



2026 Cummings Coaches Guide

Thank you for volunteering to serve as a **Cummings Coach**, helping to level the playing field for small nonprofits applicants of the [Cummings \\$30 Million Grant Program](#). Before connecting with your organization(s), please take the time to review this guide. We are readily available if you have questions.

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About the Cummings \$30 Million Grant Program

Cummings Foundation has awarded more than \$600 million to date in greater Boston. In June 2026, it will grant an additional \$30 million. These funds will be shared by 150 local-area nonprofits and will be awarded as multi-year grants, to be paid over either three or 10 years. Annual grant installments will range from \$10,000 to \$100,000 each. Nonprofits that have previously received grants from Cummings Foundation will be automatically considered for 10-year awards.

Contents

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- | | |
|------------------------------|---|
| • Timeline | • “Most Helpful” Takeaways |
| • Coach Roster | • Overview of 2026 Application |
| • Our Guiding Principles | • Selection Timeline and Process |
| • Our Approach to Nonprofits | • Excerpts from App. Review Comm. Guide |
| • About Cummings Coaches | • Inclusive Language Guide |
| • The Coaching Process | • Foundant Instructions |
| • Things to Look For | |

Timeline

Week of Nov. 3: Applicants receive invitation to the full application stage and to submit a [brief form](#) by **Friday, November 14** to request coaching.

November 21: Cummings sends introductory email to each assigned applicant and its coach. Those organizations not selected to participate in Cummings Coaches will also be notified.

Nov. 21 – Jan. 14: Each applicant contacts its coach to schedule an introductory meeting and discuss the preferred structure of their meetings. Applicants and coaches will then meet over this seven-week period.

January 14, 2026: Applicants submit applications by 5:00 PM.

Cummings Coaches Roster

- **Maureen Abate, PhD, RN**, nurse (ret.) and educator
- **Adjoa Acquah-Harrison**, founding executive in U.S. & international philanthropy; Grant Professionals Association (GPA)-New England Conference, workshop presenter-consultant
- **Betsy Busch, MD**, developmental pediatrician, Tufts University
- **Adele Fleet Bacow**, founder, Community Partners Consultants
- **Jeffrey Berry, PhD**, professor emeritus, Tufts University; nonprofit consultant, SOAR Management Consulting
- **Margot Botsford, JD**, associate justice (ret.), Massachusetts Supreme Judicial Court
- **Lisa Craig**, former vice president, Boston Private Bank & Trust Co.; nonprofit advisor
- **Gale Druga, PhD**, fundraising professional (ret.)
- **Heidi Heinlein**, senior program officer, GMA Foundations; executive director, Virginia Wellington Cabot Foundation
- **Robert D. Keefe, JD**, partner (ret.), WilmerHale
- **Jim Kraus**, senior consultant, Development Guild
- **Patricia McCauley, DNP**, director (ret.), Clinical Resource & Simulation Center, School of Nursing, Regis College
- **Celeste Steele**, senior healthcare administrator in quality, safety, and infection prevention

Our Guiding Principles

Having embarked on our collective journey of philanthropy, we pledge to work to help ensure that no one is ever left behind.

Recognizing that the dignity of every human person is fundamental, Cummings Foundation's primary goal is to help meet the most basic needs of all people in all segments of our society.

We will work to improve the lives of those within our priority funding regions by directly supporting the work of effective nonprofit organizations.

And we will endeavor through our local outreach to aid the furthest behind first.

—Joyce and Bill Cummings



Our Approach to Nonprofits

They are the heroes: the nonprofit executive directors who also serve as HR managers, development officers, and marketing managers; the program staff who work diligently and passionately, often for low pay and even less recognition; the volunteers who devote precious free time in service to others. They are the heroes—not us.

We are privileged to be in a position to support their life-changing, barrier-breaking, purpose-igniting work. We are not seeking to judge, eliminate, or vote out. Rather we endeavor to learn and discover synergies so Cummings Foundation can invest in organizations and efforts that match its values and priorities and that have the most meaningful, positive, and sustainable impact on local communities.

Foundation staff and volunteers possess valuable expertise gained through varied professional and personal experiences; however, we recognize and respect the intimate knowledge that nonprofit representatives have of the causes and the people to which they have dedicated their careers. The grant candidates are the true boots-on-the-ground experts, and they deserve not just a seat at the table, but the seat at the head.

***We are most grateful for the participation of our volunteers
and for the respect they show to all grant candidates.***



About Cummings Coaches

Cummings Coaches provides grant-writing mentorship and proposal development support to a limited number of small nonprofits. It was created as a result of feedback gained through a spring 2023 [survey of that year's grant applicants](#). Several of the 226 respondents strongly encouraged Cummings Foundation to offer coaching to help smaller organizations more effectively navigate the grant application process.

When selecting nonprofits to receive a coach, the Foundation prioritizes organizations that lack the sophisticated fundraising capacity or connections that more frequently benefit larger, well-established organizations. It was suggested that this type of support could help make the proposal process more accessible and fairer.

ELIGIBILITY

Eligible nonprofits must:

- operate with an annual budget of \$500,000 or less;
- meet all eligibility requirements of the [Cummings \\$30 Million Grant Program](#); and
- use their own staff or volunteers (rather than a third-party professional) for their grant writing.

Because space is limited, preference is given to:

- applicants that have not previously participated in Cummings Coaches;
- nonprofits with limited experience, resources, and/or professional networks;
- applicants that have not received a prior award through Cummings' primary annual grant program (smaller awards, such as through [Cummings Community Giving](#), are not disqualifying).

COACHING COMMITMENT

Coaches will:

- Commit to at least two hours of meeting time (virtually or in person) per applicant, which may be divided over multiple meetings.
- Serve as a sounding board and help the applicant think through how it presents itself—and conveys the impact of its work—in writing.
- Help ensure that the applicant is providing information that will be valuable to the grant evaluators.
- Provide feedback and recommendations to help improve a draft.
- Identify potential gaps in a proposal.

Coaches will *not*:

- Write any portion of, or provide redline edits for, a draft.
- Be involved in evaluating an applicant they coached if they serve on a grant selection committee during this cycle.

The Coaching Process

BEFORE THE MEETING

Watch for an email or call: The nonprofits will be asked to reach out to you to begin a dialogue about how you would like to work together. You are welcome, however, to reach out first if you prefer.

Make a plan: It is up to each coach and nonprofit pair to determine when, where, and for how long to meet. Some coaches may choose to dedicate more than two hours, but that is not expected. Meetings may take place virtually or in person. Most coaches break up the two hours over two or three sessions. Bear in mind that additional non-meeting time will be needed to prepare for the first meeting and evaluate one or more drafts.

Encourage them to request feedback: If the nonprofit has been declined by Cummings in the past, coaches can encourage the organization to request feedback on the declined submission. Out of respect for the significant time and effort that nonprofit professionals dedicate to creating proposals, the Foundation has always considered it important to provide feedback when requested. To request it, nonprofits can call the Foundation's office at **781-569-2335** to be connected with an available staff member. As this feedback comes from the community volunteers who reviewed the prior submission, it offers an opportunity for the nonprofit to strengthen the initial draft you will review as a Cummings Coach.

Do some research: It will be helpful for you to review past LOIs or applications to Cummings Foundation, if applicable (see Foundant Instructions, page 14). You may also wish to look at the nonprofit's web presence (website, social media, news stories),

Request a draft: If the organization has already begun drafting its proposal, it may provide a helpful starting point. Encourage the re-use of existing language (from other grant applications, its website, marketing materials, etc.) rather than re-creating the wheel. Cummings appreciates this kind of efficiency.

Review the FAQs webpage: Answers to some of the most common questions can be found within the [Cummings \\$30 Million Grant Program](#) overview and [FAQs webpage](#). If a nonprofit asks you a question beyond what is available online, please feel welcome to refer them to a member of the Foundation team.

Think about Inclusive Language and Unconscious Bias: The words *diversity* and *inclusion* are often stated together, but having diversity within a group of people does not necessarily mean that the group is inclusive. Inclusiveness promotes and sustains a sense of belonging, and it values and respects people's varying backgrounds and beliefs. Please read the Inclusive Language Guide (page 12) and watch [this eight-minute video about recognizing implicit bias](#), which shares examples of how bias shows up in philanthropy and how you can become aware of how your bias is helping or hindering your evaluation of an organization's work. If you have seen these materials before, we hope you will look at them again as an important refresher.



DURING THE MEETING

Say thank you: Please express to the nonprofit's staff members and volunteers that Cummings Foundation values their work and is grateful for their efforts and dedication.

Be aware of the time: Given the inspiring work of so many nonprofits, it will be easy to spend much more time than planned for each meeting. Coaches are welcome to go beyond their two-hour commitment, but if you are unable to do so, then we encourage you to remind the nonprofit at the beginning of the meeting of the time you need to conclude.

Be respectful: The applicants you work with may be unpaid volunteers, new to grant writing, or non-native English speakers. Please meet them where there are, without judgment. Our hope is for the meetings to be empowering for the organizations.

Understand the dynamics: Because you are a representative of a funding organization meeting with nonprofits that need funding, there will always be a power dynamic at play. Coaches can lessen the discomfort and limitations of this dynamic by approaching the meeting with the intention of learning and supporting—not of investigating or judging. Presenting yourself with a friendly demeanor and a sincere interest in the nonprofit and the people it serves will help put the nonprofit representatives at ease and pave the way for more productive meetings.

Things to Look For

Joyce and Bill Cummings aim to “democratize” the philanthropy of Cummings Foundation. Rather than having a staff of program officers, the majority of grant decisions are made by [community volunteers](#), with no input from Foundation staff. Among these volunteers are nonprofit professionals (including executive directors and fundraisers), business leaders, public officials, as well as active and retired professionals from a variety of industries.

By the time a grant is made, at least nine community volunteers have reviewed each submission – ensuring a broad representation of perspective and insight. With that in mind, there is no real “secret sauce” for a Cummings grant. There are, however, some general principles and practices that will strengthen any proposal regardless of the reviewer. The following potential pitfalls are based on input from past grant reviewers.

Insider’s perspective: When grant writers are immersed in work on a day-to-day basis, they sometimes assume that the reader knows things that s/he may not. These proposals could benefit from greater explanation of the need or the benefit of the services provided. Try to anticipate the questions a grant reviewer might have, and include the answers in the proposal.

Description without context: Compelling proposals go beyond simply describing the need or services and attempt to “sell” the organization and make a case for funding. They answer questions such as: What makes our work important? What makes it unique? What gaps are we filling? How are we well positioned to tackle the issue at hand? This is the place to toot your own horn.

Internal orientation: Rather than focusing solely on what *the nonprofit* needs (e.g., more staff, better equipment), connect the dots to explain how the grant will help *the community* (e.g., an additional staff member translates to 100 more people served each month through ESOL classes).

Disorganization: Relevant facts, compelling testimonials, and well-stated goals can still fall short if this content is not presented in a logical manner. A proposal that flows from paragraph to paragraph will be more easily understood by its readers.

Poor grammar / typos: Although we ask grant selection volunteers to value substance over form, proposals with deficient writing often lack clarity, which can hinder chances for advancement in the selection process. Because Cummings Coaches is a one-time benefit, we ask volunteers not to serve as editors, but rather to help the organization brainstorm who within its network (board members, volunteers, local schools) might be able to provide this support now and in the future.

Hopes and dreams: Some passionate grant writers describe large-scale, long-term goals for the organization without sharing a plan or strategy. In such instances, it may be better to scale back and focus on its proven successes and realistic near-term growth.

Elephant in the room: Is there an issue that might raise a red flag for grant evaluators (e.g., recent negative news story or online reviews, very large budget, brand new organization/limited track record, annual operating deficits, staff turnover or rotating all-volunteer staff)? Grant writers are better off addressing the issue openly and providing an explanation rather than leaving the grant evaluators to wonder or speculate.

Measurement and impact: Most nonprofits have important, inspiring missions. It is critical, however, for the proposal to convey not just the mission and proposed grant activities but also how successful the organization has been in achieving its goals and how it measures that success. Alternatively, a nonprofit could engage in work that is difficult to track or measure. That might be okay, but the organization should address the point with a thoughtful rationale.

Quantitative / qualitative mix: Some proposals are full of data, which can be dry and unrelatable. Others are full of anecdotes, which can leave the reader with many questions. The most effective proposals often include a mix of hard numbers and humanizing narrative.

Sustainability: Founder-led organizations benefit from a great deal of dedication and passion. Some such nonprofits, however, lack the structure and human resources to endure if the founder were to step away. Sustainability questions can also arise due to financials. Does the organization have diverse funding streams?

Board makeup: Some smaller or newer organizations have boards made up of just a handful of people, and sometimes they are family members or friends. This model can work well in a nonprofit's early stages, but if an organization wants to grow, it should consider professionalizing its board by inviting individuals with certain expertise (e.g., legal, finance, fundraising). Ideally, these new members should be unrelated parties who will feel comfortable raising concerns and providing oversight.

“Most Helpful” Takeaways

In a survey following the pilot phase of Cummings Coaches, we asked participants: “What was the *one* most helpful piece of advice or takeaway from your coach?” Their answers, consolidated below, may prove helpful to the coaches.

- Write for extreme clarity.
- We need to “toot” our own horn more.
- Go back to the core question on the proposal.
- Anticipate questions the reviewers will ask themselves.
- Share more info about why what you are doing is important.
- Include quoted testimonials about our work to illustrate its impact.
- Interpret both the community need as well as my nonprofit’s need.
- Organize our proposal in a simplified manner so it’s easy to understand.
- Clarify in two sentences where the real juice is in our LOI and then expand on it.
- Don’t be afraid to share some of your “recipe” to make your proposal more competitive.
- Focus on readability. It’s easy for someone close to the nonprofit to forget that what we are trying to say isn’t immediately understood by all.
- Identify the concepts/terms/activities that we (as staff at the nonprofit) assume are “known,” but might not easily be understood by, or clear to, a grant reviewer.
- As a small organization we don’t always have impressive/large numbers of participants, so it’s important to be clear about the depth of services and impact we provide those we do serve.

Overview of 2026 Grant Application

A preview of the 2026 grant application is available [online](#). We offer this preview in a Word document to make it easy for applicants to draft their proposal directly in the document before copying and pasting it into Foundant.

In an effort to make the process more accessible for smaller nonprofits seeking less funding, applicants may choose from two different proposals depending on their desired installment amount. Most applicants receiving coaching will likely be requesting grants of \$25,000 or less.

Requests for installments of \$25,000 or less	Requests for installments of more than \$25,000
Complete the short-form application.	Complete the comprehensive application.
Will be for general operating support.	May be for any type of support.
Do not submit a budget.	Must submit a budget.
Will be evaluated alongside other requests for \$25,000 or less.	Will be evaluated alongside other requests for more than \$25,000.

Cummings \$30 Million Grant Program Selection Timeline and Process

July 15	LOI window opens.
Sep. 17, 5:00 PM	LOI window closes. The LOI Committee evaluates submissions and decides which will be invited to the full application stage. Volunteers are divided into pairs, with each pair independently evaluating the same set of LOIs and then meeting to compare notes and finalize a jointly agreed upon list of nonprofits to invite to submit a full application.
Week of Nov. 3	Application invitations and decline notices are sent via email.
Jan. 14, 5:00 PM	Full application due. The Application Review Committee evaluates submissions and determines which applicants will advance to the Final Grant Selection Committee. Volunteers are divided into trios, with each trio independently evaluating the same set of applications and then meeting to compare notes and finalize a jointly agreed upon list of nonprofits to advance in the process. One member of each trio will have strong financial acumen and will evaluate each applicant's financial health.
Week of Apr. 14	The Final Grant Selection Committee reviews the finalists' applications and determines which applicants will receive funding. Volunteers work in teams of four, with each volunteer independently evaluating the same set of 15 applications and then meeting to compare notes and finalize a jointly agreed upon list of at least seven nonprofits to receive a grant.
Week of May 11	All newly selected grant winners that have been prior Cummings grantees are considered for elevation to 10-year awards. The 10-Year Committee will evaluate these repeat grant winners during on-site Presentation Days. In preparation, they independently review applications, plus any site visit reports and the most recent impact report, for their applicants. After hearing a presentation and having an opportunity to ask questions, the volunteers determine which grant winners will receive long-term funding.
June 1	Grant approval and decline letters are sent via email.

Excerpts from Application Review Committee Guide

Participants will, hopefully, be able to submit a stronger proposal as a result of your coaching. They will, however, go through the standard competitive process and will not receive any special consideration for advancement.

WHERE'S THE RUBRIC?

Given the great diversity among grant recipients, Cummings does not have a standard scoring rubric to aid in decision making. Instead, we ask committee members to rely on the key

principles below, plus their own valuable experience and good judgment, to determine which applicants should advance in the process.



Impact:

Please seek opportunities where funding will have the greatest impact, recognizing that impact varies. A nonprofit may serve many people with a light touch or serve a small number of people deeply—both could have significant value.

This program prioritizes small to mid-sized nonprofits without large donor bases or endowments. Compelling cases from larger organizations, however, are considered.

History of Success:

Cummings Foundation values the initiative of new nonprofits but prioritizes established organizations with proven community impact and support. Grants may be awarded to newer programs if the nonprofit demonstrates both the need and its ability to deliver.



Population Served:

Cummings Foundation gives priority to nonprofits that serve people who have been disadvantaged in some way. We greatly appreciate effective programs that work to prevent or counteract intolerance.

Substance Over Form:

Recognizing that applicants have varied expertise with grant writing and the English language, reviewers should prioritize a proposal's mission, need, and effectiveness over grammar or writing style.

ALLOWABLE ACTIVITIES

*(The items below should **not** negatively affect an applicant.)*



Requests for a high installment: CFI prefers that its funding not represent an outsized percentage of an organization's budget. A guideline (more than a rule) is that the installment should not exceed 20 percent of an organization's average annual revenue over the past three years. If an applicant requests more than 20 percent, however, it should not be disqualified. Rather, make a note of your recommended installment so we can take it into consideration when determining award amounts. The Foundation is open to exceeding this guideline for organizations with strong leadership, a diverse donor base, and early success in expansion efforts.

Requests for general operating expenses or salaries: Although a specific program/project may appear more enticing, applicants should not be penalized for requesting general operating or salary support, as these are vital to service delivery. We welcome such requests if the applicant

demonstrates a strong mission and impact. Because general operating funds are flexible, applicants need not specify spending details in their narrative or budget.

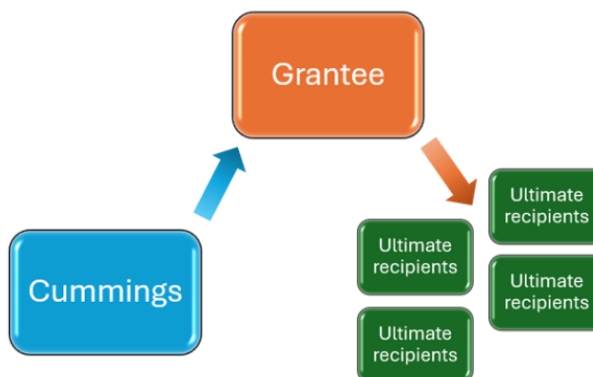
As regards salaries, Cummings Foundation believes nonprofit professionals should receive fair compensation. While passion for social change is important, undervaluing employees can lead to leadership shortages and high turnover. Competitive pay improves retention and strengthens the sector. Compensation should align with employees' expertise and responsibilities, as well as the organization's budget and mission.



Recycled proposal language: Recognizing that nonprofits have limited fundraising capacity, we encourage the reuse of content from previous proposals, where appropriate. We view this as “working smarter, not harder.” Proposals should be updated as needed to reflect current activities and circumstances.

Lack of a stated plan for after the grant term: You may wonder, “How will the organization continue the program after the grant funding ends?” Nonprofits continuously fundraise to sustain programs beyond grant funding. We trust organizations to develop long-term strategies and do not require detailed sustainability plans.

Raising funds to re-grant: CFI supports intermediary grant-makers that distribute funds to other organizations or individuals, recognizing their deep expertise in specific causes or populations. These organizations should demonstrate strong systems for vetting funding requests and ensuring due diligence.



Proposals from previously declined applicants: Many organizations apply multiple times before receiving a grant, often improving proposals based on feedback. Factors like proposal volume in certain categories and organizational growth can also impact funding decisions. Reviewers should assess the current proposal on its merits, not past applications.



Requests from fiscally sponsored organizations: Fiscal sponsorship allows a nonprofit to extend its tax-exempt status to another group, handling donations and ensuring funds are used appropriately. While CFI considers requests from fiscally sponsored organizations, it prioritizes those with their own 501(c)(3) status due to greater transparency and IRS oversight.

Inclusive Language Guide

Adapted from multiple sources, including The Lenny Zakim Fund

Cummings Foundation is committed to creating a supportive environment for all people, regardless of differences. We strive to embody this spirit during every interaction we have with nonprofit organizations. To that end, volunteers should avoid using language that is insensitive to cultural differences or that excludes or offends any group of people.

Communication is not what you say, but how it's heard. Making a conscious effort to use language that is sensitive and courteous to others offers us a chance to grow and become better communicators while also caring for those with whom we are communicating. Here are some guiding principles:

- **Put people first:** Default to person-first constructions that put the person ahead of his/her characteristics, e.g., instead of “autistic people” or “the homeless,” use “people with autism” or “people experiencing homelessness.” People-first language keeps the individual as the most essential element; there is more to each of us than our descriptors. Mention characteristics only when relevant to the discussion.
- **Be respectful of a person or group's preference regarding vocabulary, and be guided in your communication by that preference.** Listen to the words they use, and adopt those terms. If you're unsure about the preferred language, simply ask. Also, if you meet someone with a name that is unfamiliar to you, repeat it back to the person and ask if you're pronouncing it correctly. Practice until you get it right.
- **Avoid microaggressions:** Impact is more important than intent, so make a real effort to avoid unintentional microinsults based on stereotypes and biases. Examples include: Telling a person of color, “You are so articulate”; asking a person who appears Asian, “Where are you from?”; and downplaying the reality of intolerance with comments such as, “I don't see color.”
- **Avoid phrases that suggest victimhood or deficit,** e.g., suffers from, confined to a wheelchair, needy, vulnerable. Instead, simply state the facts: has muscular dystrophy, uses a wheelchair, is experiencing poverty.
- **Don't underplay the impact of mental health conditions.** Terms like bipolar, OCD, and ADD are descriptors of real mental health conditions. They are not metaphors for everyday behaviors. Also, avoid derogatory terms that stem from the context of mental health, e.g., crazy, mad, or psycho.
- **“Guys” is not a gender-neutral term.** The “universal male” (i.e., using “guys” to mean “people”) assumes that the default human being is male. Although “he” and “man” are often meant to be neutral, studies show that these words cause people to think specifically of males.

Some habits are hard to break. When trying to change a language pattern, it is easy to fall back into old habits. Below are some suggested language substitutions for common situations. Please be open-minded (and even grateful) when someone suggests that your language could be more sensitive or appropriate. If you are unsure of the most appropriate terminology for the situation, simply ask—and then listen.

	More Inclusive	Less Inclusive
<i>When referring to a group of people</i>	Folks, people, you all, teammates, friends	Guys (or women) when referring to people overall
<i>When referring to staff</i>	Workforce, personnel, workers, team, colleagues	Manpower, man hours
<i>When referring to board leadership or facilitators</i>	Chairperson, chair, moderator, discussion leader	Chairman, foreman
<i>When referring to someone's significant other</i>	Spouse, partner	Wife, husband, boyfriend, girlfriend
<i>When describing norms</i>	Typical	Normal
<i>When referring to groups traditionally called "minority"</i>	Historically excluded groups, marginalized groups, or underrepresented groups	Minorities (Not all marginalized groups are minorities.) Vulnerable (implies there is something inherently wrong with them)

To further illustrate the important difference language choices can make, please consider the following examples of questions or comments.

Less Inclusive	Concern	More Inclusive
Smithfield is a poor town with a lot of problems, but we want to help that community.	<i>Condescending; increases power dynamic</i>	We appreciate the important work you do in Smithfield and want to learn how we might support your efforts.
Your location doesn't seem convenient/safe/etc. Why didn't you locate it in XYZ?	<i>Implies you know more than the nonprofit about its community or cause</i>	Why did you choose this location?
As a first-generation college student, have you inspired your family to place a higher value on education?	<i>Implies that the family did not value education highly before</i>	How, if at all, has your college experience affected your family and their feelings about higher education?

Foundant Instructions

For data privacy and to protect the information of applicants/grantees, the Foundation does not make its grants management system user guide publicly available. Volunteers on grant selection and site visits committees are provided with access to applicant/grantee materials (e.g., letters of inquiry, applications, impact reports, site visit reports, contact records) to be well informed and adequately carry out relevant activities while representing Cummings Foundation.