistent income and was working as a low income worker. I was barely able to feed myself, let alone afford the rent. Yad Chessed helped me pay the rent and some bills. They even helped pay for a car repair, so I could work.

"I’ve had my ups and downs over the years. It’s not easy telling others about your difficulties, but knowing it was a completely safe space let me know that when I needed help, I could call Sue, my social worker at Yad Chessed.

"I hope everyone in the Jewish community knows about Yad Chessed. They are doing good things and impacting lives. On more than one occasion, I’ve had my stress levels go down because I got a ‘YES.’ I’m really glad that Yad Chessed is there as a stop gap for an emergency and to help people figure out what other resources are available. Thanks so much for being there for me."
2021 Annual Report

A safety net for our Jewish community for more than 30 years

Reaching those in need across 148 cities and towns in Greater Boston and surrounding regions:

Acton · Allston · Amherst · Andover · Arlington · Ashland · Attleboro · Auburndale · Augusta · Avon · Belmont · Beverly · Boston · Boxborough · Braintree · Bridgewater · Brighton · Brockton · Brookline · Brookline Village · Brunswick · Burlington · Buzzards Bay · Byfield · Cambridge · Canton · Caribou · Carlisle · Center Conway · Chelsea · Chestnut Hill · Concord · Danvers · Dedham · Dennisport · Dover · Dorchester · Dracut · Easton · East Boston · East Hampton · Everett · Fall River · Foxborough · Framingham · Franklin · Gardner · Gloucester · Grafton · Hanover · Haverhill · Holbrook Holden · Holyoke · Hopedale · Hopkinton · Hudson · Hyannis · Hyde Park · Ipswich · Jamaica Plain · Lawrence · Lees · Leicester · Lexington · Lincoln · Lowell · Lunenburg · Lynn · Malden · Manchester · Mansfield · Marblehead · Marlborough · Mattapan · Mashpee · Maynard · Medford · Medway · Melrose · Milford · Millis · Milton · Montville · Nahant · Nashua · Natick · Needham · New Bedford · Newton · Newton Highlands · Newton Upper Falls · Newtonville · North Attleboro · North Chelmsford · North Easton · North Reading · Northampton · Norwood · Pawtucket · Peabody · Pittsfield · Plymouth · Quincy · Randolph · Raynham · Revere · Riverside · Rockport · Roxbury · Salem · Sharon Shrewsbury · Smithfield · Somerville · South Boston · South Casco · South Dennis · South Easton · Southborough · Sterling · Stoughton · Sudbury · Swampscott · Taunton · Vineyard Haven · Waban · Wake Forest · Wakefield · Walpole · Waltham · Warwick · Waterbury · Watertown · Waverly · Wayland · Wellesley · West Newton · West Roxbury · Westborough · Westford · Westminster · Westwood · Weymouth · Wilmington · Windham · Winthrop · Worcester.