



ANNUAL REPORT 2025

Small Sums is a 501(c)3 nonprofit organization that outfits individuals experiencing homelessness or housing instability with the work items they need to start a new job, keep it, and thrive.

DEAR SMALL SUMS COMMUNITY,

Small Sums helps Minnesotans experiencing homelessness remove immediate barriers to employment—work gear, tools, transportation, and training fees—so they can start and keep jobs.

In 2025, our team served 1,129 Minnesotans returning to work and equipped them with the essentials to show up ready on day one. For two decades, we have met each worker who walks through our doors with warmth, respect, and partnership, while filling a practical gap by providing supplies that other housing, food, and training organizations don't always cover. We believe that no one should have to decline a job opportunity because they can't afford the upfront costs of returning to work. Yet these are the hard choices some Minnesotans face on their path to employment.

In addition to an impressive community impact in 2025, the past year also showcased Small Sums' organizational strength through a leadership transition. We are grateful to former Executive Director Leika Pierre-Louis for advancing our three-year strategic plan and supporting a smooth handoff before she relocated to Brussels, Belgium. In January, the Board Hiring Committee welcomed Seth Snyder, Ph.D., as our incoming Executive Director. Seth brings deep experience in equity-focused research and leadership to Small Sums. The Board of Directors also elected our new executive leadership team, and we remain committed to strong governance, fiscal oversight, and strategic support for the organization.

As Small Sums looks ahead to our 20th anniversary, I am deeply grateful for the community that has stood behind this work across the years. Your generosity and trust make our mission possible, and each worker served represents a life positively impacted. Together, we will continue to strengthen our advocacy for systemic change, build community partnerships, and expand our reach, growing our ability to serve even more workers in the years to come.



With gratitude
Joanna Miller,
Joanna Miller, Board Chair

BOARD MEMBERS

Joanna Miller, Board Chair, Thrivent

Connie Lewis, Board Vice Chair,
Retired Vice President of Public Affairs

Sam Matthews, Secretary, Dedicated Financial GBC

Tammy Hilliard, Treasurer, Financial Consultant

Joseph R Margolis, Director, Muska Electric

Anoop Mathur, Director, Terrafore Technologies

Nicole Meeker, Director, Nicole & Randall Meeker

Aimee Johnson, Director, Allianz

Siri Nestingen, Director, Allianz

WHO WE ARE

Since 2005, Small Sums has outfitted thousands of unhoused workers with the gear, tools, training, and transportation they need to start a job, keep it, and thrive.

MISSION

To outfit workers experiencing homelessness with the work gear, tools, training, and transportation they need to start and keep a new job.

VISION

A world where everyone has equal opportunity for economic and housing stability that leads to transformed communities.

OUR VALUES

ACCESSIBILITY

We make common resources obtainable for anyone.

EQUITY

We are dedicated to leveling the institutional playing fields.

OPPORTUNITY

We believe everyone deserves a second chance.



AREAS OF SUPPORT

SERVICE

Empowering workers through programs like Dressed & Ready, Tools for the Job, and Keep the Job with ongoing advocacy and community referrals.

COMMUNITY

A collaborative network of volunteers, donors, and partners committed to empowering workers by providing shared resources and fostering mutual support.

APPROACH

Small Sums delivers a person-centered, sustainable model that uplifts workers through holistic referrals and fosters long-term stability.

OUR STRATEGIC DIRECTION 2025-2027



ADVOCACY

To advocate for bold policy changes that drive long-term stability, including affordable housing initiatives and transformative reentry reforms.



ORGANIZATIONAL STRENGTH

- Strengthen financial stability.
- Ensure Board and staff leadership continuity.
- To strengthen Small Sums' supply chain and procurement processes.



SERVICE WITH EXCELLENCE

- Enhance personalized services.
- Strengthen follow-up and support systems.
- Expand community engagement.
- Increase holistic partnerships.



ORGANIZATIONAL GROWTH

- Increase outreach and visibility.
- Scale up services and share best practices.
- Find a new building that maximizes efficiency and meets organizational needs.

GET INVOLVED

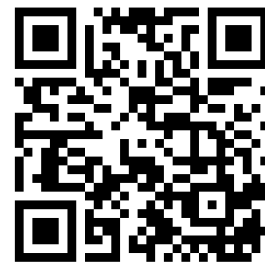


MAKE A DONATION

Make a contribution any time to ensure our workers are receiving the resources they need to move towards stability with dignity.

BECOME A HOPE MAKER

Join a community of monthly donors who support our mission and services throughout the year.



VOLUNTEER

Join us in preparing work items, supporting events, organizing supplies, and helping workers feel seen and supported during pivotal moments in their journey.

SPONSOR

Partner with us to support workforce accessibility and economic stability in our community. Sponsorship opportunities help sustain programs, events, and direct worker support throughout the year.

For sponsorship inquiries reach out to Meghan Kish-Bailey, Community Engagement Coordinator at [651-242-9441](tel:651-242-9441) or by email at meghankb@smallsums.org



WHAT WE DO

THE CHALLENGE: Many individuals face housing instability due to a lack of predictable income or an inability to earn a living wage. Stable employment is crucial for securing housing, but financial resources for work essentials are often lacking.

OUR SOLUTION: Small Sums works to remove these barriers by providing the required work items, transportation to work, and additional services to help workers experiencing housing instability retain employment and achieve long-term economic and housing stability.



DRESSED & READY

We outfit workers with required work shoes, boots, and clothes that are well-fitting and high-quality.



ON THE BUS

We provide reliable transportation via 31-day unlimited bus passes or gas cards for the first few months of employment.



KEEP THE JOB

We provide resources such as funding for union dues, professional licensing, test cost, renewal fees, and more.



TOOLS FOR THE JOB

We provide tools for construction workers, welders, barbers, chefs, and other trades.



YOUNG & HOPEFUL

Through partnership, we work with youth organizations to outfit teenage and young adults with the required work items to participate in job placement and training programs.



MEET ALICIA

Alicia arrived in Minneapolis with two jobs already lined up and a plan. She knows what instability looks like. She experienced homelessness as a child; her mom navigated shelters and church floors, the two of them up early and moving before most people were awake. That history shaped her, and she carried it into adulthood determined to write a different ending.

Getting here wasn't simple. She left behind a living situation that was taking more than it was giving, transferred her job, and landed in Minneapolis with a supportive friend who reminded her what it feels like to have someone in your corner. She is managing Stage 3 kidney disease, rebuilding in a new city, and working physically demanding jobs. But she came here with intention, and Small Sums made sure she could show up ready. Work clothes for both jobs, no barriers, no delays. Just the practical help that turned a plan into a first day on the job.

Today, Alicia is working, stable, and surrounded by people who actually show up for her. She is building toward her own place and her own vehicle, taking it one win at a time. She is proof that with the right support at the right moment, a plan becomes a life.

"All people need is someone to support them through the transition. I'm willing to put in the work. Celebrate the small wins and keep pushing. As long as you keep fighting, that's what matters."

MEET THE WORKERS

When workers reach us, they have already found a verifiable job, a testament to their resilience and determination under daunting circumstances.



1,129
WORKERS



%

Workers surveyed in 2025

95%

Of workers report receiving precisely what they needed to start their new jobs

66%

Of workers were still employed

64%

Of workers obtained stable housing (no longer experiencing homelessness)

44%

Of workers were both working and living in stable housing

83% of workers experienced homelessness,
while 17% of workers were at risk of eviction.

WORKER DEMOGRAPHICS

%

BY RACE

49%

African American or Black

21%

Latino or Hispanic

16%

White/ Caucasian

3%

Native American or Indigenous

7%

Other

2%

Asian

2%

African

%

BY COUNTY

94%

Hennepin and Ramsey County

2%

Dakota County

2%

Anoka County

<1%

Scott County

<1%

Washington County

<1%

Other

%

BY AGE

13%

Under 25

77%

25-55

7%

56-64

1%

65+

%

BY PROFESSION

29%

General Labor

18%

Warehouse/Manufacturing

15%

Food Service

10%

Construction

7%

Health Care

6%

Customer Service

2%

Security

%

BY GENDER

66%

Male

31%

Female

<1%

Non-Binary

<1%

Transgender

%

BY RESIDENCY

34%

Precariously housed with others

18%

At Risk of Eviction

14%

Emergency Shelter

10%

Transitional Housing

8%

Re-entry Program

7%

Recovery Residence

3%

Car or Street

%

BY WAGE

3%

\$10 - \$13/Hour

29%

\$14 - \$16/Hour

34%

\$17 - \$20/Hour

16%

\$21-25/Hour

7%

Over \$26

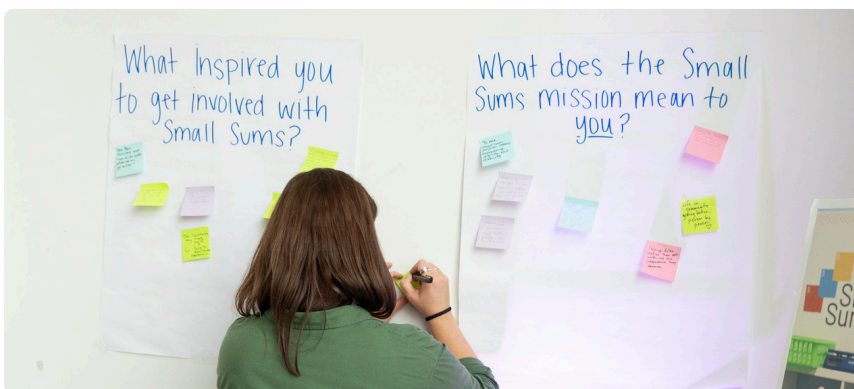
2025 FINANCES

Revenue	%	AMOUNT
Events	37.3%	\$185,690
Individuals	33.0%	\$164,276
Non-Government Grants	28.3%	\$141,000
Other types of Income	0.9%	\$4,500
Program Payments	0.6%	\$2,906
Total		\$498,372

EXPENSES	%	AMOUNT
Program Expenses	71.5%	\$367,479
Operating Expenses	23.7%	\$121,742
Fundraising Expenses	4.9%	\$24,929
Total		\$514,150

ASSETS & LIABILITIES	%	AMOUNT
Net Assets	79.8%	\$383,653
Liabilities	20.2%	\$97,131
Total		\$480,784

MOMENTS WE SHARED



THANK YOU DONORS

Since opening its doors in 2005, Small Sums has outfitted thousands of individuals experiencing homelessness with the work gear, tools, training, and transportation they need to start a new job. But we didn't do it alone! Thank you to all our donors who help advance our mission.

Together, we provide a dignified step toward stability.

\$20,000+

- **Ahmann Family Charitable Foundation**
 - **F.R. Bigelow Foundation**
 - **Saint Paul & Minnesota Foundation**
 - **The Richard M. Schulze Family Foundation**
-

\$10,000+

- **Andrew Adelman**
- **Carl & Verna Schmidt Foundation**
- **Anderson Realty**
- **Hardenbergh Foundation**
- **Anonymous Donation**
- **Jamie and Joe Margolis**
- **Blaze Credit Union**



\$5,000+

Amy and Chip Pearson Family Foundation
C.H. Robinson
CHS Inc.
Douglas Hepper & Anne Pantelich Family Foundation
Jeanette and Al Brown
Linda and Ron Ott
MacGill 1969 Trust
Mike Wagner
Open Your Heart To The Hungry and Homeless
Paul and Betsy von Kuster
Roberta Rott and Larry Hanke
Securian Financial Foundation
SFM Mutual Insurance Company
Susan and Steve Zimmerman
The Oak Foundation



\$1,000+

Aimee Johnson
 Ali Burkum
 Amanda and Dan Kieffer
 Andi & Tom Moffatt
 Andrea Kish-Bailey
 Anonymous
 Anoop and Preeti Mathur
 Anthony and Ashley Sugalski
 Beth and Mike MacDonald
 Beverly Jones Heydinger
 Blumenshine, LLC
 Bob Gibbs
 Brett Turner
 Chris and Hank Shea
 Chris Flaherty
 Christina Ward
 Christine and Steve Clemens
 Connie Lewis
 Constance Hilliard Coyne Fund
 Cordis Financial
 Crown Bank
 Dena DeGroat
 Dr. Kathryn and Dr. James Hoyer
 Dr. Lisa Ide
 Eileen Fontaine
 Elmer L & Eleanor J. Andersen Foundation
 Frank Heffelfinger III
 Gary Knigge
 Gene and Jane Kay
 Good Samaritan United Methodist

Outreach
 Harry and Lois
 Herbert and Jane Tripple
 IKEA Minneapolis
 James and Cheryl Turrito
 Jamine and John Ewine
 Janet and Steven Lerch
 Jean & Craig Jentz Foundation
 Jeff Peterson
 Jenny and John Bender
 Jerry & Joyce Golden
 Joanna Miller
 Joe Margolis
 John P. Theilen and Meg Glattly
 Charitable Trust
 John Palka
 Kristine Smith
 Larry Rapp
 Lewis M. Rambo, PhD
 Lynn M. Macal
 Margaret and James Mannix
 Marlee and William Brice
 Mary and Mats Brenner
 Mary Rossi and Steve Schuette
 Mary Saul
 Maxwell Hoaglund
 Mee Chang-Melo
 Minnesota United FC
 Mitchell/Schultz Charitable Fund
 Mr. and Mrs. John W Kelly

Nicole and Randall Meeker
 Old National Bank
 Osseo Lions Club
 Patricia James
 Rachel Land
 Rachel Wiken
 Red Wing Shoes
 Rita Lewis
 S & G Levy Haskell Fund of the
 Minneapolis Foundation
 Saint Paul Jaycees Charitable
 Foundation
 Sara Love
 Schilling-Miller Giving Fund
 Shawn Smith
 Sisters Of The Living Word
 Steller Hair Co
 Steve & Ann Ryan
 Steve and Jenni Bruess
 Susan Clark
 Susan Hitchner
 Tammy Hilliard
 Tara Jenbens-Singh
 The Brooks & Suzanne Ragen Family
 Foundation
 Tom and Susan Moreau
 Unity Church-Unitarian
 University Lutheran Church of Hope

\$500+

Affinity Plus Federal Credit Union
Alison Lynch
Alison Zoschak
BankCherokee
Barb and Gene Case
Bob Leitschuh
Carol Ball
Ceil Jung
Cheryl Classen
Cheryl Heley
Church of Saint Cecilia
David and June Miller
Emil Angelica
Faith-Lilac Way Lutheran Church
Gilchrist Stephens Family Fund
Godan Nambudiripad
Google
Hamline Church United Methodist
James Sheehan
Jamie Birch Day
Joe Ternus
John Benda
Jonathan Dacanay
Judith A. Tande
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Larkin and Deniz M. Perese
Laurie Jacobi and Cotty Lowry
Leonard Hones
Lewis and Nancy Casey
Lisa Mattson
Lora Dundek
Lyndi Fabbrini
Lynn Rusch
Marilyn Cornell and Ernest Feil
Michael MacDonald
Nancy Tellett-Royce
Nicole Miller
Peg Meier
Phyllis Rivard and Alan Rosendahl
Quazar Team
Randi and Tim LaFleur
Rebekah Cook
Renaissance Charitable Foundation
Robert Theiler
Roz and Steve Sandilla
Samuel Matthews
Sandy Christie
Shayla Yeackley
Smith Family Charitable Trust
Stephen and Lucy Rose
Susan Znameroski
Terry and Debra Lynner Fund
Thrivent
Twin Cities RISE
U.S. Bank

Under \$500

Aaron Hamilton
Abby Larson
Abigail Johnson
Adam Eisenstein
Alan Koehler
Aldersgate United Methodist Church
Alice Swan
Alicia Gatto Petersen
Alison Burkum
Alyssa Arganbright
Alyssa Wilson
Amanda Aponte
Amber Duruaku
Amber Parker
Amber Schmidt
Amy Olmscheid
Amy Sparks
Amy VanderLeest
Andrea L. Michael
Andrew Felter
Andrew Gebhard
Angel LaBarge
Angela Gibson
Angela Lakedon
Ann Andrews
Ann B. Toftness
Ann Cohen and John Glasenapp
Ann Richards
Ann Sudmeier
Anonymous
Anonymous
Anoop Mathur
Arancode Krishnan
Asnat Ghebremedhin
Barbara Raekson
Barbra Wiener
Becky Bartels
Bell Museum
Benevity Causes
Benjamin Antin
Beth Dooley
Beth Jackson
Bill Bloedow
Bill Slobotski
Black Garnet
Blake Lloyd
Bob Lund
Bob Marxen
Bonnie and Jim Halvorson
Brian Mondy
Business And Estate Advisers
C3 Presents
Cafe Latte

Caitlin Langer
Candy and John Varco
Caren Dewar
Carol Kane
Carolyn Brown
Carrie Eder
Carrie Francis
Carrie Frost
Casey Martin
Catherine Jordan and Steve Lick
Catherine Lundoff
Celeste Finn
CenterPoint Energy
Chad Sluss
Chanhasen Diner Theater
Charlie Oltman
Charlotte Arrington
Chelsea Tollefson
Cheryl Gibbons
Chloe Rich
Chris Deehr
Chris Lunde
Christine Chambers
Christine Foster
Christine Wainio
Cindy Osiowhemu
Cindy Schell
Claire Nelson
Clinton Kish-Bailey
Connie Haddeland
Corazon Giftshop
Corey Falls
Corey Falls
Craft and Crew Hospitality
Crystal Haas
Curtis Anderson
Cynthia Bartoo
Cynthia Kolb
Cynthia Pratt
Dan Frankowski
Daniel Heiar
Daniel Munson
Daniel Stinar
Daphne Gates Thompson
Darcy Samson
Dave Schneider
David Burkum
David Foster and Sarah Stoesz
Dawn Morrison
Deb Nugent
Denise Cocomero
Denise Pekarek
Dennis Cashman
Dennis Olsen
Dianne O'Donnell and Conrad

Dick and Marit Nowlin
Diep Phan
Dileepa Alahapperuma
Donald Martin
Dylan Bassett
East Side Food Co-op
Edee Affeldt
Eden Van Wyk
Edward and Nancy Hennen
Edward J. McCaslin
Elaine Love
Elizabeth Miller
Elizabeth Tolbert
Ellen Saliaras
Emily Cleaver
Emily Northey
Erica Brodd
Erin Krohn
Esther Decker
Eva Garcia
Eve Smith
Ewing Family Charitable Fund
Faith Dietz
Felicia Permenter
Fred Melo
Gabriel Skelly
Gage Grunst
Gail DeBoer
Gail Sorensen
Gail Whereatt
Gayle Lewis
George Parker
Georgie Yiannias
Gerard Strauss
Gopher Athletics
Great Wolf Lodge
Gregory Petersen
Gregory Pyke
Greta Fay
Gretta Striteski
Heather Harnisch
Huzaifa Zahid
Ian Loomis
Isabel Houser
Isabel Taufen
Isaiah Goodman
Ivan & Edna Imm
Jackie LaFleur
Jacob Rorem
Jaimie Morimoto
James Fox
James Lewis
Janelle Widmeier
Janet Arth
Janet Newberg
Janet Orange

Jared Bregenzer
Jay Peterson
Jean Ann Haskell
Jeanne Barker-Nunn
Jeff Charis-Carlson
Jen Hunt-Dickson
Jen Winterfeldt
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Jennifer Cashman
Jerry Peterson
Jessica Goff
Jessica Griffith
Jessica Liljedahl
Jillene Belanger
Joan and Mike Moser
Joan Frentz
Joan Wolfe
Joanne M. Hawkins
Joe Nathan
Joel and Ziva Fink
John Gauger
John Heer
Jon Lange
Jonell Pacyga
Joseph Erchul
Josie Huss
Judy and Bob Fallat
Julie A. Harrison
Kamari May
Karen Feller
Karen Knutson
Kate Bishopp
Katherine Bisek
Kathleen Janasz
Kathleen Krohn
Kathleen Zuckerman
Kathryn Roeber
Kay F. Kane
Kelsey Peterson
Kenneth E. and Barbara L. Miles
Keri Kight
Kiersten Forchette
Kim and Doyle Ranstrom
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Knights of Columbus, Marian Council
Auxiliary
Kristen Lund
Kristi K. Anderson
Kristin Maier
Kristine Ensrud
Kristine Meech
Kyle Sinnott-Cleary
Larissa Loden Jewelry
Larry Luck
Laura Dahl
Lauren Erchul McCabe

Laurie and Bruce Dvorak
Laurie Hertzelt and Doug Iverson
Laurie Neff
Leah and Jacob Jurss
Leika Pierre-Louis
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Linda Myers and Larry Shelton
Linda Thompson & Mike Carpenter
Lindsay Shutter
Lisa Matthews
Little Village Pub
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Lyn Crosby
Lynda Anderson
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Margaret Kramer
Margaret Peterman and William Peters
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Mariaha Dean
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Martha Stramp
Mary Barrett
Mary Brauer
Mary Breslin
Mary Broman
Mary Cavert
Mary Farrell
Mary Hartnett
Mary Kay Bailey
MC's Pub
Meghan Kish-Bailey
Melissa Palank
Melvin Henderson
Merry Grande
Mimi Reif
Minneapolis Cider Co
Minnesota Aurora FC
Minnesota Orchestra
Minnesota Zoo
Miriam Zachary
Misfit Coffee
Mitch Rehbine
Mitchell Lallier

MN Twins
Moly Nhean
Monica Hofe
Mozana Ebrahim
Mr. Michael Recycles Bicycles
Nancy Fox
Nancy Triplett
Natalia Zamorano
Navigate Forward
Neale Smith
Nick Peterson
Nordic Ware
Odell Wilson
Olivia Dorow Hovland
Ormac Family
Pamela Margolis
Pat Brown
Patricia Edman
Patricia Mitchell
Patricia Widder
Patrick Waldera
Patty McLean
Paul and Carol Walvatne
PayPal Giving Fund
Peter Barile
Polish American Club
Polly Smith
Pryes Brewing Company
Puzzle Works
Rachael Okerlund
Rachelle McManus
Rajan Kasetty
Ralph and Janis Mayer
Ram Gada
Ricardo Levins Morales
Richard and Carol Cousins
Rita Acker-Halbur
Rob and Kathleen Thomas
Rob Parrish
Robert Craig Films
Robert Craig Films Foundation
Roderick Burriss
Rose Shea
Rosemary Willett
Ross Reynolds and Pam Allen
Roxanne Sanchez
Ruby Anik
Sacred Siren Tattoo & Piercing
Sadie Murphy
Sam Matthews
Samantha Knops
Samantha MacDonald Solberg
Samantha Selway
San Vang
Sandy Hart
Sandy Retzack

Sarah and Mick Bauer
Sarah Anderson
Sarah Anderson
Sarah Callahan
Sarah Evert
Sarah Ormsby
Sarah Thorp
Scot Wallace
Scott Bartsch
Scott Spencer
Seth Lockner
Shawn Jarvinen
Shehla Mushtaq
Shelly McManus
Shelly Rodriguez
Sheri Swopes
Shyamala Jithendranathan
Sian Nelson
Sigrid Ruhland
Siobhan Sullivan
Skylar Farb
Solcana Fitness
Sophia Reese
Stanley Matthews
Steve Cramer
Steve Scharfenberg
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Sue Vento
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Susan M. Coler
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Tena & Ricky Murphy
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The Bakken Museum
Theodore Cadwell
Theresa Reik
Thomas Larsen
Thomas O'Sullivan
Three Rivers Park District
Todd and Judy King
Todd Otis
Tom & Vicki Estrem
Tom and Katherine Smith
Tom Losinski
Toni Yeamans

Troy & Colleen Bassett
Troy Gourde
United Health Group
Utepils Brewery
Vicky Danielson
Victoria Burns
Virajita Singh
Wendy Wehr
Wes Spain
Will & Lisa Walter
Willow Woods Insurance
Yvonne Johnsen
Zora Radosevich

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