

Annual Impact Report

FISCAL YEAR 2018

Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishments toward organizational objectives. It is the fuel that allows common people to attain uncommon results.



ANDREW CARNEGIE

MISSION

Support The Enlisted Project (STEP) builds financial self-sufficiency among junior active duty enlisted service members and recently discharged enlisted Veterans and their families in Southern California facing financial crisis through counseling, education, and grants.

VISION

Relevant, reliable, and responsive, STEP's vision is to change the lives of military families and veterans that we serve by helping them achieve financial self-sufficiency.

MOTTO

Always do what's right.

AS SOMEONE THRUST INTO THE NON-PROFIT WORLD by circumstance, I was initially unsure where to start—but I quickly came to realize the only way forward was together.

Like many veterans, my military experience taught me to be a talented individual contributor on a high-performing team. I found success with this model in my military life chapter, but also in my manufacturing, entrepreneurial, and consulting chapters—so it seemed natural to utilize it while creating this non-profit.

STEP is the ‘talented individual contributor’ as we focus on being excellent at assisting our young military families move to financial self-sufficiency from a financial crisis. And our community of military and veteran support agencies is the ‘high-performing team.’ We work with these other community agencies every day to get each military family the specific care solutions they require.

STEP has not only survived, but thrived, through these partnerships. And we are always working to practice collaborative approaches, superseding traditional silos, to serve even more military and veteran families in crisis.

This annual report highlights the numerous community partners who helped execute programs, financially supported our programs, provided additional services for a client, collected diapers, or worked in our warehouse sorting items. Each contributed to the 21,000 individuals who were touched through a STEP program in 2018.

Together, with you, our impact cannot be overestimated. Not only through the grants provided, but in the longer-term successes of each family who was brave enough to take the necessary steps toward permanent financial self-sufficiency through our innovative Emergency Financial Assistance program.

We will continue to share with the wider community what your support has done for our young military families. We know there are more families in crisis, put in complicated circumstances in the name of national security, and we want to do right by each of them.

Thank you for helping us fulfill our motto to always do what’s right.

Respectfully,



Tony Teravainen, MSEL, USN (Ret)
CEO & Co-Founder



◀ STEP on a National Level

Tony shared STEP’s impacts and partnerships on a national stage in Washington, D.C., at the Great American Defense Communities Conference, representing San Diego’s military support community; as well as in Sacramento with the California Department of Veterans, presenting our innovative program model at the 2018 CalVet Leadership Summit.

LETTER FROM THE CHAIR OF THE BOARD

NOW IN MY THIRD TERM as Chair of the Board of Directors, I remain proud of the work STEP accomplishes and humbled by the level of support and partnership STEP receives from the Southern California community. As a retired Navy Captain, I know the struggles our junior enlisted members, veterans, and their families endure, trying to balance stressful jobs with family responsibilities in a high cost of living area .

The men and women who serve our nation do so selflessly and without reservation. Yet most are not well equipped for the financial stress associated with the high cost of living in Southern California. For some, this quickly escalates into a financial crisis, affecting their military job performance and impacting their families. STEP's mission does not advocate for higher pay or for a reduction in the cost of living in Southern California. Rather, STEP achieves its mission in collaboration with these service members and their families: we teach them how to create and implement a plan for a secure financial future. In some particularly pressing situations, we provide grants to stave off an immediate financial crisis along with providing the personalized counseling in financial management for every family and individual we serve. At STEP, our enduring goal is to promote personal responsibility and long-term financial self-sufficiency.

With your generous support and your willingness to partner with STEP, we have made great strides in the past few years in meeting the needs of our junior enlisted men and women, veterans and their families. Thank you for choosing to make a difference.

Respectfully,



David Schnell, CAPT, USN (Ret)
Chairman



BOARD OF DIRECTORS

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David Schnell, CAPT, USN (Ret)

Chairman

Vice President

Business Development

LRAD Corporation

John Farnam, Col, USMC (Ret)

Vice Chairman

Vice President

Business Operations

Receptos, Inc.

Rick Benito

Treasurer

Senior Vice President

Bank of America

Margaret Millson

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Vice President

Metro Division Employee

Experience

U.S. Bank

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Director of Marketing

Capital Loan Associates

President & CEO

Compass Cruises and Travel, LLC

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Extended Learning Veterans

Program Coordinator

California State University,

San Marcos

Joseph J. Flynn

President & CEO

Vereco, Inc

Ken R. Garber, CAPT, USN (Ret)

(Past Chairman)

Vice President

DoD Operations

PM tec, Inc.

Wessal Khader

COO & Co-Owner

ListReports

Terry Magee, CAPT, USN (Ret)

CEO

Magee Enterprises

Tony Teravainen, MSEL, USN (Ret)
(Past Chairman)

CEO & Co-Founder

Support The Enlisted Project

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COO

Thrive Public Schools

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President

Pinkham Consulting

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CSO

WD-40 Company

Laura Galinson

Philanthropist & Director

LJ Galinson Advised Funds

Greg Jackey, APMA

(Past Secretary)

Senior Portfolio Manager

Jackey/Robinson Group

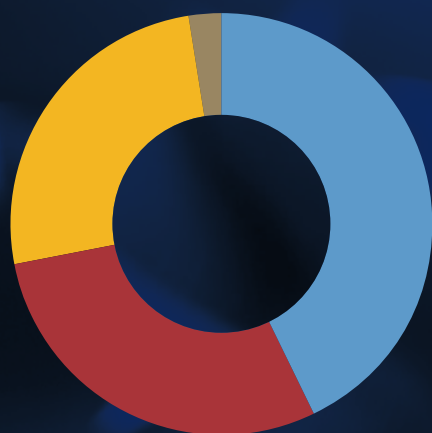
Lonnie Moore, CPT, USA (Ret)

Supervisory and Management

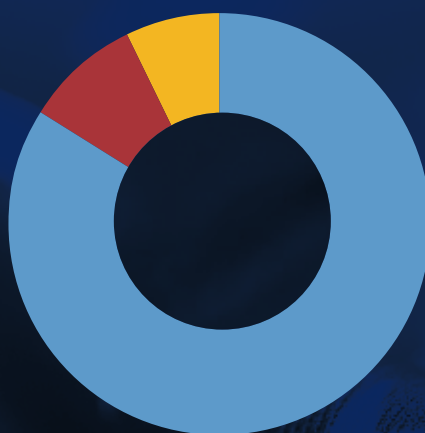
Program Analyst

U.S. Army Warrior Transition

Command



REVENUE
\$2,056,198



EXPENSES
\$1,980,277

REVENUE

● In-Kind Goods and Services	\$880,631
● Grants	\$600,991
● Individual Contributions	\$527,439
● Special Events/Other	\$ 47,137
Total Income	\$ 2,056,198

EXPENSES

● Program Expenses	\$ 1,665,287
● Development Expenses	\$ 177,232
● Administrative Expenses	\$ 137,758
Total Expenses	\$ 1,980,277
Income in Excess of Expenses	\$ 75,921

ASSETS AND LIABILITIES

Beginning Net Assets	\$ 364,082
Ending Net Assets	\$440,003
Total Liabilities	\$110,761
Total Liabilities and Net Assets	\$ 550,764



CHARITY NAVIGATOR RATING

For the second consecutive year we received the coveted 4-star rating from Charity Navigator—highlighting non-profits with the highest standards and results for strong financial health and commitment to accountability, transparency, and efficacy. With only 25% of charities receiving this rating, it speaks to the importance of financial transparency. Being good stewards of our donors' gifts is paramount to our long-term sustainability and overall commitment to our community.

GUIDESTAR PLATINUM

EXCHANGE PARTICIPANT



RANKED NO. 36 NATIONALLY

Among organizations that support the military, veterans, and their families by Charity Navigator and Stacker

A+ RATING

BETTER BUSINESS
BUREAU



THE STRENGTH OF STEP lies in our relationships. With the support and partnership of our community, we are impacting the lives of military and veteran families every day, building a lifetime of financial self-sufficiency with them.

Thank you to our partners in service who send their most financially vulnerable clients to STEP for our unique, supportive brand of assistance. Our high success rates, low client recidivism rates, and exceptional flexibility to meet client needs gives our partners confidence in STEP's ability to serve military families in a timely and effective manner.

Thank you to our clients and our partners in service, who assist us in spreading the word about our services to ensure that those who need us, know us. Our community partnerships also provide the families and individuals we serve with resources beyond financial counseling and grants to strengthen other areas of their lives once they get their finances in order.

Thank you to our partners in funding who make STEP's very existence possible, ensuring our presence, our response times, and our flexibility to meet the unique needs of each family and individual who are struggling to make ends meet.

Thank you to STEP's in-kind partners who offer us reduced service pricing and provide us with baby essentials and other key household items, allowing us to stretch our dollars to help meet the needs of more military and veteran families.

Thank you to each of our partners for seeing STEP through another incredibly fulfilling and beneficial year for military and veteran families.

Gratefully,



Kathi Bradshaw, MSW, CPFC
Vice President



\$2,200,000

GRANTED SINCE 2012

54,473

TOTAL LIVES TOUCHED SINCE 2012

Programs

Emergency Financial Assistance (EFA) Program Cycle 2012-2018

APPROXIMATELY

13,100

APPLICANTS
SERVICE MEMBERS OR VETERANS



4,400

ONLINE

8,700

PHONE CALLS

2,891

COMPLETE EFA PROGRAM



34%

SELF-REMOVE
FROM PROCESS



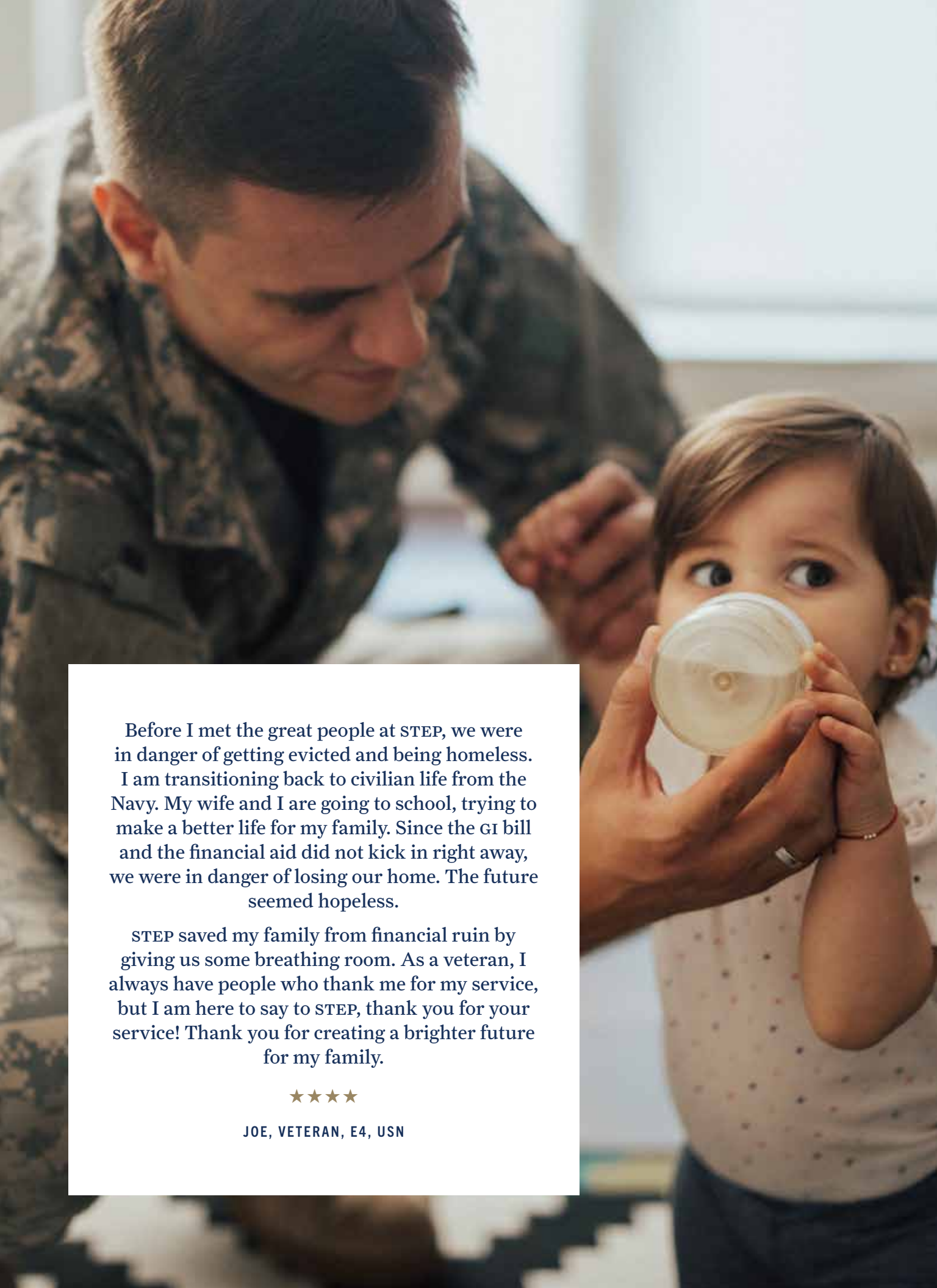
52%

COMPLETE
COUNSELING AND
RECEIVE A GRANT



48%

COMPLETE COUNSELING
GRANTS NOT REQUIRED TO
STOP LOSS OF BASIC NEEDS

A man in a military camouflage uniform is leaning over a young child. The child is holding a baby bottle and looking up at the man. The man is looking down at the child with a gentle expression. The background is softly blurred, showing what appears to be a window and some indoor furniture.

Before I met the great people at STEP, we were in danger of getting evicted and being homeless. I am transitioning back to civilian life from the Navy. My wife and I are going to school, trying to make a better life for my family. Since the GI bill and the financial aid did not kick in right away, we were in danger of losing our home. The future seemed hopeless.

STEP saved my family from financial ruin by giving us some breathing room. As a veteran, I always have people who thank me for my service, but I am here to say to STEP, thank you for your service! Thank you for creating a brighter future for my family.



JOE, VETERAN, E4, USN

Hope

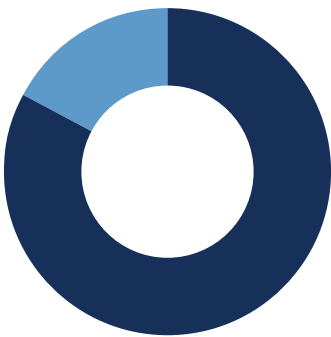
STEP’s number one goal is to ensure every military and veteran family who comes through our doors does not experience the loss of a basic need, such as housing or food, and that they become financially self-sufficient. We developed our **Emergency Financial Assistance (EFA)** program to accomplish this goal.

322

GRANTS AWARDED IN 2018 TO STOP OR RESTORE BASIC NECESSITIES. THE AVERAGE GRANT WAS \$1,269




STEP’s EFA program, founded in 2012, ensures our families’ basic needs are retained during their crisis as we guide them to financial self-sufficiency using evidence-based social work practices and change management processes. This empowers our families to improve their financial culture, manage their life events, and improve their money habits. Our services drastically reduce the family’s stress, allowing them to focus on their jobs and create a new financial budget and debt reduction plan.

Our EFA program works with 75-100 family members a month and we are proud to share 93% of families have not returned for additional support.



81%
ACTIVE
DUTY
FAMILIES

19%
TRANSITIONING
VETERAN
FAMILIES

EXAMPLES OF GRANTS AWARDED	SINCE 2012	IN 2018
 Home evictions/ foreclosures stopped	409	68
 Utility services restored or disconnections prevented	396	42
 Critical car repairs and car insurance paid	291	16
 Two weeks of emergency food	923	107
 Critical baby items, emergency travel, and other needs met	213	21

Impact

Our Southern California community came through in a big way this year. \$880,631 of in-kind goods and services positively impacted our military families' lives, immediately offsetting the cost of necessary expenses, such as food and baby essentials. These generous contributions also helped STEP offset our overhead costs, allowing us to direct our funds to assist more families. In-kind donors provided STEP with legal services, warehouse space, vehicles, and more.

2,124

INDIVIDUALS BENEFITED
FROM 2018 W.O.W. PROGRAM

528

BACKPACKS DISTRIBUTED
TO CHILDREN AT OUR
MILITARY FAMILY
APPRECIATION CARNIVAL

394

SERVICE MEMBERS
ATTENDED FINANCIAL
FREEDOM SEMINARS



Military Family Appreciation Carnival ▲

At no cost to the families, 596 children and their parents played carnival games, had lunch, listened to music by SteeleHorse Country, and received backpacks and diapers on a beautiful Saturday in March.



Cammies to College ▲

In partnership with USO San Diego, more than 500 service members and their families connected with 49 colleges, universities, and trade schools, as well as K-12 resources.



▲ In-Kind Drives

Throughout the year, our community partners rally together to help collect needed items for our families in crisis. Thank you to every partner who chose to make a difference through our Spring Baby Drive and Thanksgiving meals.

◀ Sharing the Joy

Generous community donors adopted 1,242 individuals and helped fulfill their holiday wish lists. Not only did this result in hundreds of smiling faces in our STEP offices, but it allowed our families to redirect monthly funds to critical expenses, while still enjoying the holiday spirit.

Warehouse on Wheels (w.o.w.) ▲

From Ventura to 29 Palms to El Centro and San Diego, 2,124 individuals attended a w.o.w. this year and collected critical items to help alleviate expenses.

1,242

INDIVIDUALS WERE ADOPTED
DURING OUR SHARING THE
JOY SEASON

I just had to message you all and say thank you so much. My husband was looking forward to having a turkey dinner at home this year. I had just gone to the commissary yesterday and put our turkey back because it was out of our budget. Now we have a huge turkey and other goodies to complete a fabulous holiday meal. We appreciate you and those who made this possible.



THANKSGIVING MEAL RECIPIENT

Community

PARTNERSHIPS

At STEP, in partnership with our Southern California community, we continue to move young military and veteran families forward. We are guiding them toward a lifetime of financial self-sufficiency, equipping them with the knowledge and skills necessary to be successful. Each year our generous partners support us in our mission.

STEP is proud of the relationships we have built with our military organizations, local corporations, and community foundations, including our 135 referring partners.

Please see complete list of all STEP's generous community partners on pages 18–20.



85

ONGOING VOLUNTEERS

560

ONE-TIME VOLUNTEERS

7,100

HOURS LOGGED BY OUR
VOLUNTEERS IN 2018

Volunteers in Action

STEP CEO and Co-Founder, Tony Teravainen, organizes baby clothes for young military families with Ashford University President, Dr. Craig Swenson, and 200 volunteers. ▼

VOLUNTEER PROGRAM

Volunteers play a vital role within our organization. In fact, 41% of our workforce is made up of volunteers. STEP would not be able to effectively execute our EFA program and our secondary outreach programs without their generosity. In the 2018 fiscal year, our volunteers donated more than 7,100 hours of their time and skills.

STEP volunteers assist with a variety of business needs, including our Financial Freedom Seminars, special fundraising events, community outreach activities, reviewing client applications, case management, warehouse organization and distributions, driving vehicles, answering phones, researching and writing grants, supporting our communications and social media efforts, and providing general administrative support. The 18 members of our Board of Directors are also volunteers.

HIGHLIGHTS

In honor of National Volunteer Month, STEP hosted Ashford University and Bridgepoint Education's Heroes Day, where 200 volunteers, including employees, students, and alumni collected and organized 3,300 items destined for our young military families.

Last year's Volunteer of the Year recipient, Margaret Carey, shared why she chooses to volunteer at STEP: "I started volunteering because I wanted to do something to benefit military families as a show of appreciation for their many sacrifices for this country. When I see the gratitude, humbleness, and dignity of the families who use our services, I'm overwhelmed." Speaking about our Sharing the Joy event, she added: "Hugs are spontaneous at our holiday events. One young father wheeling a bright yellow child's bike to his car beamed as he said, 'This will be the best Christmas we've ever had.'"



Donors

Thank you to our sponsors and donors who generously support our fundraising efforts and bring awareness to our organization. We look forward to growing with you.

21,090

MILITARY FAMILIES' LIVES
IMPACTED BY STEP IN 2018

\$40,829

RAISED IN 24 HOURS DURING OUR
SPRING MATCHING GIFT CAMPAIGN



STEP AND UNITED THROUGH READING (UTR) GOLF TOURNAMENT SPONSORS

TITLE SPONSOR

Epsilon Systems Solutions

PRIMARY SPONSORS

Umpqua Bank

PM tec, Inc.

Merrill Lynch

SECONDARY SPONSORS

Magee Enterprises

USS Midway Museum

Bank of America

San Diego Padres

The Flynn Family

CSU San Marcos

KES

Booz Allen Hamilton

ADDITIONAL SPONSORS

Pettit Kohn Ingrassia

Lutz & Dolin

SBG Technology Solutions

Sentek Global

Duncan Wallace

LRAD Corporation



**Supporting.
Sustaining.
Strengthening.
Surpassing.**

Thank you for providing hope to the 21,090 military families' lives we touched in 2018.

Fall Social ▲

We invited our charitable supporters to our Fall Social at the Veteran Museum in Balboa Park to honor their generosity and highlight our collective impacts. This year, we announced our inaugural Honor Roll of Leadership awards recognizing our outstanding philanthropic leaders. We were pleased to recognize Greg and Denise Dorin and The Walter J. & Betty C. Zable Foundation for their years of unwavering support.

◀ **STEP and UTR Golf Tournament**

STEP and UTR joined forces for our second annual golf tournament on a gorgeous San Diego summer day to support military families both home and abroad. A big thank you to our title sponsor, *Epsilon Systems Solutions*, for their generous \$10,000 commitment.

Champions for Youth (CFY) Campaign

STEP is proud to have been a CFY charity for the third consecutive year as a part of the Farmers Insurance Open. Throughout the three-month campaign, we engaged with our donors and increased their gifts by competing for Bonus Pool Funds donated by Farmers Insurance. In total, we raised \$50,315 with the Century Club's support. #SeeYouAtTorrey

Stand and Salute

In partnership with the Orange County Community Foundation, STEP held a 24-hour matching gifts fundraiser, raising \$40,829. A special thank you to the Walter J. and Betty C. Zable Foundation for matching the first \$20,000 in online gifts. ▼



FOUNDATIONS, CORPORATIONS, AND ORGANIZATIONS

**\$50,000–\$200,000**

David C. Copley Foundation
The Century Club of San Diego
Walter J. and Betty C. Zable Foundation

**\$20,000–\$49,999**

County of San Diego Neighborhood Reinvestment Program
County of San Diego County Auditor and Controller
The Cushman Foundation
God's Gift Charitable Foundation
The John Curci Family Foundation
Orange County Community Foundation
Price Philanthropies Foundation
USS Midway Foundation
Wells Fargo Foundation

**\$10,000–\$19,999**

Samuel and Katherine French Fund & Masserini Trust
The Crean Foundation
The Kim and Harold Louie Family Foundation
The Warnack Foundation
ESSential Foundation
IOMAXIS
Bank of America
The Wright Ford Young & Co. Charitable Foundation Fund
National Christian Foundation California

San Manuel Band of Mission Indians
InnovaSystems International, LLC
Bridgepoint Education
Allison and Robert Price Family Foundation Fund
Farrell Family Foundation
The Patriots Connection Fund
Veterans Support Foundation
Orchard Supply

**\$5,000–\$9,999**

Auxilio, Inc.
Beyster Family Foundation Fund IV
Ellen G. and Edward G. Wong Family Foundation
Groupware Technology
The Harbaugh Charitable Foundation
The Hervey Family Fund
The Nordson Corporation Foundation
The San Diego Foundation
The Simon-Strauss Foundation
Umpqua Bank
US Bank Foundation Grants Program

**\$1,500–\$4,999**

Allianz Global Investors U.S. Holdings LLC
American Legion Auxiliary Newport Harbor Post #291
Bank of America Charitable Foundation
Baxter Blasting Drilling Company
Booz Allen Hamilton
Brendan & Tisha Thiessen Family Foundation

Chevron Humankind Employee Engagement Fund
Circle of Angels
City of San Diego
Merrill Lynch
Opus Community Foundation
Otto P. Berdach Trust
PM tec, Inc.
Realty Income
Religious Offering Fund
SEAL Family Foundation
Stater Bros. Charities
Telos Capital Management, Inc.
Winkler Family Fund

**\$500–\$1,499**

Californina State University San Marcos
Capital Group Co Charitable Foundation
Coronado Rotary Club Foundation
The Country Friends, Inc.

Del Mar-Solana Beach Rotary Club
Lewis Family Charitable Fund at Schwab Charitable
The Mark Nederostek Memorial Fund
Navy Federal Credit Union
NBC 7 San Diego
NOSC of San Diego
Omni Financial
Pettit Kohn Ingrassia Lutz & Dolin
Poway Veterans Organization
San Diego Padres
SBG Technology Solutions
Solar Heroes
The Stevens Karma Charity Fund
Vanguard Charitable
VFW Motorcycle Club

**\$1–\$499**

AmazonSmile
American Legion Auxiliary Pacific Beach Unit 552

The Boeing Company Gift Match/BPAC Program
Classic Chariots
El Camino Country Club
Escondido Emblem Club No. 161 Inc.
Forward Slope
Freeman's Construction Inc.
GE Foundation
Ladies Auxiliary VFW #7907
Law Tigers
Military Officers Association of America San Diego Chapter
The Mission Church
Pacific Life Foundation
Pence Wealth Management
Point The Way Foundation
Processing Point
Resolution Fitness 4:13
United Daughters of the Confederacy Stonewall Jackson Chapter #476
WD-40 Company

Our partnership with STEP is so natural because both organizations have the same mission—serving military families. Working together on our joint golf tournament has increased the exposure of both of our missions. We are able to share our stories with each other, extend our reach, and support more families together than what we can do alone.



SALLY ANN ZOLL, ED.D.

CHIEF EXECUTIVE OFFICER, UNITED THROUGH READING

INDIVIDUALS



\$10,000+

Donald Maescher
Kathryn Starr



\$5,000–\$9,999

John Farnam
Joseph Flynn
Laura Galinson
Kenneth Lester
Terry and Colleen Magee
Valentina Russack
Alan Wiener



\$1,500–\$4,999

Rebecca
Aguilera-Gardiner
Karen Allport
Richard and
Lois Aufmann
Cary and
Michelle Cheshire
Clifford Cho
Greg and Denise Dorin
Karl Eisenmenger
John Flynn
Dana Guerin-Frohlich
Wessal Khader
Kenneth Lewis
Kathleen Mayes
Ted and Josie Schwarz
Tom Tate



\$500–\$1,499

Deanna Atherton
Eric Basu
Rick and Vicky Benito
Walter and
Jacqueline Bochenek
Blaine Briggs

John and Julie Brighton
David and
Barbara Brown
Alan and Michelle Bunn
Robert Chaulk
Margaret Connery
Larry Cooke
Joseph Costello
Bob Daugherty
Michelle Dukes
Robert and Gail Dunham
Paul Dutcher
Nancy Feightner
Raymond Firestone
Eric and Adrian Fremont
Kenneth Garber
Brandon Gilchrist
Mike Gillett
Deirdre Heatwole
Gregory Jackey

Richard and
Rose Marie Keidel
Pat Kellenbarger
William and Edith Krouss
Gordon Kugler
Alan Lerchbacker
William and
Annette Liebel
Mike and Debe Lucki
David Mannion
Robert Matheny
Steven McClelland
Judy Melton
Vincent Memoli
Peg Millson
James Morales
Jeffrey Mullen
James and
Georganne Patterson
Laura Pinkham
Joseph Quinn
Srinivas Raghavan
Gene and Laurene Reu
David Rodriguez
David Schnell
Mark Schupp
Ronald Seden

Arthur Sepin
William Sitz
Matthew Sivertson
Howard and
Cathy Spetter
Robert and Ellen Svatos
Maureen Sylvester
Erica Tofson
Linda Tomita
Clarence Uri
John and Angela Varvi
Duncan Wallace
Paul Wells
Kristin White
Gloria Wilson
Margaret York



\$1–\$499

Miguel Abramowicz
Gary Adelson
Ted and Christy Alben
Joanna Allen
Carly Anders
Carina Apodaca
Kaley Aposporos
Kimberley Aposporos
Emily Arnett
Aoife and Conor Athans
Mark Balmert
Kathleen Barajas
Patty Barber
Renee Barnow
Stuart Baron
Linda Barron
Sarah Barton
Allen Beach
Friend and
Luann Bechtel
Alfred Beers
Gary Beeson
Melanie Belavilas
Bonita Belcastro
Ernest and
Monique Belmares

James and
Kathleen Berry
Rebecca Black
Arthur and
Deborah Blodgett
Lawrence Blumberg
Randy Boeldt
Bruno Bornino
William Boulton
Brian Bowden
Kathi Bradshaw
Zachary Bright
Pam Broadway
Shannon Buhrmaster
John Burke
Michael Burks
Eva Caballero
Margaret Carey
Lorenzo Casalegno
Mark Case
Richard Cassoni
Brittany Castro
Jennifer Castro
Susie Cawood
Anthony Cesare
Marcia and
Gerard Charest
Rich Charron
Karen Chen
Ross Clamp
Anthony Colarusso
Gordon Collins
John Collins
Jennifer Comstock
Jim and Peggy Connolly
Steve Connor
Patrick Conroy
Mark Cook
Paul and Bridgid Cook
Scott Cooper
Carolyn and R. Copp
Nora Corcoran
Tammie Corkey
Chris Costello
Jordan Cousino
Heidi Cramer

Charles and
Amanda Crawford
Robert Crawford
Julia Crowley
Niloofer Desai
Brandon Devries
Carole Diaz
Keith and Nancy Dock
John Donovan
Kenneth Dorren
Jennifer Doud
Peter Dress
Theresa Drouillard
Mark and Susan Dubois
Sandra Duchac
Nicole Dunn
Jennifer Dymicki
Stewart Edington
Dan Edwards
Romelia Edwards
Martha Eggemeyer
David and Barbara Ells
Michelle Emery
Randy Engel
Brian Epperson
Diane Erk
Paul Evans
Michael Eyer
Bentley Farnell
Gina Fascilla
Chantal Fazio
Stacey Feinberg
Sharon Ferkovich
Victoria and
Benjamin Fernandez
Scott Finkbeiner
Jessica Fischer
Gertrude Fletcher
Carly Foerster
Michelle Foley
Graham Freer
Rebecca Freiwald
Bruce Friedman
Donnie Furrow
Stephanie Gabriel
Pamela Galowich
Ed Garrett

Fleet and Family Support Programs (FFSP) provide programs to enhance the resiliency of military members and their families; providing direct services as well as referrals to organizations that can supplement what FFSP provides. FFSP maintains close relationships and refers military families to several military and civilian resources. One such resource is STEP.



MARY KIRBY

REGIONAL PROGRAM MANAGER, FLEET AND FAMILY SUPPORT
PROGRAMS NAVY REGION SOUTHWEST

Adrianne
Geiger-Dumond
Daniel George
Miles Georgi
Ronald and Gloria Gerak
Jeanine Giacomini
Cathy Gill
Paul Gillcrist
Laura Gilliam
Thaddeus and
Monica Giotta
Joe Goddard
Andrew Gordon
Douglas Gordon
Bonnie Gould
Peggy Graham
Jeff Grant
Jack and
Susan Grasberger
Gagandeep Grewal
Karen Grossman
Jessie Guarnes
Arin Gullen
Stefen Gustafson
Sandra Hagood
Judy Hails
Peter and Barbara Halle
Michael Harris

Alma Hazzard
Denise Heller
Jon and
Sandra Hemming
Benjamin Henderson
Rachel and
Justin Henderson
Wilmer and
Sally Hendrickson
Barbara Herr
James Hettinger
Stephanie Hilmes
Dennis and
Linda Holcomb
Charles Hopkins
Darrell and
Honorata Horne
Colleen Huey
James and
Susan Humphrey
Patrick Hunter
Katie and Mark Huson
Mark and Lynda Huson
Mike Irvine
Jon and Ann Ives
Carol Iwanski
Wendell and
Terri Iwatsuru
Ann Jaffe

Bob Jondall
Dennis and
Pamela Jones
Dwayne Junker
Monica Kaiser
Paul and
Ladonna Kaneshiro
Alison Kaprielian
Benjamin Karnow
Catherine Katz
Gale Kavanaugh
Morgan Keller
Sean Kelly
Alan Kessler
Ann Kessler
Karen Keyser
Michael Kleine
Brent and Gail Knudsen
Sara Kofman
James Kopplin
Nikki Kuech
Timothy LaFleur
Sarah Lamade
Jason LaMell
Jeffery and Lisa Lamont
Santa Lampe
Joy Lane
Nancy Larner

Sean Legier
Philip Lenahan
Star Lerach
Angela Leung
Lawrence and
Sharon Levinson
Steve and Wendy Liberko
Jenna Lichtig
Steven and Shayna Lister
Donna Loken
Matthew and
Laura Ludvik
Virginia Ludvik
Christopher and
Stacey Lund
Frank Mack
BJ Mackle
Alexander Marcus
Sheldon Margolis
Jean Marsh
Meagan Martin
Kathleen Mayerski
Jay McCabe
Richard McGraw
Trevor McGraw
James McIntyre
John McLellan
Joseph McNamara
Luis Bernardo Mercado
Herbert Milgrim
Robert Miller
Joanne Millum
Hans Mize
Debra Molyneux
Arthur and
Daniel Monahan
Jamie Moraga
Marci Morgan
Donald Mullin
Stacey Mullins
Susan Myers
Michael Myrdal
Frederick Nafis
Shannon Nestor
David Nokes
Wayne Norman
Michelle Nuttall
Raphael Ocasio

Jose Ornelas
Miguel Ortega
Sigrid Ortega
Michael Owen
Kenneth Parkford
Tony Pavia
Angela Pederson
Richard and Carol Pekin
David Pendleton
Robert Pennoyer
Jenny Perillo
Katherine Peters
Adriane Peterson
Richard and
Linda Petretti
Edward and
Theresa Phelan
Lee and Linda Phillips
Michael and Laura Pugh
Edward and
Kerrie Quinby
Danielle Razzano
Angelica Reed
James Regan
David Reicks
Laurie Remschel
Gilbert Rhoades
Joan Richards
Timothy and
Deborah Riordan
Donald and
Janet Robbins
Garrett Robbins
Don and Bonnie Roberts
Janice Roberts
Beverly Robinson
Stacy Rodrigues
Kelly Rodriguez
Michael Rodriguez
Anne Rose
Paul Rosenberger
Jennifer Ross
Shelby Ross
Sumit and Renata Roy
Steve Rubin
Seth Rusackas
Joann Ryder
Tracey Saenz

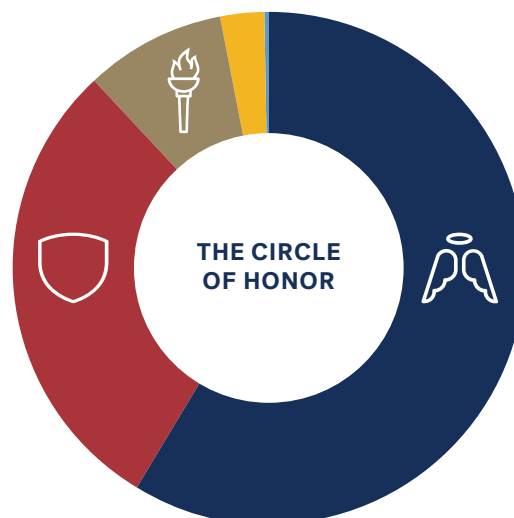
Guillermo Salcedo	Harris Seymour	Kerrie-Ann Stidum	Norma Van Riper	James Wittmack
Teddy Salvador	Marianne Sfreddo	Michael Strausz	Jim and Gay Versteeg	Tony Wochnik
James Sample	Lyndon Shaftoe	Stuart Strenger	Jose Viente	Michael Woiwode
Paul Santoro	Arell Shapiro	Connie Stroud	Jose Vicente	Craig and Michele Wollitz
Shirley Sartain	Amanda Shepard	Daniel and Julie Suarez	Doris Vinik	Mary Wood
Brian Saull	Lyndsi Sherman	Robert Sulier	Douglas Wahl	Dwight and
Daniel and	Michael Shurley	Dianne Sullivan	Joyce Walder	Carolyn Woolhouse
Cynthia Schafer	Jeffrey Simons	Judith Sundquist	Janice Walshok	Jenny Woudenberg
Tim Scherer	Michelle Singh	Michael Surmanian	Stephen Watson	Edward and
Alyx Schmidt	Eric Skaja	Robert Swanstrom	John and Eleanor Weber	Margaret Wozniak
David Schmitt	Bruce and	Pamela Tansey	Jeffrey and	Mohamed Youssef
John and	Stephanie Sneed	Vivien Tao	Debby Weiner	Frank Zaloudek
Debbie Schmitz	Brian Spicher	John and Barbara Tato	Carl and	Eric Zebold
Ray Schnorr	Charles and	Bonnie Taylor	Charlene Weiscopf	Greyson Zehnder
Karley Schreiner	Amy Spielman	Tony and	Tyler Westling	Herman Zeller
William Schreiner	George Starn	Jackie Teravainen	Terri Wetterberg	Peggy Zirlin
Michael Schroder	Eric Starr	Andrea Tobias	Ron and Charlotte White	Sally Ann and Jim Zoll
Jason Schumacher	David Stepp	Tiffany Tran	Ellen Williamson	
Harvey Schwartzman	Gaylord and	Douglas Twining	Frank Williamson	
Ruth See	Nylene Stickney		Derek Wilson	

2018 GIVING CIRCLES

The Circle of Honor

The generosity of STEP's donors is essential to fulfilling our mission. The recognition and honoring of those gifts is just as important. Our partnerships with all of you allow our work to happen every day. For the fiscal year 2018, we are unveiling Giving Circle levels that encompass and recognize annual cumulative giving. Please consider joining the Circle of Honor and increasing your 2019 gift to a level that's meaningful to you. We are a stronger community because every gift given has an immediate, life-changing impact on our families.

● Guardians Circle	\$10,000+
● Defenders Circle	\$5,000+
● Liberty Circle	\$1,500+
● Patriots Circle	\$500+
● Crew Circle	\$1+
Circle of Valor (Veterans)	Any
Tried and True (3+ consistent years)	Any



DONORS

IN-KIND

211 Orange County	San Diego	Carmel Mountain Ranch	Rachel Crawford	Amanda Etter
A New Team	Darla Barlow	Country Club	Kim Crone	Farmers Insurance
Adventure, LLC	Bay City Television, Inc.	Claudine Casillas	Judy Currie	Farmers Insurance of
AAMCO, Prestige	Shane Beard	Jeffrey and	Ashley Decker	Spring Valley
Automotive Services, Inc.	Paula Beck	Patricia Cassell	Reilyn Dionisio	Fast Signs
Andrew Adrian	Ernie Belmares	The Century Club of	DLA Piper	Nancy Feightner
Joanna Allen	Rick and Vicky Benito	San Diego	Nicole Dorenzo	The Flood Church
Alvarado Institute of	Joseph Bettinger	Certified Transmission	Greg and Denise Dorin	FMT Consultants
Skin Care	Bob Hope USO	Santee	Mike Dulgadillo	FOCUS (Friends of
Joe Alvarez	Boeing	Champagne Quilters	Amanda Dunkin	Children United Society)
American Legion	Booz Allen Hamilton	Marcia and	Yvonne Dunn	Foley & Lardner LLP
Encinitas Post #416	Billy and Gina Boulton	Gerard Charest	Bethany Dye	Fox Sports San Diego
American Legion	Hope Bourman	Charles Smith and	Zachary Dykema	Michael Freeman
Newport Harbor	Kathi Bradshaw	Katie Dorin	Jennifer Eisert	Ken Garber
Post #291	Bridgepoint Education	Rich and Marie Charron	El Cajon Harley-Davidson	Christine Garcia
Bob Anderson	Laverne and	Chipotle Mexican Grill	El Camino Country Club	Chris Gaut
Aqua Pros Swim School	Blaine Briggs	Christ Church Thrift Shop	Becky Eldridge	Gaylord-Hansen Shoe
Argosy University	Brixton	City of Lawndale	Emerald Isle Golf Course	Foundation
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Amber Artiaga	Amanda Burns	Cobra PUMA Golf	Golf Course	Sharon Glassey
Senator Toni Atkins	CalSouthern University	Margaret Connery	Lynda Endicott	Jeff Glover
AUSGAR	Caliber Collision	Kevin Cortes	Barbara Engstrom	Alyssa Gonzalez
Technologies, Inc.	Calvary Christmas Angels	Could You?	The Escondido	Rebecca Gower
Balboa Park Cultural	Jeffrey Caraway	Council Brewing	Republican Club	Jennifer Gray
Partnership	Eddy Cardenas	Company	Chelsea Espejo	Laura Grayston
Band of Hands	Stephanie Carlini	Courage to Call	ESSential Foundation	Desiree Grier
Bank of America		Kenneth Coveney		Groupware Technology
Bank of America				Walt and Karlene Gutjahr
				The Happiness Planner
				David and Patricia Haslet
				Kim Herrera
				Cindy Hine
				Matthew Hinshaw
				Deborah Holland
				HomeAid San Diego
				Honest Tax Solutions
				Honoring Our Fallen
				HSIAO Law, PC
				Beth Ilanan
				Irvine Chamber of
				Commerce
				Island Bookkeeping
				Greg Jackey
				JDog Junk Removal &
				Hauling
				Deborah Jenkins
				Jennywennycakes

The USS Midway Foundation's mission is to support organizations that support our nation's protectors and defenders of freedom. STEP has been a stalwart partner in making sure that there is support for our junior enlisted personnel—those men and women and their families who represent the front lines of freedom. In times of crisis, we need our military personnel focusing on their jobs—not distracted by an issue confronting the well-being of the family at home. STEP is there for our young families and the USS Midway celebrates their work every day.



DANIEL D. BEINTEMA

PRESIDENT, USS MIDWAY FOUNDATION

Jewish Family Service of San Diego
John Hine Mazda
Trudy Johnson
Jennifer and Scott Jordan
Just Between Friends
Kristina Kavanaugh
Pat Kellenbarger
Morgan Keller
Luisa Kennison
Missy Knowles
Dorothy Knox
La Costa Heights Kindness Team
Ladies Auxiliary VFW #7907
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Amanda McPhail
Meridian Link
Merrill Lynch
Jim Mersman
Beth Mikulanis
Peg Millson
Mira Mesa Lions Club
Mira Mesa Senior Center
Miramar Transmission
The Mission Church

Frank and Pat Moller
Anton Muela
Stacey Mullins
Michelle Myhra
Navy Federal Credit Union Murrieta Branch
Navy Information Operations Command (NIOC)
The New Children's Museum San Diego
New Creations Church of San Diego
Amanda Newby
The Nice Guys of San Diego
Greg Ninberg
Lori Ninberg
Dani Nissan
Not Your Average Boot Camp
Oaks North Golf Course
Oceanside Transmission
OptumRx, Inc.
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Oriental Trading Company
Miguel Ortega
Robin Osborn
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Sara Peterson
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Lutz & Dolin
Phil Saenz's Southwestern College Students
Picaboo
Laura Pinkham
Point Loma Library
Porto Vista Hotel
Positive Adventures
Lisa Potok
Pottery Barn #489
Processing Point
The Promenade Rio Vista
Ed and Kerrie Quinby
Rancho Bernardo Golf Course

The partnership between STEP and Courage To Call has allowed us to have a greater reach in serving military and veteran families. By increasing our reach we were able to serve approximately 700 families, 1,400 adults, and 1,200 children in 2018.



JENNIFER SANTIS

COMMUNITY LIAISON, COURAGE TO CALL

Realty Income
Recycled Rides
Reef Point Realty
Laurel Reidy
Replay Toys Boutique
Michiko Rice
Road Runner Sports Inc.
Joshua Roche
Daniel Romero
Julia Roper
Sumit and Renata Roy
Lynda Ruiz
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Kristopher Saenz
San Diego Family Housing, LLC
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Stephanie Sanders
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David Schantz
David and Gina Schnell
Deb Schrakamp
Julie Scimone
Sarah Scott
Segerstrom Center
Laura Shepard
Jeffrey Simons
Skill Success
Jan Smith
Katja Smith

Soldiers' Angels
Sorooptimist Westminster
South Coast Plaza
Southland EDC
Sprouts Farmers Market
Curtis Staker
Scott Stevens
The Stronghold
Point Loma
Suits 2 Empower
Lyndsay Tavenner
Tempur-Pedic c/o Exel
Tony and Jackie Teravainen
Susan Tharp
Transmasters Auto Care
Twin Oaks Golf Course
Umpqua Bank
USO San Diego Council
USS Midway Foundation
USS Midway Museum
Bonnie Van Vugt
Olivia and Michelle Van Winkle
Veterans Association of North County
Veterans Legal Institute
Bert Vexland
VFW Motorcycle Club
Jose Vicente
Mishone Watson
Kristin White

Ron and Charlotte White
Amanda Wildes
Woods Valley Golf Club
Yale Chase
Kevin and Stephanie Yerkovich
You Move Me San Diego
Younique Products
Jessica Zaragoza
zero8hundred

Gifts recognized were made during July 1, 2017–June 30, 2018. While every effort is made to be accurate, please accept our apology for any mistakes and contact our development office immediately to remedy.

2018 Recognition

GUIDESTAR PLATINUM

EXCHANGE
PARTICIPANT



★★★★★ CHARITY NAVIGATOR RATING



CERTIFICATE OF RECOGNITION FOR OUTSTANDING ACHIEVEMENT

**SUPPORT THE
ENLISTED PROJECT**

From Sen. Joel Anderson

**SUPPORT THE
ENLISTED PROJECT**

From State of California

TONY TERAVALINEN
STEP CEO & CO-FOUNDER
From Mayor of San Diego

KATHI BRADSHAW
STEP VICE PRESIDENT
From Mayor of San Diego

SMALL BUSINESS AWARDS FINALIST

SAN DIEGO REGIONAL
CHAMBER OF COMMERCE

Veteran Success Category



A+ RATING

BETTER BUSINESS BUREAU



RANKED NO. 36 NATIONALLY

Among organizations that
support the military, veterans,
and their families by Charity
Navigator and Stacker

TOP VETERAN FRIENDLY BUSINESS AWARD SAN DIEGO MAGAZINE

GREAT AMERICAN DEFENSE COMMUNITY

SAN DIEGO

From the Association of Defense
Communities, highlighting STEP
as an innovative program serving
military families in crisis



SAN DIEGO COUNTY VETERAN OF THE YEAR FINALIST

TONY TERAVALINEN
STEP CEO & CO-FOUNDER

PROUD MEMBERS OF

NORTH SAN DIEGO BUSINESS CHAMBER

SAN DIEGO REGIONAL CHAMBER OF COMMERCE

The Circle of Influence

SANTA ANA CHAMBER OF COMMERCE

GREATER IRVINE CHAMBER OF COMMERCE

MEDIA MENTIONS

CBS 8

EAST COUNTY GAZETTE

FINE MAGAZINE

KUSI NEWS SAN DIEGO

NBC 7

SAN DIEGO VOYAGER

THE ORANGE COUNTY
REGISTER

THE PRESS-ENTERPRISE

2018 Conferences

CALIFORNIA DEPARTMENT OF VETERANS LEADERSHIP SUMMIT

SACRAMENTO, CALIFORNIA

Innovative Solutions Presenter



GREAT AMERICAN DEFENSE COMMUNITIES CONFERENCE

WASHINGTON, D.C.

Panelist

NAVY CONTRACTING SUMMIT

NORFOLK, VIRGINIA

2018 New Committee Appointments

KATHI BRADSHAW

STEP VICE PRESIDENT

San Diego Veteran Employment Committee

Chair, Transition Fund Committee

SHELBY ROSS

STEP CLIENT SERVICES SUPERVISOR

The Military Transition:

Spouse Edition under the

San Diego Military Family Collaborative

TONY TERAIVAINEN

STEP CEO & CO-FOUNDER

San Diego Coast Guard City

Chair, Executive Steering Committee

San Diego County Veterans Advisory Council

San Diego Regional Chamber of Commerce's Defense,
Veterans, & Military AFFAIRS Council

San Diego Military Family Collaborative

Convening Council Member

Ways to Give



**MAKE A
TAX-DEDUCTIBLE
GIFT ONLINE AT
STEPSOCAL.ORG**



**PARTICIPATE IN OUR
IN-KIND CAMPAIGNS:**
SPRING BABY DRIVE,
SHARING THE JOY,
BACK TO SCHOOL DRIVE



**AMAZONSMILE
CHARITABLE
PROGRAM:**
CHOOSE STEP BEFORE
CHECKING OUT



**FEDERAL
EMPLOYEES:**
COMBINED FEDERAL
CAMPAIGN #71984

Zero8hundred works with transitioning service members, recent Veterans, Guards, Reservists and their families. A small percentage of our clients experience varying degrees of financial crisis, from late bills to impending homelessness. At these times, we need a community partner who channels their compassion for our military families through a reliable, high-quality response. For three and a half years, STEP has been one of our strongest resources for those dealing with financial difficulties. What makes STEP outstanding is not only the availability of urgently needed emergency funds, but also their compassionate involvement with the client, teaching them how to create lasting financial stability and reducing the accompanying acute stress.



STEPHANIE KIESEL, ESQ.
EXECUTIVE DIRECTOR, ZERO8HUNDRED

Ashford University is proud to support our nation's men and women in uniform as well as their families. We honor their service and sacrifice for our country. STEP is a wonderful partner and is truly making a difference for our local military families in need.



JENNIFER LOVE BRUCE
VICE PRESIDENT OF CORPORATE SOCIAL
RESPONSIBILITY, BRIDGEPOINT EDUCATION

When assisting transitioning service members and recently transitioned veterans with basic needs, STEP is our first "go-to" partner in San Diego.



BARRY WHITE
DIRECTOR, SAN DIEGO OFFICE,
NAVY-MARINE CORPS RELIEF SOCIETY



Support The Enlisted Project
9951 Businesspark Ave.
Suite A
San Diego, CA 92131
(858) 695-6810
www.stepsocal.org

Orange County Office
1631 Sunflower Ave.
Suite C34
Santa Ana, CA 92704
(714) 444-0075

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