



## 2026 LOI Committee Guide

Thank you for volunteering to serve on the LOI Committee for the 2026 cycle of the [Cumming's \\$30 Million Grant Program](#). This committee is responsible for determining which letters of inquiry (LOI) will result in invitations to file full grant applications. We are grateful for the important contributions you will make in this critical step toward selecting the nonprofits to receive grants that will be announced in June 2026.

This guide includes a great deal of information about the LOI review process. In addition, we are readily available to assist you if you have questions.

- **Andrew Bishop, deputy director**, 781-569-2337, [aeb@cummings.com](mailto:aeb@cummings.com)  
(for general questions or further committee guidance)
- **Katie Torrey, grants coordinator**, 781-569-2335, [kmt@cummings.com](mailto:kmt@cummings.com)  
(for technical questions related to Foundant, the online grants management portal)
- **Joyce Vyriotes, executive director**, 781-932-7072, [jkv@cummings.com](mailto:jkv@cummings.com)  
(for general questions or further committee guidance)

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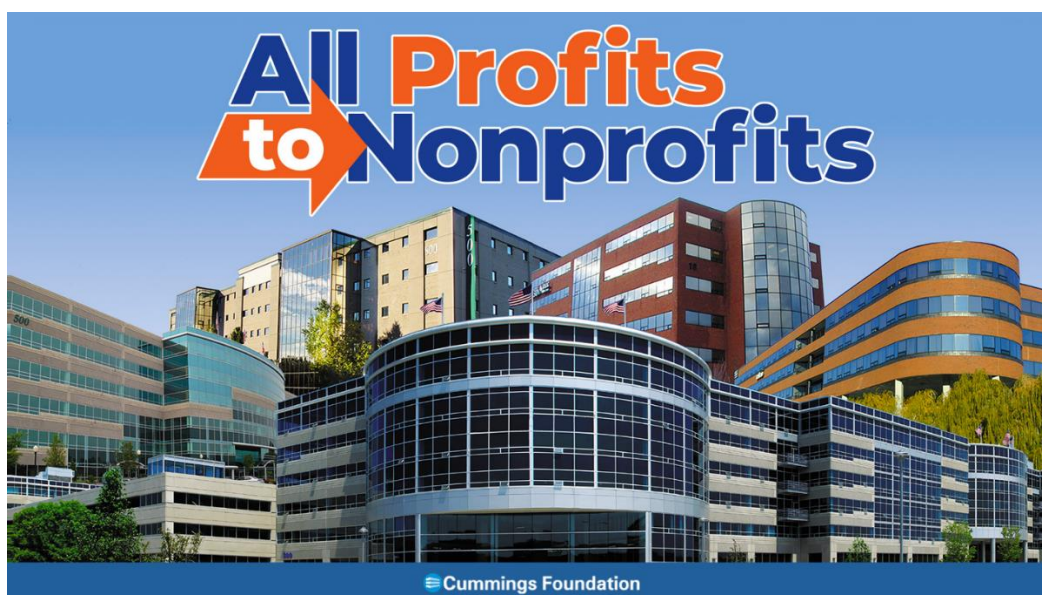
### Timeline

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Date	Activity
July 15 – Sept. 17	LOI submission window
By Oct. 1	Reviewer forms/supporting materials emailed to committee members
Oct. 6 – Oct. 31	Individual LOI review period by LOI Committee
Week of Oct. 27	Review partners meet to agree on final recommendations
Oct. 31	Final committee recommendations due to the Foundation
Week of Nov. 2	Application invitations and decline notices emailed to LOI applicants
Jan. 14, 2026	Applications due
June 1, 2026	Award/decline notices sent to full proposal applicants
June 25, 2026	Grant Winner Celebration

1. **Connect with your co-reviewer** to determine a day, time, and location to meet during the week of October 27. (See the committee roster below for their contact information.) In-person meetings are encouraged whenever possible, as they allow for richer conversations.
2. **Read this Committee Guide.**
3. **Read the group of LOIs assigned to you.** By Wednesday, October 1 Andrew will email you a link to your Individual Review Form (a Google Sheet) with your list of assigned LOIs, and see page 11 for instructions to view the LOIs submissions via the Foundation's online grants management system.
4. **Mark a decision status** (advance, decline, alternate) for each LOI on your Individual Review Form. See page 8 for selection criteria.
5. **Provide feedback** for each LOI on your Individual Review Form. See page 11 for examples.
6. **Meet with your co-reviewer** the week of October 27 to jointly finalize your list of applicants that will be advancing to the full proposal phase and those that will be declined.
7. **Feel great** knowing that your decisions will make a meaningful difference to local nonprofits and the people they serve.

*Out of respect for applicants, and to preserve their trust, we ask volunteers not to share any information learned through this role that is not readily available through public sources. In addition, volunteers should forego their self-interests and never leverage applicant information for personal or professional gain (e.g., soliciting the business of an applicant).*



## ***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 and kindness they show to all grant candidates.***



## ***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*

## About the Cummings \$30 Million Grant Program

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**Amount awarded:** \$30 million

**Number of grantees:** 150

**Geographic eligibility:** Must be headquartered in and primarily serve Middlesex, Essex, and Suffolk counties, plus six communities in Norfolk County: Brookline, Dedham, Milton, Needham, Quincy, and Wellesley.

**Grant terms:** 3 years (125 grants) and 10 years (25 grants)\*

**Annual installments:** \$10,000 - \$100,000



*\*NOTE: This committee should read all LOIs with a three-year grant in mind. After the 150 grant winners are selected, the next committee will determine which will be elevated to 10-year awards. These longer-term grants are available only to organizations that have received a prior Cummings grant.*

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**Selection process:** Cummings Foundation received 959 letters of inquiry (LOI) by the submission deadline on September 17. The LOI Committee will select approx. 300 of these applicants to be invited to submit full proposals. A fuller description of the review process, including an overview of the various grant review/selection committees, is on [the Foundation's website](#).

**Democratized philanthropy:** At least 100 of the 150 grant winners each year are decided completely by community volunteers, without input from the Foundation.

**Early Decision grant winners:** Approximately one-third of the 150 grants are determined by Cummings through an internal process. Early Decision grantees may have a longstanding positive relationship with the Cummings organization or be previous grant winners that have been identified as outstanding performers.



### Pre-screening

CFI staff have performed a cursory review of all LOIs to determine the following:

- Does the applicant meet the eligibility requirements?
- Does the request fall within CFI's priority funding areas (geography and cause)?
- If the nonprofit received a previous grant, did it fulfill all the grant agreement requirements?
- Has it been designated an Early Decision grant winner?

If a nonprofit has been designated an Early Decision winner or is easily determined to be ineligible for funding, CFI will manage that LOI's approval process rather than passing it on to the Committee. All other LOIs will be assigned to two committee members for evaluation.




### Independent Evaluation

CFI will provide committee members with Google Sheets containing the names, locations, categories (e.g., healthcare, education), and brief applicant-generated summaries for each of their assigned LOIs. The spreadsheets will also have blank Decision Status and Feedback columns, to be completed by the committee members.

Committee members may review their assigned LOIs at any time by logging into Foundant, the Foundation's third-party online grants management system. See *Foundant Instructions* (page 11) for step-by-step instructions. After reviewing an LOI, please record a status decision and feedback in the spreadsheet. You may change these items at any time before completing your individual review.

#### Status

Please enter one of the following for each applicant:

- **Advance** : to recommend that it be invited to the full application stage
- **Decline** : to recommend that it be eliminated from further consideration
- **Alternate** : to recommend an invitation to the full application stage only if one or more applications designated "Advance" is removed from consideration, typically because it is discovered to be ineligible or because it has been designated as Early Decision. Please select three alternates and indicate the order they should be considered (i.e., Alternate 1, Alternate 2, or Alternate 3).

Along with your spreadsheet of assigned LOIs, the Foundation will provide the number of LOIs to be advanced and declined, as well as the maximum number of Suffolk County nonprofits that may be advanced. This latter guideline is to ensure that no county is under- or over-represented. For example, because so many nonprofits are based in Boston, it would be easy to award a majority of grants in Suffolk County. Despite not having any property in that county, Cummings Foundation includes Suffolk in its funding area because of the great needs there, as well as the great work being done there. We must be mindful, however, that it does not receive a disproportionate number of application invitations.

Please notify Andrew when you have completed your individual review, **which we request be done at least 48 hours prior to your scheduled meeting with your review partner**. He will then combine your spreadsheet with that of your review partner and return a merged spreadsheet to both of you. This document will go a long way toward streamlining your discussion and decision-making.

### Feedback

Please provide a few informal sentences or phrases that describe the thinking behind your decision. Because these comments will always be printed on a spreadsheet with the nonprofit's name and city as well as the one-sentence summary provided in the LOI, it is not necessary to repeat any of this descriptive information in your comments.



This column is extremely important, as this is where CFI staff members look when nonprofits call seeking feedback. Because *you* are making the funding decision, CFI is relying on you to provide the insights behind these decisions. Although many foundations do not provide such feedback, we are dedicated to showing respect for the time and effort nonprofits invest in these proposals and to helping them be more successful in their future grant-seeking efforts.

See page 11 for sample feedback provided by past volunteers.

### Joint Decision-Making

You and your review partner will be assigned the same LOIs. Please arrange to meet the week of **October 27** with your review partner at a time and place of mutual convenience to discuss your assigned applicants and decide which ones will advance in the process. If you would like to meet at Cummings Foundation's headquarters in Woburn, or the Cummings Center campus in Beverly, please contact us, and we will be delighted to reserve a conference room for your use.

A comparison of the two members' recommendations will quickly show where there is already consensus about LOIs that should advance (those for which *both* members assigned the status of Advance) as well as those that should be declined (those for which *both* members assigned the status of Decline). Members should then discuss the LOIs that received different status assignments, share their individual perspectives, and agree upon a final list of status assignments. During the meeting, please complete the final decision columns on the joint spreadsheet.

### Recommending an Alternative Installment Schedule

Although the LOI asks for applicants' preferred annual installments, ranging from \$10,000 to \$100,000, for the three-year grant, the actual disbursements are determined by CFI. To ensure sustainability, CFI does not want to be responsible for a disproportionate share of a nonprofit's total revenue. **If you feel that a different disbursement amount than the one requested would be more appropriate for a proposal, please make a note in the Feedback column.** Please do not, however, penalize an applicant for requesting an amount that you feel is too high.

## Requesting Additional Information

Committee members may contact applicants directly if they have questions about an LOI. (In Foundant, click on the Contact Info tab at the top of the request summary page to view the primary contact for the applicant.)

## Returning Grantees

Community volunteers reviewing LOIs from previous grantee recipients should also review their brief site visit reports, which provide important information from Foundation volunteers who visited with the organization. (See page 11 for instructions on accessing the reports.)

## Funding Priorities

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### Geography

- Applicants should not only be headquartered in the Foundation's funding footprint, but also provide *at least 50 percent* of their overall services in this geographic focus area. Cummings aims to support truly local organizations. Accordingly, an applicant must:
  - Be headquartered in Massachusetts' Middlesex, Essex, Suffolk counties, or one of six communities in Norfolk County (Brookline, Dedham, Milton, Needham, Quincy, and Wellesley)
  - Provide the majority of its services in the geographic areas listed above.
  - Not maintain offices or provide services outside Massachusetts (with the exception of Merrimack Valley nonprofits that also serve Southern New Hampshire)
  - Not be regional, national, or international (even if based locally)
  - Not be a local office/affiliate of a regional or national organization, unless it has its own EIN
- Special consideration is given to nonprofits that are based in or serve the 11 cities and towns where the Cummings organization operates commercial real estate: Andover, Beverly, Burlington, Marlborough, Medford, Somerville, Stoneham, Sudbury, Wakefield, Wilmington, and Woburn.

### Cause

- The Cummings \$30 Million Grant Program funds a wide variety of causes, including human services, education, healthcare, social justice, and the environment.
- Causes that are **not** among this program's priorities are athletics, arts and culture (including dance, music, and theater), and animal welfare. CFI will, however, consider requests from organizations that engage in these areas toward a goal that fits within our priorities (e.g., a program that uses theater to teach the dangers of substance abuse, a nonprofit that trains service dogs for veterans with disabilities).

## Organization Size

- The Cummings \$30 Million Grant Program primarily supports small and medium-sized nonprofits that do not enjoy the stable donor bases and endowments that generously support so many larger institutions in the Boston area (e.g., major hospitals and universities).
- The Foundation wants grants to go where they will make a meaningful difference—not where they will be drops in buckets.

## Eligibility

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The **Cummings \$30 Million Grant Program** will *not* generally consider requests for:

- Endowments
- Medical research
- Private foundations
- Religious endeavors
- Relatively new entities
- Political, legislative, or lobbying organizations
- Individuals or debt reduction, no matter how worthy
- Major capital campaigns, unless very near completion
- Primary and secondary schools that charge significant tuition
- Very large organizations already supported by robust endowments
- Organizations that seek to infringe on civil liberties or personal freedoms
- Organizations that are not classified as public charities under Section 501(c)(3) of the U.S. Internal Revenue Service Code
- National or regional organizations, or local branches thereof, that do not have an EIN separate from that of the larger entity
- Organizations that discriminate based on race, color, gender, religion, sexual orientation, national origin, age, disability, etc.
- Municipalities (with the exception of public schools), except for the 11 communities in which the Cummings organization operates [commercial properties](#)

## Selection Criteria

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### 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.

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## **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.

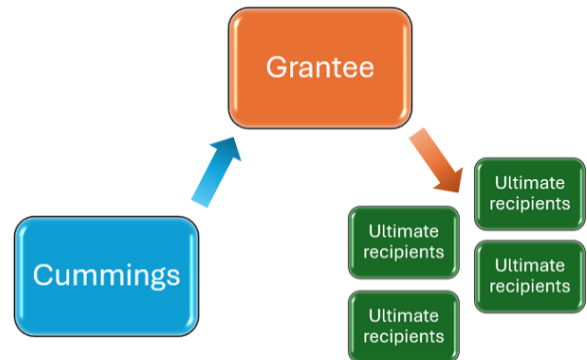
As regards salaries, Cummings Foundation believes nonprofit professionals should receive fair compensation. While passion for social change is important, undervaluing employees can lead to leadership shortages and high turnover. Competitive pay improves retention and strengthens the sector. Compensation 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 LOIs/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.



## Foundant Instructions

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*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.*

## Sample Feedback

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- The website demonstrates effective materials and background to accomplish stated goal. I appreciate the effort to increase their services to students with special needs. They appear to have a good track record of success and a plan for making their work self-sustainable.
- Impactful program filling a critical need. The need will only increase going forward.
- Extremely compelling case statement with specific goals and strong impact on the lives of their students. While perhaps not affecting the large numbers of people as other proposals, it will make a huge difference in the lives of students they help.
- Relatively small but comprehensive program offering essential support to life's most struggling populations. They seem to do a lot with a large volunteer and small paid staff who are dedicated to their important mission.
- Provide valuable service. Very heavily volunteer oriented. Grant would have a meaningful impact on the organization.
- Not life & death but SUPER Teen program provides an important service at a critical time in the lives of those it serves. Very targeted use of the grant money.
- The request does not appear to be targeted toward a Cummings geographic priority area. There is not convincing information on how this playground will enhance science and arts learning (although not a necessary goal). The proposal does not seem overly compelling.
- A good program but the situation of the population served is not as dire as some with some other social justice programs.
- This LOI is quite confusing and not clear about what they hope to accomplish. The language is difficult to understand, and looking at their web site did not clarify either. I wonder how effective it can be if they are not able to communicate clearly their goals and method of operation.