

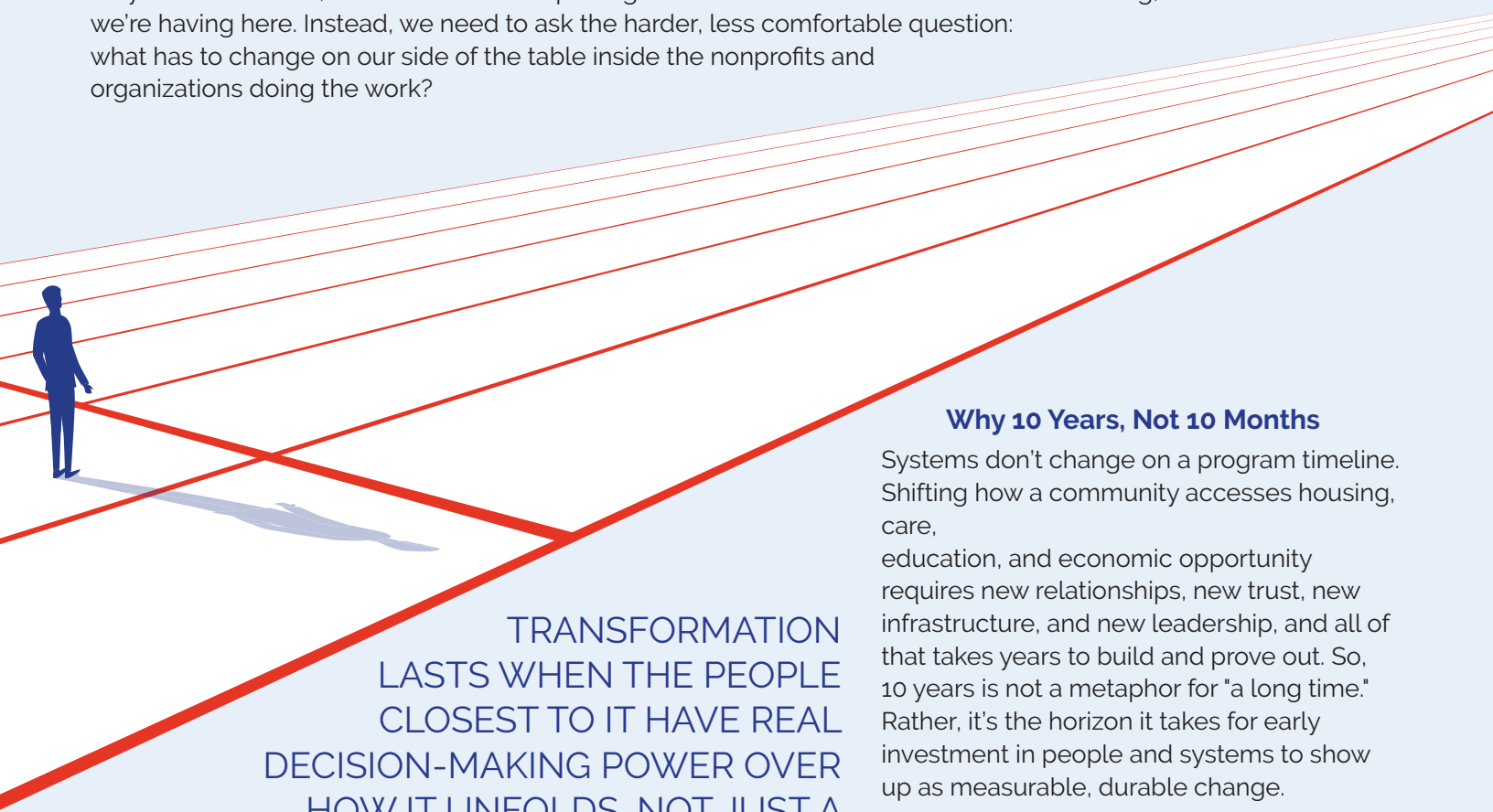
CATALYTIC CAPITAL & THE LONG GAME

What Nonprofits Need to Change to Play It

There is a difference between capital that funds an activity and capital that changes a system. Traditional grantmaking tends to do the first: it pays for a program, a position, or a service for a defined period against a defined set of deliverables. It does this well, but by design, it is limited to what it can measure over 12 months.

Catalytic capital is built for something else. It is flexible, tolerates risk, and accepts that real transformation does not move in a straight line or happen fast. Instead of chasing immediate activities, it is designed to fund the long-term conditions that drive lasting change across housing, health, education, and economic vitality all at once.

The distinction matters, and most of the conversation about it stops at funders: what they should risk, how long they should commit, how flexible their reporting should be. That conversation is worth having, but it's not the one we're having here. Instead, we need to ask the harder, less comfortable question: what has to change on our side of the table inside the nonprofits and organizations doing the work?



TRANSFORMATION
LASTS WHEN THE PEOPLE
CLOSEST TO IT HAVE REAL
DECISION-MAKING POWER OVER
HOW IT UNFOLDS, NOT JUST A
SEAT AT PERIODIC UPDATES.

Why 10 Years, Not 10 Months

Systems don't change on a program timeline. Shifting how a community accesses housing, care, education, and economic opportunity requires new relationships, new trust, new infrastructure, and new leadership, and all of that takes years to build and prove out. So, 10 years is not a metaphor for "a long time." Rather, it's the horizon it takes for early investment in people and systems to show up as measurable, durable change. The organizations that succeed at this work are not the ones with the biggest budgets.

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BUILDING THE BENCH

Why the Future Belongs to the People Doing the Work

Every good coach knows a hard truth: you don't win by carrying the team. You win by developing the players on the field, giving them the reps, trust, and playbook to lead the next series themselves.

That is the mindset behind this issue. Our feature on Boston-Thurmond United tells the story of a community that isn't waiting to be served. It's stepping onto the field and calling its own plays. Housing, health, education, and economic vitality aren't separate games run by separate organizations. They are one strategy, and the people living it are the ones running it.

From Serving to Building

For a long time, our sector operated on a simple script: organizations serve, communities receive. It is well-intentioned and has produced real results, but it has a ceiling. When the people closest to a challenge aren't designing the solution, progress stalls the moment outside support leaves.

Resident-led development flips that dynamic. It isn't about stepping back and hoping people figure it out on their own. It's about deliberately building the bench, creating leadership pipelines, handing over real decision-making power, and investing in the capacity of the people who will still be there long after any single program or grant cycle ends. This principle extends beyond neighborhood residents. It applies to whoever you serve: families, students, patients, or workers. The people you serve aren't an audience for change; they are the team that makes it stick.

What This Issue Is About

In this edition, we look at what it actually takes to build lasting change: how we define and deploy capital, why real transformation outlasts the typical grant cycle, and how our client feature on Boston-Thurmond United connects to that goal. And just below, Take Five offers a practical way to put these ideas into action.

Our goal isn't to hand you a finished playbook. It is to help you build your own, one focused on lasting change, where the people you serve aren't sitting on the sidelines, but calling the plays.



A MESSAGE FROM
OUR HEAD COACH

RUTH PEEBLES, MPA
PRESIDENT & FOUNDER

Most community-driven initiatives rely on one or two standout residents. When they move, burn out, or age out, momentum stalls because no one else was positioned to carry it.

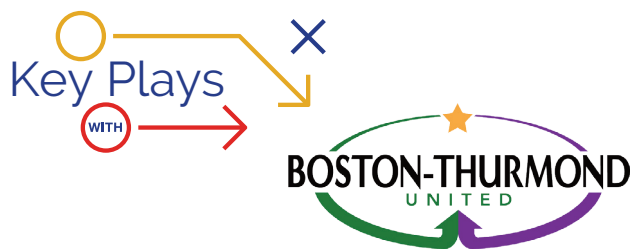
Building your bench means identifying and developing the next leaders before you need them, not scrambling once you do. In practice, that looks like: paid stipends and formal titles for emerging community leaders, rather than just volunteer asks. Structured mentorship pairings between longtime residents and newer ones, with real time behind them. Documented decision-making processes so institutional knowledge doesn't leave with one person. And a clear, written answer to: Who is ready to step into this role next?

Depth isn't a nice-to-have. It's what determines whether a resident-led initiative survives past its founding leaders or quietly dissolves when they do.

Take
Five



BUILDING
YOUR
BENCH



PURPOSE-BUILT COMMUNITIES IN ACTION

How Boston-Thurmond United is
Preserving the Past and Securing the Future

In the heart of Winston-Salem, North Carolina, lies Boston-Thurmond, the city's second-oldest Black neighborhood. Rich in history and culture, this mixed-income community has long been home to residents from many walks of life—from teachers, principals, and preachers to doctors, firefighters, and childcare providers. Its original home architecture, neighborhood primary care facility, recreation center, and community swimming pool reflect a place with deep roots and strong community assets. At the same time, Boston-Thurmond faces systemic challenges rooted in decades of redlining and modern-day gentrification pressures.

At the helm of Boston-Thurmond's revitalization is Regina Hall, CEO of Boston-Thurmond United (BTU). BTU uses the national Purpose-Built Communities model to preserve the neighborhood while advancing housing, health, education, and economic vitality. We sat down with Hall to discuss BTU's current progress, next steps, and how strategic planning and resident-led governance are shaping the neighborhood's future.

"YOU CAN NEVER COMMUNICATE ENOUGH. COMMUNICATION IS KEY AT EVERY LEVEL – WITH STAFF, FUNDERS, BOARD MEMBERS, AND RESIDENTS."

Regina Hall, CEO of Boston-Thurmond United

"It still has a very unique sense of home, and a lot of the original homes are still standing with their original architecture," Hall shares, reflecting on what makes the community worth fighting for. "The work we're doing is so important to try to make sure it continues with its uniqueness and relevance, and that folks don't forget about its prominence in this community."

Building Credibility Through Strategic Alignment

For BTU, creating a comprehensive strategic plan was a crucial step in strengthening organizational stability and trust across the community. To support that mission, BTU partnered with Ruth Peebles and The INS Group to guide leadership, staff, board members, and residents through a rigorous five-year strategic planning process.

"We knew that to be taken seriously and as a credible nonprofit leading this revitalization effort, we needed to have something in place to show folks that we were focused beyond the day-to-day," Hall explains. "We needed a minimum of five years as a roadmap to what is important to us,

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Catalytic capital pays off when it's designed to return: the **MacArthur Foundation reports** more than \$140 million in interest and principal recycled back into the field from its program-related investments since 1986.

Representation is catching up too. **According to the Urban Institute**, 97% of community-based development organizations build their boards to reflect the people and places they serve. The stakes go beyond governance; a **recent systematic review** found unstable housing significantly linked to worse mental health outcomes in most of the studies examined. And **funders are catching on**, now structuring systems change grants over five-year horizons instead of annual cycles.

PUT THE INS GROUP ON YOUR TEAM

Our organizational development services help nonprofits plan smarter, lead stronger, and achieve more. Let us help you maximize your mission.

- Strategic fund development planning
- Organizational assessments
- Executive coaching (board and staff)
- Language translation and interpretation
- Sign language interpretation
- Customized board training
- Workshops: grant writing, fundraising workshops and other customized nonprofit management/leadership topics
- Community organizing, facilitation and stakeholder engagement
- Team building and development
- Grant research and grant writing
- Marketing communications and campaign implementation
- Project management
- Resource development assessments
- Development of customized fundraising collateral

BUILD CAPACITY. OPTIMIZE OUTCOMES.

SEPTEMBER

Deaf Awareness Month

OCTOBER

National Make a Difference Day:
October 24

NOVEMBER

World Kindness Day:
November 13

National Philanthropy Day: November 15

DECEMBER

Giving Tuesday:
December 1

International Volunteer Day: December 5



Are you looking for tools, strategies and leadership support to strengthen your organization and deepen your impact in the community you serve?

Contact us today for a free introductory consultation.

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