

Start With Us!

Six years ago, in describing Clarifi's last strategic planning cycle, my predecessor said,

"If we are to make real and lasting impact in our clients' lives, we must take action and confront the systemic barriers that keep our clients from achieving financial resilience."

This statement continues to ring true and continues to shape our future direction. Today, Clarifi is committed to helping individuals and families achieve financial resilience by addressing both immediate needs and the systemic barriers that limit opportunity.

Over the past five years, our work has evolved beyond direct service alone. While personalized financial and housing counseling remains central, our programs are increasingly focused on creating pathways to financial stability, preserving assets, and building economic mobility and generational wealth across Greater Philadelphia.

We began this strategic planning process in spring 2025 to both reflect on our progress and chart a clear course forward. As we approach Clarifi's 60th anniversary in 2026, this plan affirms our commitment to **servicing, advocating, and innovating** alongside the communities we support.

Thank you for your trust and partnership. We look forward to continuing this work together in the years ahead.

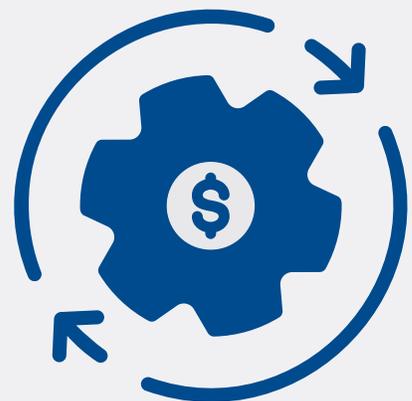
Warmly,



Annie Murphy
Executive Director

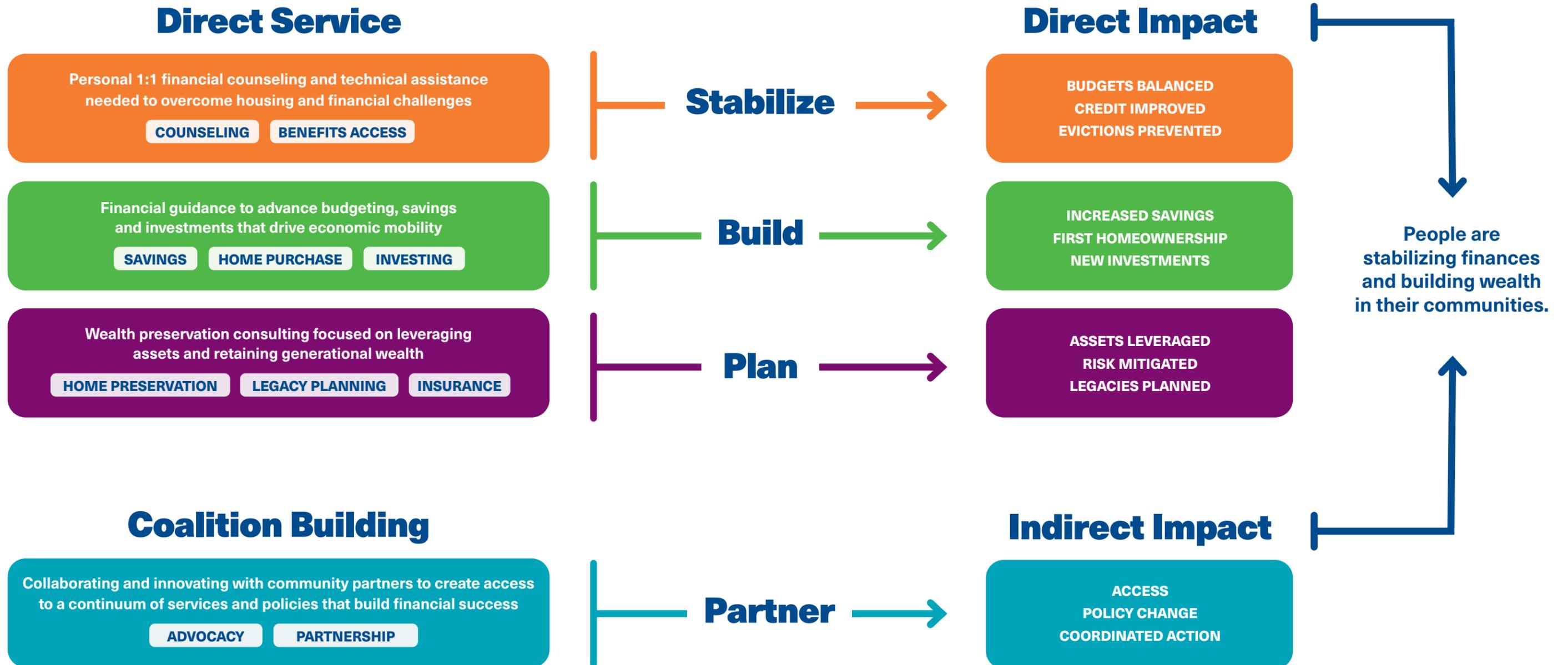


A trusted, full-service financial empowerment partner helping individuals and families achieve lasting financial wellness across Greater Philadelphia.



Intended Impact and Theory of Change

Clarifi works with adults in under-resourced neighborhoods in Philadelphia and surrounding areas.



Clarifi Impacts neighborhoods by removing barriers, building trust, breaking cycles of poverty, and growing generational wealth.

Core Growth Strategies

Strengthen

the financial stability continuum by expanding benefits access and direct financial assistance.

Expand

beyond homeownership and home repair to deliver comprehensive asset- and wealth-building services, including legacy planning.

Invest

in people, systems, and technology to scale Clarifi's impact and increase the number of clients served each month.

Increase

community awareness of Clarifi services to advance both client and donor engagement to continue to improve economic mobility across the greater Philadelphia region.

What We Heard

We asked how Clarifi could be better, and you told us to build on what works.

Continue delivering full-service, individualized financial and housing counseling.

Help more families build and protect assets and create generational wealth.

Make homeownership achievable for low- and moderate-income families.

Expand our reach so more individuals and families can benefit from Clarifi's services.

Increase impact of Clarifi services that advance economic mobility across individuals, families and communities.

Your feedback affirmed our direction and sharpened our focus for the years ahead.

John Barber, TD Bank
Kenneth Bigos, Affordable Housing Center of PA
Evan Cantiello, Vanguard
Sarina Chernock, The Pew Charitable Trusts
Patrick Clancy, Philadelphia Works
George Dalembert, MD, CHOP
Rachel Garland, Community Legal Services
Ira Goldstein, Reinvestment Fund
Jennifer Kyung, PA Housing Finance Agency
Sara Lepori, Office of Community Empowerment and Opportunity
Beth McConnell, Office of Community Empowerment and Opportunity
Corinne O'Connell, Habitat for Humanity Philadelphia
Rachel Mulbry, Philadelphia Housing Development Corp
Samantha Porter, Federal Reserve Bank of Philadelphia
Aly Tooher, William Penn Foundation

We thank Clarifi's Board of Directors for their dedication, insight, and meaningful contributions that helped bring this strategic plan to life.

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**Know more.
Start with us!**

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