COMMUNITY REINVESTMENT ALLIANCE OF FLORIDA

CRAF

2026

Impact Report

Building on the inaugural year, expanded impact, strengthened infrastructure, and increased sustainability across South Florida nonprofits.

INITIATIVE

South Florida Nonprofit Capacity Building Project Grants

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EXECUTIVE SUMMARY

A Two-Year *Investment* in South Florida's Nonprofit Backbone

COMMUNITY REINVESTMENT ALLIANCE OF FLORIDA

Cumulative findings from the 2025 and 2026 cohorts of the South Florida Nonprofit Capacity Building Initiative and the case for why this work must continue.

COHORTS: 2025 · 2026 COUNTIES: MIAMI-DADE · BROWARD · PALM BEACH

BY THE NUMBERS 2025 + 2026

37 *Nonprofits funded across two cohorts*

$433K *In direct grant capitol invested*

3 *South Florida counties reached*

92.9% *Report being stronger*

— THE NEED

The problem is **NOT SOLVED** it is growing.

Across two cohorts, CRAF has invested in **37 grassroots and emerging nonprofits** serving some of South Florida's most under-resourced communities. The evidence is clear: targeted capacity-building works. The harder truth is that **demand continues to outpace available resources**, and the structural barriers facing small nonprofits have not gone away.

65% **Still report limited staff capacity** as the top barriers to sustaining grant-funded progress.

53% **Lack funding beyond the grant period**, putting hard-won infrastructure gains at risk of unraveling.

36% **Operate on budgets under $100,000** often without foundational financial systems in place.

94% **Are actively seeking additional support** signalingcontinued,unmetdemandacross the sector.

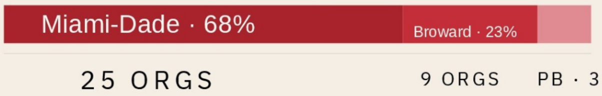
> *"When organizations have the systems, support, and confidence in place, even modest investments can unlock transformational growth."*
> — 2026 GRANTEE

— THE REACH

Breadth, **NOT JUST** volume.

Across both cohorts, CRAF has funded organizations spanning ***youth development, mental health, arts, food security, foster care, civic engagement, and community services***, the kind of grassroots infrastructure that anchors neighborhoods but is most often left out of mainstream funding cycles.

COUNTIES SERVED · COMBINED



2025
INAUGURAL COHORT

Organizations	20
Capital	$219,758
Grant types	2 tracks
Survey response	85%

2026
REFINED MODEL

Organizations	17
Capital	$ 214,000
Grant types	2 tracks + TA
Reporting "stronger"	92%

What changed in Year 2: Findings from the inaugural cohort led to a more targeted model, adding a Financial Stewardship track for the smallest organizations and a data storytelling partnership with the Behavioral Science Research Institute (BSRI). The result: stronger and more consistent outcomes.

THE SOLUTION

A proven model that pairs *flexible capital* with the technical assistance small nonprofits actually need.

01
Tiered, right-sized funding

Capacity-Building Grantsof up to $20K paired with Financial Stewardship awards of $4–5K for the smallest, highest-need organizations.

02
Financial infrastructure

QuickBooks setup,one year of CPA monitoring, 990 filing, and audit support , turning capital into systems that compound.

03
Data & storytelling capacity

Through the BSRI partnership,grantees build the funder readiness, evaluation tools, and impact narratives needed to attract sustained support.

THE PROOF

Outcomes reported by 2026 grantees

Six months after grant deployment, organizations report measurable, system-level gains, not just one-time wins.

Improved organizational syst ems	86%
Implemented/improved financial systems	79%
Improved program quality	64%
Increased funding secured	43%
Expanded programs / services	43%
Strengthened partnerships	43%
Increased people served	29%

> *"A $20,000 investment transformed our infrastructure and unlocked access to significantly larger funding opportunities."*
>
> GRANTEE OUTCOME

THE FIELD

37 organizations. One ecosystem.

A snapshot of the breadth of mission-driven organizations strengthened across two cohorts, each one a critical anchor in its community.

2026 COHORT · FUNDED ORGANIZATIONS 17

- After School Film Institute
- Amplify Community Resources AEDAP Inc.
- Ava's Path
- CEATT Inc.
- collaboARTive, Inc.
- EatWell Exchange Inc.
- Infinite Ways Network
- Miami SCORES
- Out of Foster Foundation
- People Acting for Community Together (PACT)
- Propelling Into Triumph
- Latin Theater Lab
- New Conscience Productions
- Ripples of Impact
- God's Creation 4 Fresh Connections
- Cristina's Academy

PLUS THE 2025 INAUGURAL COHORT

20 additional grassroots organizations across Miami-Dade, Broward, and Palm Beach in youth development, financial empowerment, mental health, civic engagement, and community services.

The model works. The need *still outpaces* the resources.

Demand for capacity-building grew between cohorts, and the structural gaps, staff capacity, financial systems, and multi-year sustainability remain. Funders, financial institutions, and philanthropic partners have a clear, proven lever in front of them.

WHERE TO INVEST NEXT

- Scale the Financial Stewardship track for the smallest, highest-need organizations
- Move to multi-year funding commitments to protect Year 1 gains
- Expand BSRI-led data & storytelling support across every cohort
- Resource ongoing evaluation, grant supervision, and peer-learning infrastructure

02 · TWO-YEAR IMPACT AT A GLANCE

The case for continued investment.

What two years of data tell us about what works and where the gaps still are.

What's working

Across both cohorts, three program design elements stand out as consistent drivers of outcomes:

01 Pairing capital with technical assistance

Organizations that received funding alongside structured support, such as QuickBooks, CPA monitoring, and 990 filing, showed measurably stronger and more durable system-level gains.

02 Tiering support to organizational readiness

The Financial Stewardship track allowed CRAF to meet the smallest organizations where they are, while the standard Capacity Building grants supported mid-sized organizations ready to invest in strategic growth.

03 Building funder readiness through data & storytelling

BSRI's 2026 partnership closed the gap identified in 2025: grantees now have the evaluation tools, narrative clarity, and reporting confidence to attract sustained support.

Where the gaps remain

Two years of data confirm what frontline nonprofit leaders already know: targeted capacity-building works — and it isn't enough on its own. Structural barriers persist:

UNRESOLVED SECTOR-WIDE GAPS

—**Staff capacity**. 65% of 2025 grantees still cite this as the top barrier, and small organizations cannot solve it with project funding alone.

—**Multi-year sustainability**. 53% lack funding beyond the grant period, putting hard-won Year 1 infrastructure gains at risk.

—**Foundational financial systems**. Many of the highest- need organizations are still operating without the back office systems that unlock larger grants.

—**Board governance.** Outcomes remain uneven, signaling continued opportunity for leadership and governance investment.

The model works. The need still outpaces the resources.

The data points to a clear next chapter: scale the Financial Stewardship model, move toward multi-year commitments, expand BSRI-led data & storytelling support, and resource for evaluation and peer-learning infrastructure that keeps the program improving cohort after cohort.

Introduction: building on the inaugural year.

How findings from the first cohort drove a more targeted, more effective program model for the second.

The Community Reinvestment Alliance of Florida (CRAF) launched the South Florida Nonprofit Capacity Building Initiative in 2024 to strengthen the operational foundation of small and emerging community-based organizations across Miami-Dade, Broward, and Palm Beach counties. The initiative was designed in response to direct engagement with nonprofit leaders, including a listening process that surfaced three consistent challenges across the sector: limited access to capacity-building resources, the need for flexible funding, and the lack of sustained support beyond a single grant cycle.

With initial funding from Truist Bank, CRAF launched its inaugural grant cycle to address these needs through targeted investments in core organizational areas, including strategic planning, financial management, leadership development, human resources, and revenue diversification. The program focused specifically on organizations with annual budgets under $500,000, recognizing that these organizations often operate with limited infrastructure despite serving as critical anchors within their communities.

Findings from the inaugural cohort provided important insight into how organizations engaged with the funding and where gaps remained. While many grantees made measurable progress in strengthening their operations, the data revealed that the smallest organizations, particularly those with budgets under $100,000, faced more significant barriers to implementation. These organizations often lacked foundational financial systems, limiting their ability to fully leverage grant funding, maintain compliance, and demonstrate fiscal accountability to future funders. In addition, across organizations of varying sizes, there was a consistent challenge in effectively communicating program outcomes, with many grantees struggling to translate their work into clear, data- driven narratives for funding and partnership opportunities.

A refined model for the second cohort.

In response to the findings, CRAF refined and expanded its approach in the subsequent cohort, introducing targeted interventions to address these structural gaps. For smaller organizations, this included a specialized financial stabilization track that paired $5,000 grants with comprehensive support for financial infrastructure. Organizations received access to QuickBooks, full system setup, one year of ongoing monitoring by a certified public accountant, audit support, and 990 tax-filing assistance. This integrated approach ensured that funding was accompanied by the systems and technical guidance necessary to build long-term financial stability and transparency.

To address the broader challenge of impact communication, CRAF also partnered with the Behavioral Science Research Institute (BSRI) to strengthen grantees' data and storytelling capacity. Through this collaboration, organizations received support in presenting their data clearly and concisely, enhancing their ability to communicate outcomes and align their reporting with funder expectations. This component was designed to bridge a critical gap between program implementation and resource development, enabling organizations to leverage their results more effectively for future funding opportunities.

Following these program enhancements, the initiative expanded to include a second cohort of grantees in late 2025 and early 2026, reflecting both increased demand and a more refined support model.

01
Inaugural Cohort
Broad capacity building grants with flexible use across operational areas.

02
Identified Gaps
Smallest orgs lacked financial infrastructure; data storytelling gaps across all.

03
Program Enhancements
Added Financial Stewardship track + BSRI data & storytelling partnership.

04
Cohort 2 Outcomes
Stronger, more consistent system-level gains across organizational sizes.

The path forward is clear: investing in nonprofit capacity is not simply about supporting individual organizations; it is about strengthening the entire system that underpins community well-being.

→ → →

WHY THIS MATTERS

The findings from this two-cohort analysis make a compelling case for continued and expanded investment in nonprofit capacity building as a high-impact, systems-level strategy for community development. Grassroots and emerging nonprofit organizations are often the first and most trusted responders to community needs, yet they operate with limited infrastructure and are frequently under-resourced in the very areas that enable sustainability and growth. This initiative demonstrates that relatively modest investments, when paired with targeted technical assistance, can produce transformative outcomes, including stronger financial systems, improved program quality, increased funding opportunities, and enhanced organizational stability. From a funder perspective, capacity-building investments represent a strategic approach to risk mitigation and long-term return on investment. Organizations that are equipped with sound financial management practices, clear governance structures, and the ability to communicate their impact are more likely to steward funding effectively, sustain operations, and scale their services. Furthermore, strengthening the operational backbone of nonprofits contributes to broader community outcomes, including economic stability, improved access to services, and more resilient local ecosystems. The demand for this type of support continues to grow, as evidenced by rising application volume and high engagement across both cohorts, signaling a critical opportunity for funders to invest in scalable, high-leverage solutions.

Enhanced evaluation methodology.

A mixed-methods approach designed to capture both measurable change and the conditions that produce it.

In alignment with these program refinements, the evaluation methodology was strengthened to provide a more comprehensive, comparative understanding of outcomes across cohorts. The evaluation design was intentionally structured to capture both measurable changes in organizational capacity and deeper insights into how those changes occurred.

Evaluation scope

1. ***Review and refinement of existing reporting measures to improve data quality and alignment with program goals.***
2. ***Quantitative analysis of survey data to assess capacity-building outcomes.***
3. ***Qualitative interviews with a representative sample of grantees.***
4. ***Thematic coding and analysis to identify patterns in organizational experiences.***
5. ***Comparative analysis across grantee groups to assess variation in outcomes.***

Methodological enhancements

- A. Improved alignment between survey questions and capacity- building focus areas.
- B. Development of a structured interview protocol to ensure consistency across qualitative data collection.
- C. Creation of a standardized coding framework to support reliable thematic analysis.
- D. Integration of quantitative and qualitative findings to provide a more complete understanding of the impact.

> These methodological enhancements enabled a more nuanced analysis of how organizations experienced the program, how outcomes varied by organizational size and cohort, and which interventions were most effective at driving capacity gains.

THE CENTRAL FINDING

Capacity-building is most effective when it extends beyond funding alone. When financial resources are paired with targeted technical assistance, infrastructure development, and support for data-driven storytelling, organizations are better positioned to achieve sustainable growth, demonstrate impact, and serve their communities more effectively.

"Through our work with BSRI, we were able to clearly define who we are, what we do, and the outcomes of our programs. This has improved our ability to communicate impact to funders and stakeholders." - *2026 GRANTEE*

Overview of the 2026 cohort.

A diverse group of nonprofits, a more targeted model, and a clearer picture of what capacity-building can deliver when it's designed well.

The 2026 cohort included a diverse group of nonprofit organizations across Miami-Dade and Broward counties, representing sectors such as ***youth development, arts, mental health, and community services***. A total of 14 organizations completed the follow-up survey, providing insight into how grant funding and enhanced program supports were utilized.

Compared to the inaugural cohort, which included 17 respondents and demonstrated strong early engagement, the 2026 cohort reflects a more targeted and refined implementation of the program model, particularly through the introduction of financial stabilization and data storytelling supports.

COMPARATIVE CONTEXT

The inaugural cohort funded 20 organizations with $219,758 across 15 capacity-building grants and 5 micrograints. The 2026 cohort funded 17 organizations with $214,000, using a more refined two-track structure and integrated technical assistance.

"A $20,000 investment transformed our infrastructure and unlocked access to significantly larger funding opportunities." — 2026 GRANTEE

OPERATIONAL GRANTS 12

1. After School Film Institute
2. Amplify Community Resources (ACR)
3. AEDAP Inc.
4. Ava's Path
5. CEATT Inc.
6. collaboARTive, Inc.
7. EatWell Exchange Inc.
8. Infinite Ways Network, Inc.
9. Miami SCORES (America Scores Miami)
10. Out of Foster Foundation
11. People Acting for Community Together (PACT) 12. Propelling Into Triumph

FINANCIAL STEWARDSHIP GRANTS 5

13. Latin Theater Lab
14. New Conscience Productions
15. Ripples of Impact
16. God's Creation 4 Fresh Connections Inc.
17. Cristina's Academy

Program Experience & Satisfaction

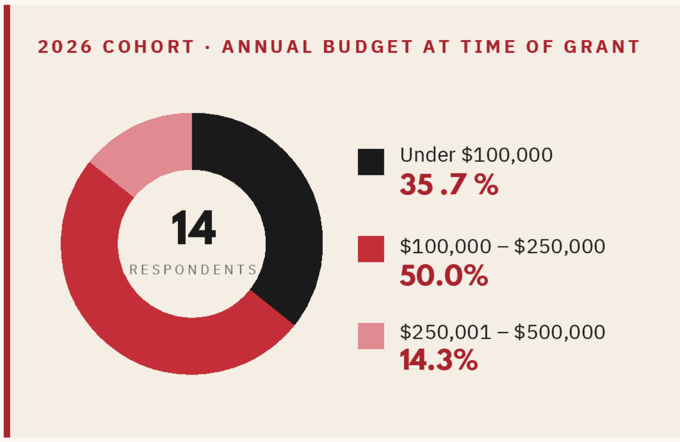
Overall, grantees reported a highly positive experience with the CRAF Nonprofit Capacity Building Initiative: 57.1% very satisfied, 28.6% satisfied; 100% reported the support was very or extremely useful; and all respondents indicated they would recommend the program to other organizations.

Funding the right-sized organizations.

A continued focus on small and mid-sized nonprofits, the organizations with the greatest need and the highest leverage on infrastructure investment.

Budget distribution

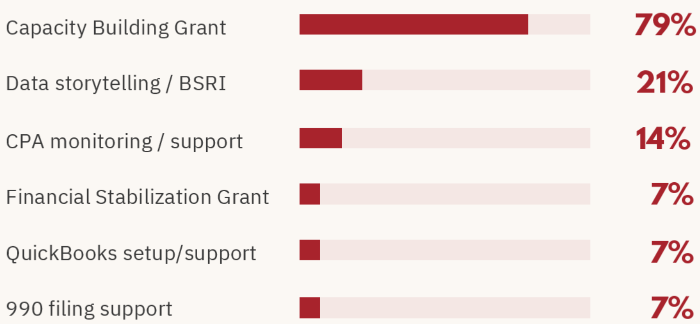
As shown by thesurvey data, participating organizations represented a range of budget sizes:



This distribution reinforces the continued focus on small and mid-sized organizations, with a significant proportion of grantees representing the highest-need category under $100,000. In addition to traditional capacity-building grants, the 2026 cohort included a dedicated group of financial stewardship grantees receiving targeted $4,000 stabilization awards.

Use of program supports

The majority of organizations (78.6%) received standard capacity-building grants, while smaller subsets accessed specialized supports, reflecting a more diversified service model than the inaugural cohort.



COMPARATIVE INSIGHT

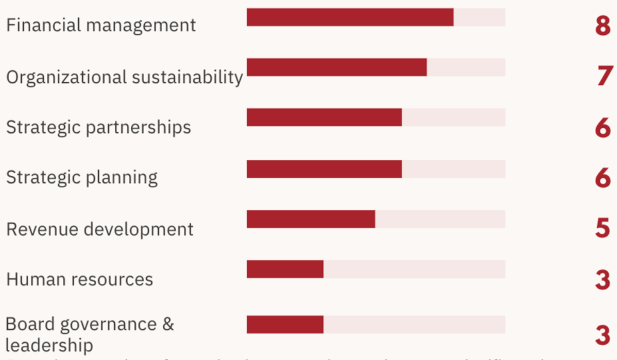
This reflects a more diversified service model than the inaugural cohort, where support was more heavily concentrated in general capacity-building areas such as financial management and strategic planning.

Measurable gains across every domain.

Survey results demonstrate consistent improvement across all major capacity-building areas.

Improvement by domain

Self-reportedimprovement levelsacrossthe seven core capacity-building areas, 2026 cohort (n=14).



Bars show number of organizations reporting moderate-to-significant improvement.

The most significant system-level outcome.

Financial system improvements were the clearest, most measurable gain of the 2026 cohort.

What grantees implemented

- Implemented/improved financial systems — 79%
- Improved financial tracking — 75%
- Improved financial reporting / 990 filings — 58%
- Improved budgeting processes — 50%

COMPARATIVE INSIGHT

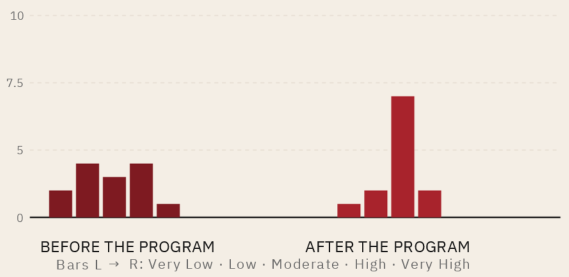
In the inaugural cohort, financial management was one of the most-requested support areas (47%), but structured financial system outcomes were tracked less explicitly. The 2026 cohort demonstrates that targeted financial infrastructure support resulted in clearer, measurable system-level improvements.

> ***"Having access to a year of bookkeeping and filing our 990 has really helped me focus my time on writing grants rather than navigating this on my own."***
>
> — 2026 GRANTEE

Confidence in financial management

Confidence in financial management also increased significantly, with a visible shift from low and moderate confidence levels before the program to predominantly high confidence levels after participation.

BEFORE VS AFTER · SELF-RATED CONFIDENCE



The shift is striking: where confidence was previously spread evenly from low to high, post-program responses cluster sharply in the High category, with 9 of 14 grantees rating their financial management confidence as High after participation.

BSRI impact, organizational growth, and program experience.

Data and storytelling capacity (BSRI)

Support for data presentation and storytelling reached 50% of participating organizations. Among those receiving support:

WHAT GRANTEES GAINED

—Significant improvements in the ability to present data clearly.

—Increased confidence in communicating impact to f unders.

—Enhanced quality of reports and storytelling narratives.

Organizational outcomes and growth

- Improved organizational systems — 86%
- Improved program quality — 64%
- Increased funding — 43%
- Expanded programs/services — 43%
- Strengthened partnerships — 43%
- Increased people served — 29%

These findings indicate that capacity-building investments translated into both internal improvements and external growth.

Lessons learned and strategic implicationsns.

Two cohorts. One clear conclusion: capacity-building works best when funding is paired with the systems, technical assistance, and time organizations actually need.

Findings from both cohorts demonstrate that capacity-building investments are most effective when intentionally designed to address varying levels of organizational readiness within the nonprofit ecosystem. The inaugural cohort revealed that, while flexible funding enabled organizations to begin strengthening internal operations, outcomes were uneven, particularly among smaller organizations lacking foundational financial systems and infrastructure.

Across both cohorts, one of the most consistent insights was that financial infrastructure is not a secondary need but a prerequisite for sustainability. Organizations that received support in financial management, compliance, and reporting demonstrated greater confidence, improved operational efficiency, and increased readiness to pursue additional funding opportunities. Similarly, the integration of data storytelling through the BSRI partnership addressed a critical gap identified in the inaugural cohort, enabling organizations to communicate their impact more effectively and align with funder expectations.

Another key lesson is that confidence itself emerged as a measurable outcome of capacity-building efforts, influencing leadership decision-making, organizational growth, and the ability to engage in new opportunities. Finally, both cohorts highlighted that one-time investments, while impactful, are insufficient to sustain long-term organizational change — reinforcing the need for continued, multi-year support and ecosystem-level engagement.

Recommendations for future investment and program design.

Six strategic moves to maximize the impact of future capacity-building initiatives.

Building on these insights, several strategic recommendations emerge for funders and program designers seeking to maximize the impact of capacity-building initiatives.

01 Adopt and expand tiered funding models
Funders should tailor support based on organizational size and readiness, ensuring that smaller organizations receive the intensive, infrastructure-focused assistance they need to stabilize and grow.

02 Prioritize financial system development
This should be treated as a core component of all capacity-building efforts, with dedicated resources for tools, compliance support, and ongoing technical assistance.

03 Institutionalize data utilization and storytelling
Investments in this area should be standard across all cohorts — the ability to communicate impact is directly tied to an organization's sustainability and growth.

04 Move to multi-year funding structures
Multi-year commitments should be considered to allow organizations sufficient time to implement changes, demonstrate outcomes, and build upon initial progress.

05 Incorporate structured peer learning
Programs should include opportunities for peer learning and network development, recognizing that nonprofits benefit from shared knowledge and collaboration.

06 Bring greater clarity and intentionality to program design
Clearly defined support offerings and post-grant engagement pathways will strengthen both participation and long-term impact.

The case for continued and expanded investment.

Why capacity-building is not just a charitable act, it's a high-leverage, systems-level strategy for community well-being.

The findings from this two-cohort analysis make a compelling case for continued and expanded investment in nonprofit capacity building as a high-impact, systems-level strategy for community development. Grassroots and emerging nonprofit organizations are often the first and most trusted responders to community needs, yet they operate with limited infrastructure and are frequently under-resourced in the very areas that enable sustainability and growth.

This initiative demonstrates that relatively modest investments, when paired with targeted technical assistance, can produce transformative outcomes — including stronger financial systems, improved program quality, increased funding opportunities, and enhanced organizational stability.

From a funder perspective, capacity-building investments represent a strategic approach to risk mitigation and long-term return on investment. Organizations that are equipped with sound financial management practices, clear governance structures, and the ability to communicate their impact are more likely to steward funding effectively, sustain operations, and scale their services.

Furthermore, strengthening the operational backbone of nonprofits contributes to broader community outcomes, including economic stability, improved access to services, and more resilient local ecosystems. The demand for this type of support continues to grow, as evidenced by rising application volume and high engagement across both cohorts, signaling a critical opportunity for funders to invest in scalable, high-leverage solutions.

THE BOTTOM LINE

By aligning resources with proven strategies and scaling models that demonstrate measurable impact, funders can play a pivotal role in ensuring that these organizations not only survive but thrive.

Scaling what works.

A clear path forward for funders, financial institutions, and philanthropic partners.

The evolution from the inaugural cohort to the second cohort provides clear evidence of what works and what is needed next. The shift from a general capacity-building model to a more targeted, tiered approach resulted in stronger, more consistent outcomes across organizations, particularly for those with the greatest structural barriers. However, the findings also make it clear that the need far exceeds the current level of investment.

To build on this momentum, funders, financial institutions, and philanthropic partners are encouraged to expand their support for capacity-building initiatives that integrate funding with technical assistance, financial infrastructure development, and strengthening data capacity.

06 · SUSTAINING THE PROGRAM

Expanded recommendations for program sustainability.

Strengthening not just the nonprofits but the infrastructure that administers, monitors, and evaluates the program itself.

Building on the findings from both cohorts, it is critical that future investments not only continue to support nonprofit organizations directly but also strengthen the infrastructure required to effectively administer, monitor, and evaluate these capacity-building efforts. As demonstrated by this initiative, the program's success is closely tied to structured grant supervision, ongoing technical guidance, and rigorous evaluation processes. These functions ensure that funding is not only distributed but strategically utilized, measured, and continuously improved.

To sustain and scale the impact of this initiative, funders should consider dedicated investment in program oversight and evaluation capacity, including support for CRAF's grant administration functions and its partnership with Mc3 Consulting Inc. for evaluation and learning. Through this collaboration, the program has benefited from a comprehensive mixed-methods evaluation approach, including the refinement of reporting tools, structured data collection, qualitative analysis, and cohort comparison.

This level of evaluation and supervision has been instrumental in identifying gaps, informing program enhancements, and ensuring accountability across cohorts. It has also enabled the development of a learning-driven model in which insights from one cohort directly inform improvements in the next. Without this infrastructure, the program would lack the ability to measure outcomes consistently, demonstrate impact to funders, and adapt in response to emerging needs within the nonprofit ecosystem.

Future funding strategies should include:

01 **Dedicated resources for grant supervision and program management through CRAF**
Ensuring that program administration is properly resourced to support the volume and complexity of multi-cohort work.

02 **Continued investment in evaluation and learning systems led by Mc3 Consulting Inc.**
Maintaining the mixed-methods evaluation framework that has been instrumental in identifying gaps and informing program enhancements.

03 **Support for data infrastructure, reporting frameworks, and outcome measurement tools**
Building the back-end systems that make rigorous, consistent evaluation possible across cohorts.

04 **Ongoing technical assistance to ensure evaluation findings translate into program improvements**
Closing the learning loop so that every cohort benefits from the insights of those that came before.

By investing in both direct service delivery and the systems that support it, funders can ensure that capacity-building initiatives are not only impactful but also accountable, scalable, and sustainable over time. This dual investment approach strengthens the program's overall effectiveness and maximizes the return on investment by ensuring that resources are aligned with measurable outcomes and continuous improvement.

THANK YOU

To every grantee, partner, and funder who made this work possible.

> "When organizations have the systems, support, and confidence in place, even modest investments can unlock transformational growth."
>
> — 2026 GRANTEE

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