Annual Impact Report

FISCAL YEAR 2019

STEP
SUPPORT THE ENLISTED PROJECT
## WHO WE ARE

### OUR 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.

### OUR VISION

Relevant, reliable, and responsive—STEP’s vision is to change the lives of military families and Veterans by helping them achieve financial self-sufficiency.

### OUR VALUES

- Do What’s Right
- Honor Patriotism & Service to Country
- Build Relationships
- Respect Others
- Deliver Results with Excellence

### OUR PURPOSE

“You didn’t just give me money, you made me think about my future and that’s really helpful.”

**AARON, E4**
LETTER FROM THE CEO

We measure ourselves throughout the year in many ways—and not all the metrics we use focus on our financial performance.

That said, I am happy to report last year’s financials illustrated another positive, record-setting year with our revenue, net assets, and financial expense ratios as you’ll see on the following pages.

But we also have metrics that are more nuanced, aligning with our longer-term strategic goals, and it is these metrics that are generating much excitement this year. This past fiscal year, we achieved some noteworthy growth in several key areas:

- Increased the number of families served, basic needs preserved, and grant dollars issued.
- Decreased our return clients to an amazing 1% for the year, while increasing the percentage of clients who remain on their self-sufficiency path to 94%.
- Expanded our service area across Southern California to include Kern County.
- Doubled our outreach staff to develop richer relationships in the community and reach more young military families, which has yielded statistical increases in EFA cases and increased our ‘Lives Positively Touched’ by 20,000 individuals.
- Added three new board members, expanding our ability to reach deeper into the community.
- Added a social worker focused specifically on Camp Pendleton, where strong relationships are required to establish trust and partnership with the base and its Marines. This was enabled by our first multi-year grant from the Salvador Foundation.
- Increased the frequency and locations where our social worker-led, behavior-based Financial Freedom training classes are being administered, changing financial behaviors for hundreds of families before they find themselves in a financial crisis.

With this growth, however, comes the unfortunate realization that there are still many more young families in crisis here in Southern California. They just do not yet know that STEP is available to them to help them change their financial behaviors permanently.

So, the mission continues. And our continued growth here at STEP, in all our ways of measuring, will allow us to reach and assist more families—either before their crisis starts, or during their crisis.

As our program graduates have a 94% chance of not being in crisis again—it is imperative we continue to build the knowledge that STEP is an available, and free, resource for those ready to change their financial futures.

None of this growth happens in a vacuum. None of these families’ lives would be dramatically changed without your continued support. It is your generosity that allows our social workers the ability to work one case at a time, putting 94% of our families on a path to financial self-sufficiency.

Thank you for helping us fulfill our mission.

Respectfully,

Tony Teravainen, MSEL, USN (Ret)
CEO & Co-Founder
LETTER FROM THE CHAIRMAN

As my tenure as Chairman of the Board draws to a close, I am reminded of where we started in 2012: a group of Veterans with a mission to do right by our young military families. And seven years later, we are fulfilling that mission and so much more.

STEP’s growth throughout Southern California is a direct reflection of our ability and willingness to partner with hundreds of military service organizations and associations, evolve our program to focus on long-term financial self-sufficiency, develop a talented staff and committed group of board members, and because of you, our supporter. Your commitment to STEP has enabled us to serve military and Veteran families in crisis. You funded, volunteered, or donated the resources needed to serve 681 families this year and you contributed directly to the impacts and success stories in this report.

But there is more work to be done and STEP will continue to rely on contributions like yours. I am passing the torch to John “JP” Farnam, Col, USMC (Ret). Having served as the Vice Chairman of the Board for the last two years, he brings a level of vision, drive, and commitment to the mission that will serve STEP well as we continue to grow. I am grateful for the opportunity to lead an organization that impacts military and Veteran families in such a significant way and I truly appreciate the support from people like you who choose to make a difference.

Thank you for making STEP part of your philanthropic circle,

David Schnell, CAPT, USN (Ret)
Chairman
REVENUE
- In-Kind Goods and Services $811,958
- Grants $610,740
- Individual Contributions $534,250
- Special Events/Other $110,997
Total Income $2,067,945

EXPENSES
- Program Expenses $1,681,758
- Development Expenses $191,541
- Administrative Expenses $135,614
Total Expenses $2,008,913
Income in Excess of Expenses $59,032

ASSETS AND LIABILITIES
Beginning Net Assets $440,003
Ending Net Assets $499,035
Total Liabilities $98,995
Total Liabilities and Net Assets $598,030

Charity Navigator Rating*
For the third 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. 29 Nationally among organizations that support the military, Veterans, and their families by Charity Navigator and Stacker

A+ Rating*
BETTER BUSINESS BUREAU

* Indicates highest rating
LETTER FROM THE VICE PRESIDENT

Thanks to you, step’s community of support, our Client Services programming has expanded in size and impact. You helped us add a new social worker near Camp Pendleton, increasing our presence in the North County area. You helped us increase applications for assistance by 8%, with 99% of applications from new clients. You helped us stop the loss of 11% more critical basic needs, such as housing, food, utilities, and transportation. And you helped us extend our follow-up financial counseling services to 12 months post intervention.

Together, we will continue to help our clients grow their financial self-sufficiency, expand their financial well-being, and build their financial futures. Thank you for your support and encouragement of our growth!

Gratefully,

Kathi Bradshaw, MSW, CPFC
Vice President & Director of Client Services

COAST GUARD SUPPORT

In January 2019, the U.S. government experienced a shutdown in which Coast Guard service members did not receive their regular paychecks. STEP collaborated with local non-profit organizations to create an action plan to provide food and other critical basic needs to the 700 Coast Guard service members in San Diego, Long Beach, and Los Angeles.

This sudden shutdown, and the ensuing hardship, led many Coast Guard service members to realize they did not have an adequate emergency financial plan. They were unprepared to manage their monthly bills and expenses without a regular paycheck.

One single mother, Caryn, decided to apply to STEP’s EFA program. Together, with her social worker, Caryn evaluated her finances and found she was spending $600 more per month than she was earning. They developed a strategy, in which Caryn decided to cancel cable and extra cell phone plans and worked with the dentist to lower a monthly dental bill payment. To help get the plan started, STEP provided grocery and gas gift cards. The family now has a positive cash flow of more than $330 per month, which they are putting toward an emergency savings account. Thanks to STEP’s counseling, the family is much more prepared to handle a sudden financial emergency.
EMERGENCY FINANCIAL ASSISTANCE

PROGRAM CYCLE
2012–2019

APPROXIMATELY
15,400
APPLICANTS
SERVICE MEMBERS OR VETERANS

4,920
ONLINE

10,400
PHONE CALLS

3,356
COMPLETE EFA PROGRAM

50%
COMPLETE COUNSELING AND RECEIVE A GRANT

50%
COMPLETE COUNSELING
GRANTS NOT REQUIRED TO STOP LOSS OF BASIC NEEDS

35%
SELF-REMOVE FROM PROCESS
Melanie knew she’d have to give up her in-home daycare job when they moved out of military housing, so they worked hard to save up $4,000. James found work quickly after his discharge, however, the pay was nowhere near what he was making in the military and did not make up for Melanie’s lost income. As a result, their $4,000 was quickly depleted and the family was having a tough time staying on top of their bills. Trying to make ends meet, they worked to earn extra income from various side jobs and overtime hours. Despite their efforts, the family was still struggling. Desperately trying to keep their head above water, they reached out to STEP for help.

A STEP social worker worked closely with the family to identify their immediate financial goals and build a personalized plan to achieve their goals. Part of their plan required STEP to help with grants to stop their eviction, vehicle repossession, and utility disconnection. We also provided grocery gift cards to reduce their food expense.

During our follow-ups, we learned James had accepted a high-paying job offer in Maryland. Melanie stayed in San Diego to finish her medical assistant education program. With her new certification, she will join her husband in Maryland where she will look for employment. The family is now able to maintain their bills and they have even saved up enough to buy a home in Maryland.
Our mission at STEP is to build financial self-sufficiency among our military and Veteran community, while ensuring they maintain their critical basic needs, such as housing and food. We created our Emergency Financial Assistance (EFA) program to accomplish this goal.

Our EFA program utilizes evidence-based social work practices to guide families on their path to financial self-sufficiency. Together with a social worker, families evaluate their finances, establish financial goals, and create a personalized financial plan to achieve their goals, setting themselves up for a brighter financial future. The families we work with are empowered to improve their financial situation, which in turn decreases their stress and increases their quality of life.

We work with 50 to 70 military and Veteran families each month. To date, 94% of these families report being successful in their journey to self-sufficiency.

<table>
<thead>
<tr>
<th>Grants Awarded</th>
<th>Since 2012</th>
<th>In 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home evictions/foreclosures stopped</td>
<td>457</td>
<td>65</td>
</tr>
<tr>
<td>Utility services restored or disconnections prevented</td>
<td>427</td>
<td>44</td>
</tr>
<tr>
<td>Auto repossessions stopped</td>
<td>394</td>
<td>43</td>
</tr>
<tr>
<td>Critical car repairs and car insurance paid</td>
<td>327</td>
<td>48</td>
</tr>
<tr>
<td>Two weeks of emergency food</td>
<td>903</td>
<td>84</td>
</tr>
<tr>
<td>Critical baby items, emergency travel, and other needs met</td>
<td>239</td>
<td>24</td>
</tr>
</tbody>
</table>

Gobble, gobble! 157 turkey dinners were distributed, thanks in large part to Phil Saenz and his students at Southwestern College, as well as Jewish Family Services. Thanks to all the folks who made those meals possible.
On an emergency trip to visit his sick mother, Stephen’s car was hit by a sudden, massive storm.

The Marine had strapped many possessions to the top of his car, and all were ruined. Later, his car was broken into and his remaining items were stolen. The cost of the trip, plus the unexpected cost of replacing his valuables and military gear, left him short of covering his next month’s rent. Worried sick about what he, his wife, and two young children would do, he came to STEP for help.

STEP helped Stephen develop a game plan. His immediate goals were to reduce his debt and build an emergency savings account because you never know when a crisis will strike. STEP helped Stephen kick-start his plan by providing a grant of $2,700 to stop the eviction and keep Stephen’s family in their home. He then set up future rent payments to come directly out of his paycheck on the due date.

In his follow-ups, Stephen says his financial situation is much better now. Bills are being paid on time and his debt is being paid down thanks to his diligent monthly payments and a tax return. He is now saving between $400 and $600 per month and has increased his retirement savings. Both Stephen and his wife, Caitlyn, report they are much less stressed and finally enjoying life.
COMMUNITY REACH

We partner with The Jacobs & Cushman San Diego Food Bank to help extend our reach in the military community. Through their Diaper Bank program and First Five food boxes, we can connect with families during distribution events and identify those who may also be in a financial crisis.

SPREADING FINANCIAL FREEDOM

STEP CEO & Co-Founder, Tony Teravainen, was selected to speak at TedxTurtle Rock in Irvine, California last year. His presentation, Changing Financial Behaviors, focused on the statistic that three out of five U.S. households live paycheck-to-paycheck and how enlisting in the military further complicates personal finance. Teravainen discussed how STEP’s innovative EFA program combines social work theories and change management practices to help guide military families from financial crisis to a lifetime of self-sufficiency.
During Volunteer Month in April, we honored Stephanie Sanders as our 2018 Volunteer of the Year. Stephanie utilized her background in social work and case management to volunteer throughout all of our departments. Stephanie dedicated an outstanding 181 hours of volunteer service to STEP. She is a joy to have on the STEP team.

**Pictured:** Dave Schnell, CAPT, USN (Ret), who was recognized for his three years of service as the Chairman of our Board of Directors, Stephanie Sanders, our Volunteer of the Year, and Tony Teravainen, STEP CEO & Co-Founder.
At STEP, there is no shortage of ways to volunteer. As a matter of fact, volunteers represented 28% of our workforce last year. Our ability to reach and serve our Southern California military and Veteran families in crisis was in-large part because of our volunteers.

A huge thank you to everyone who has lifted a box, sorted clothing, helped with a warehouse distribution, driven the box truck for a pick-up, sorted through holiday gifts, distributed turkey dinners, hosted a baby drive bin, ran a booth at the carnival... and the list goes on. Your time is our treasure.

35% OF EFA APPLICATIONS WERE SUPPORTED BY A VOLUNTEER CASE MANAGER OR SOCIAL WORKER INTERN

ACTIVE DUTY VOLUNTEERS
A large portion of our volunteers are active duty service members. With a donated warehouse space at Naval Base San Diego, several of the ships stationed there provide volunteer support with sorting, organizing, delivering, and thankfully—heavy lifting!

VOLUNTEER SUPPORT
Last year nearly 100 volunteers supported our annual Warehouse on Wheels (wow) program, allowing us to give away donated household goods throughout Southern California.
Diapers, bikes, turkeys, and Christmas trees—the sky was the limit this year with our donors. Outside of our core EFA program, we have secondary programs that help offset monthly expenses, offer educational opportunities for both clients and donors, and provide family experiences that do not incur additional expenses.

Our supporters make these programs possible. Whether it was volunteering in our warehouse, delivering holiday gifts to families in crisis, or building new kids’ bicycles, each of you gave our local military families a reason to smile.

FORT IRWIN WOW

We strive to meet the people where they are and reach every corner of Southern California. This year we had our first Warehouse on Wheels (WOW) at Fort Irwin. We headed up to base for the Month of the Military Child fair, which honored the sacrifices made by the children of military members serving at home and overseas. There were an estimated 1,400 people who came out to enjoy activities and games for children of all ages, including bounce houses, train rides, face painting, and more! STEP provided diapers, wipes, and toys to military children and shared STEP’s mission and outreach programs.
SHARING THE JOY

In its fifth year, our Sharing the Joy program helped 1,123 individuals receive gifts thanks to our generous donors. Hundreds of children who otherwise would have woken up to empty stockings, instead built new memories with their families.

For many years, companies and organizations like Realty Income, Workwell Technologies, Calvary Church, Chula Vista Elks Club, The Nice Guys of San Diego, and Meridian Link have helped bring holiday magic to hundreds of military families. Alongside these companies, small groups and individual families have also stepped up to make a difference every year.

CAR GIVEAWAYS

In partnership with Caliber Collision and the National Auto Body Council’s Recycled Rides® program, we distributed cars to eight Veteran families from Los Angeles and San Bernardino to Riverside and San Diego in 2019. This continued partnership—41 cars since the program started—gives our Veterans the gift of mobility and freedom.

BICYCLES

150 military children received brand-new bicycles this year thanks to our partnership with LPL Financial and A New Team. These bikes were distributed to excited children throughout three San Diego metro bases.

CAMMIES TO COLLEGE

Our 4th Annual Cammies to College, in partnership with USO, was an immense success, connecting 381 service members, Veterans, and their families with educational resources. Thank you to the 49 higher education, community partners, and k-12 resources including USD and UCSD’s hands-on STEM program that came out to inspire and guide our community. We are extremely grateful for our sponsors Point Loma Nazarene University, Grand Canyon University, and Southern New Hampshire University for making this free family-friendly day possible.
They say it takes a village, but in each village there are individual leaders who go above and beyond to lend a hand and guide a vision. This section represents those leaders committed to our value to Do What’s Right for our young military and Veteran families in financial crisis. We are humbled by your generosity and continued support.

GOLF TOURNAMENT

For the third year we were Swinging for our Heroes in partnership with United Through Reading at Admiral Baker, where 144 golfers and sponsors helped raise $62,905. We are grateful for the continued support of our mission to help military and Veteran families at home and abroad.

COURSE MARSHALL SPONSOR
Umpqua Bank

EAGLE SPONSOR
General Atomics Aeronautical Systems, Inc
IntegriTS
PM Tec, Inc.
Soapy Joe’s

BIRDIE SPONSOR
Bluejacketeer
City National Bank
California State University San Marcos
KES, Inc.
Terry Magee
USS Midway Museum

PAR SPONSOR
Booz Allen Hamilton
Michael T. Flynn, Lt. Gen (Ret), and Family
San Diego Padres

TEE SPONSOR
Bank of America
Epsilon Systems Solutions, Inc.
INDUS Technology, Inc.
LevitZacks, CPA
Lockheed Martin Corporation
LRAD Corporation
Pettit Kohn Ingrassia Lutz & Dolin
SBG Technology Solutions
Sentek Global
STAND & SALUTE
In partnership with the Walter J. and Betty C. Zable Foundation, we raised $51,460.17 in 24 hours, helping us surpass our goal to stand up for our military families in need. This collaborative giving day, hosted by the Orange County Community Foundation, combines the forces of 11 organizations to increase awareness and support for our military families in need.

FALL SOCIAL
Our annual Fall Social recognizes the accomplishments of the previous fiscal year and pays tribute to those individuals, foundations, and corporations who have chosen to make a difference. We were honored to highlight the following three organizations and individuals at our 2018 Fall Social for their contributions to our military families.

LAURA GALINSON
THE CENTURY CLUB OF SAN DIEGO
USS MIDWAY FOUNDATION

CHAMPIONS FOR YOUTH
37 military families stayed in their homes this year thanks to our Champions for Youth campaign, in partnership with The Century Club and Famers Insurance Open. Together we raised $29,904 and the generosity didn’t stop there—this allowed us an additional $38,219 in bonus funds from the Farmers Insurance Cares Bonus Pool for a total of $68,123.

POKER RUN
We were honored to spend the Fourth of July weekend with our military supporters, Veterans, and active duty riders at The STEP Up For Our Troops Poker Run in its third year. A big thank you to El Cajon Harley for hosting those revving engines and to Law Tigers for their sponsorship and helping us spread the word.
Employees from the Bank of America Brea branch volunteered to help build 10 wheelchairs at our Orange County office. These wheelchairs went to our Veteran partners in need. Bank of America is a long-time supporter of STEP and our military community. We are grateful for all the ways they support our service members.
### Foundations, Corporations, and Organizations

#### $100,000
- Walter J. and Betty C. Zable Foundation
- $100,000
- $50,000
- Anonymous
- Salvador Foundation
- $20,000–$49,999
- Barney & Barney Foundation
- County of San Diego—Supervisor Kristin Gaspar
- The Century Club of San Diego
- The Cushman Foundation
- David C. Copley Foundation
- Orange County Community Foundation
- Price Philanthropies Foundation
- Rancho Santa Fe Foundation
- S. Mark Taper Foundation
- Star Franchise Association
- USS Midway Foundation
- Veterans Support Foundation
- Wells Fargo Foundation

#### $50,000
- Jewish Community Foundation
- The Kim and Harold Louie Family Foundation
- Las Patronas
- Pacific Life Foundation
- San Diego Council of the Navy League
- US Bank Foundation
- USS Midway Museum
- The Warnack Foundation

#### $5,000–$9,999
- Beyster Family Foundation Fund IV
- Clifford and Lavonne Graese Foundation
- Community Foundation of Orange
- The Country Friends, Inc.
- County of San Diego—Supervisor Bill Horn
- Ellen G. and Edward G. Wong Family Foundation
- Genentech, Inc.
- God’s Gift Charitable Foundation
- Innovasystems International, LLC
- Michael B. O’Donoghue Foundation Fund
- Mutual of Omaha Bank
- The Nordson Corporation Foundation
- Realty Income
- San Diego Downtown Breakfast Rotary Foundation
- The Simon-Strauss Foundation
- Umpqua Bank

#### $1–$499
- AmazonSmile
- Applied Materials Foundation
- American Legion Auxiliary
- Newport Harbor Post #291
- Ameriprise Financial Services, Inc.
- Allianz Global Investors
- American Legion Post 257
- Bluejacketeer
- Brendan & Tisha Thiessen Family Foundation
- California State University San Marcos
- Extended Learning Cars 2 Charities, Inc.
- City National Bank
- City of Mission Viejo
- County of San Diego—Supervisor Greg Cox
- Ecolab Foundation
- General Atomics Aeronautical Systems
- Grand Canyon University
- Integrts Corporation
- KES
- Mission Beach Women’s Club Foundation
- National Defense Industrial Association
- San Diego Chapter NBCUniversal Media, LLC
- Network for Good
- NOSC of San Diego
- PM Tec, Inc.
- Provide-Commerce
- Religious Offering Fund
- Saddleback College Foundation
- The San Diego Foundation
- San Diego Padres
- Soapy Joe’s
- Telos Capital Management, Inc.
- Telos Capital Management, Inc.
- USS Midway Foundation
- Veterans Support Foundation
- Wells Fargo Foundation

#### $100,000–$99,999
- Jewish Community Foundation
- The Kim and Harold Louie Family Foundation
- Las Patronas
- Pacific Life Foundation
- San Diego Council of the Navy League
- US Bank Foundation
- USS Midway Museum
- The Warnack Foundation

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- The Simon-Strauss Foundation
- Umpqua Bank

#### $1–$499
- AmazonSmile
- Applied Materials Foundation
- American Legion Auxiliary
- Newport Harbor Post #291
- Ameriprise Financial Services, Inc.
INDIVIDUALS

$50,000
Kathryn Starr

$10,000–$49,999
Diane Bashor
Laura Galinson
Adrienne Geiger-Dumond

$5,000–$9,999
Richard and Lois Aufmann
Kenneth Lester
Terry and Colleen Magee
Valentina Russack
Laura Techtien
Alan and Barbara Wiener
Drea Zigarmi

$1,500–$4,999
Karen and Douglas Allport
Cary and Michelle Cheshire
Greg and Denise Dorin
John and Kathy Jean Farnam
Mike Freeman
Dwayne Junker
Wessal Khader
Nancy Kirby
Deborah and Steve Loeffler
Donald and Maureen Maescher
Steven McClelland
Lisa Potok
Roy Risner
Ted and Josie Schwarz
Margaret York

$500–$1,499
Deanna Atherton
Walter and Jacqueline Bochenek
Julia Brighton
Margaret Carey
Marcia and Gerard Charest
Jan Chatten-Brown
John and Theresa Christenson
Ed Colson
Larry Cooke
Robert and Joyce Crawford
John Donnelly
Andrea Dooley
Michele Dukes
Paul and Margaret Dutcher
Raymond Ernst
Raymond Firestone
Freddy Flores
Joseph and Valerie Flynn
Michael Flynn
Michelle Foley
Eric and Adrian Fremont
Ken Garber
Kevin Gigax
Mike and Becky Gillett
Douglas and Linda Gordon
Tori and Susan Harmon
Sandra Hauf
Wilmer and Sally Hendrickson
Charles Henry
Susanna Hung
Mike Irvine
Gregory Jackey
Benjamin and Marilyn Karnow
Junji Kawanaka
Richard and Rose Marie Keidel
Pat Kellenberger
Mark Kersey
Tae and Sallay Kim
Michael Kleine
William and Edith Krouss
Gordon Kugler
William and Annette Liebel
Tony Like
Mike and Debe Lucki
Michael Malot
David Mannion
Joseph McNamara
Judy Melton
Anthony Miley
Jeffrey Mullen
Donald and Cheryl Nederostek
Paul and Stephanie Nies
Miguel Ortega
James and Georganne Patterson
David Penn
Erick Powell
Beth and Tom Rappolt
Gene and Laurene Reu
Raisani Family
Timothy and Deborah Riordan
Paul Rosenberger
Brian Saull
James Scherer
David and Gina Schnell
Mark Schupp
Ronald and Lorlei Seden
Jeff Simons
Bill and Carmen Sitz
Aaron Smith
Howard and Cathy Spetter
Tom and Susan Splitgerber
Mark Suycott
Tony and Jackie Teravainen
Gary Thornton
Andrea Tobias
Clarence and Ann Uri
Jose Vicente
Duncan Wallace
Paul Wells
Jayneann and Matthew Wikler
Philip and Barbara Williams
Gloria Wilson

$1–$499
Carol Abraham
Gary Adelson
Isabel Aguilera
Jay Anderson
Karen Bailey
Mark Balmert
Randy Bannister
Kathy Barajas
Patty and Michael Barber
Renee Barnow
Rose Barnsley
Marsha Bartlett
Friend and Luann Bechtel
Alfred Beers
Gary Beeson
Roy Bell
Ernest and Monique Belmares
Rick and Vicky Benito
Sara Benowitz
Germar Bernhard
Joseph Bettinger
Brianna Birdwell
Arthur and Deborah Blodgett
Lawrence Blumberg
William Boggs
Jonny Borok
Christian Bosley
Kathi Bradshaw
Susan Brandt
Gabriel Brenn
Rebecca Brewer
Barbara Brietigam
Pam Broadway
Marlene Brown
Karen Brown
Dusty Brown
Barbara and David Brown
Daniel Bruckart
Michael Burks
Frank Bushnell
Eva Caballero
Laura Carey
Lorenzo and Marla Casalegno
Mark Case
Richard Cassoni
Zoragina Castillo
Laurie Catron
Anthony Cesare
Claudette Chaisson
Marie Charron
Sheryl Chasteen
Karen Chen
Clifford Cho
Dennis Choquette
Robert Clark
Anthony Colarusso
John and Lu Collins
Gordon Collins
Jenny Comstock
Rebecca Conner
Stephen Connor
William Conner
Thomas Corbett
Tim and Tammie Corley
Chris Costello
Carlyn Couron
Kenneth Coveney
Charles and Amanda Crawford
Julia Crowley
Melani Crutchfield
Kara Dallman
“Life is an exciting business, and most exciting when it is lived for others.”

HELEN KELLER

Lori Daniels  
Bob and Nancy Daugherty  
Cameron Davila  
Danny Davis  
Mark Deltete  
Nellie Desai  
Carole Diaz  
Andrea Dixon  
Keith and Nancy Dock  
Laura Dodd  
Ruth Dorman  
Kenneth Dorren  
John Duncan  
Robert and Mary Jo Dyer

Karen Eagleton  
Daniel Edwards  
Matt Eichenbaum  
Rebecca Eldridge  
David and Barbara Ells  
Randy Engel  
Emil and Margaret Erickson  
Diane Erk  
Paul Evans  
Michael Eyer  
Susan Faub  
Chantal Fazio  
Mark Fellows

Michael and Paulette Feraldi  
Victoria and Benjamin Fernandez  
Charlene Fink  
Mike Ford  
Eric Franklin  
Michael Fruchter  
Monica Fulwider Vaughn  
Donnie Furrow  
Steph Gabriel  
Laura Gangl  
Michael Garcia  
Rebecca Gardiner  
Lindsey Garrity

Caleb Gembarowski  
Daniel George  
Miles Georgi  
Jeanine Giacomini  
Jim Gibson  
A. C. Gilbert  
Cathy Gill  
Bob Gill  
J.M. Gillman  
Peter Ginsburg  
Brandon Gilchrist  
Joe Goddard  
Mark Goldhamer  
Bonnie Gould  
Peggy Graham  
Ryan Grant  
Jeff Grant

Jack and Susan Grasberger  
Gagandeep Grewal  
Karen Grossman  
Ryan Hackler  
Sandra Hagood  
Jason Haines  
Peter and Barbara Hale  
Jessica Hansen  
Eric Hao  
Johanna Harder  
James Harris  
Shelly Haskell  
Peter Hedley  
Jerry Hemme  
Rachel Henderson  
Barbara Herr  
Miles Himmel

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. Please consider joining the Circle of Honor and increasing your 2020 gift to a level that’s meaningful to you. We are a stronger community because of you. Every gift has an immediate, life-changing impact on our military families.

<table>
<thead>
<tr>
<th>Circle of Honor</th>
<th>Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guardians Circle</td>
<td>$10,000+</td>
</tr>
<tr>
<td>Defenders Circle</td>
<td>$5,000+</td>
</tr>
<tr>
<td>Liberty Circle</td>
<td>$1,500+</td>
</tr>
<tr>
<td>Patriots Circle</td>
<td>$500+</td>
</tr>
<tr>
<td>Crew Circle</td>
<td>$1+</td>
</tr>
<tr>
<td>Circle of Valor (Veterans)</td>
<td>Any</td>
</tr>
<tr>
<td>Tried and True (3+ consistent years)</td>
<td>Any</td>
</tr>
</tbody>
</table>
CREATIVE COMEDIAN STANDS UP FOR STEP
Atlanta, Georgia stood up for STEP. Actor, comedian, and writer Jody Thompson’s Stand Up comedy show benefited our annual programs. A big supporter of the military, Jody found us through friends and wanted to make a gift. He raised more than $1,400!
Pamela Shararian  
Kathleen Shirer  
Jerry Shonkwiler  
Roger Shultz  
Aaron Sitton  
Shannon Skaja  
Eric Skaja  
Andrew Skale  
Patrice Smerdu  
Wilborne Smith  
Carrie Smith  
Doug Sonnenberg  
Carolyn Spaeter  
Derick Sparhawk  
Charles and  
Amy Spielman  
Ron and Carol Stark  
DeAnne Steele  
Martin Steiner  
David Stepp  
Marc Stevenson  
John Stickle  
Gaylord and  
Nylene Stickney  
Nancy Stoke  
Connie Stroud  
Dianne Sullivan  
Judith Sundquist  
Robert and Ellen Svatos  
Douglas and  
Susan Swaim  
Robert Swanstrom  
Casey Tanaka  
Vivien and William Tao  
John and Barbara Tato  
James Tenuto  
Jeremy Thompson  
Kurt Thrasrer  
Dennis Thurston  
Aaron Tragle  
Rob Trinor  
Matthew Trenholme  
Benjamin Trieu  
Clare Truong  
W. A. Turner  
Douglas Twinning  
Josefa Tyra  
Lauren Vajda  
Kimvaldez  
Jack and  
Judy Van Kampen  
Norma Van Riper  
Jim and Gay Versteeg  
Jose Viane  
Jesse Villarreal  
Robert and Mary Wade  
Joe Wagtstaff  
Paul and Ann Walker  
Jennifer Walker  
Aaron Washington  
Jeffrey and Debby Weiner  
Carl and  
Charlene Weiscopf  
Susan Welfersdieck  
Tyler Westling  
Terri Wetterberg  
Laura White  
Ryan White  
Henry White  
Ron and Charlotte White  
Tom and Ella Whitehead  
Samantha Willard  
Leo and Kathryn Willetts  
Dennis Williams  
Michael Wilson  
Joe Wilson  
Ann-Marie Wilson  
Todd Wine  
Tracie Winn  
Michael Woiwode  
Laurie Wood  
Edward and  
Margaret Wozniak  
Carol Yastrov  
Richard and  
Margaret Yoakam  
Lisa Young  
Alisha Young  
J. E. Zavala  
Eric Zebold  
Peggy Zirlin

**PARTNERSHIPS**

For two years STEP has been the recognized non-profit partner of Veterans in Business (VIB) annual conference. We’re grateful to meet companies from all over the U.S. looking to help Veterans in business lead and support charities who do the same.

VIB is a nonprofit organization providing free business resources, educational seminars, and outreach and mentor programs for Veteran-owned businesses. Their annual conference brings hundreds of companies together to meet and work with Veteran-owned businesses.
Newly stationed families often do not have the basics to fill their homes. Our donors and volunteers step in to ensure we can alleviate necessary expenses. From dishes and silverware to bedding and small furniture, our generous community provides the items needed to make a military family’s new duty station feel like home.
IN-KIND

A & M Automotive
A & A Solutions
AAMCO, Prestige Automotive Services, Inc.
Neil Abraham
Agios Pharmaceuticals
Rodney Allen
Kim Am
American Legion Encinitas Post #416
American Legion Pacific Beach Post #552
Robert Anderson
Anderson Direct & Digital
Mark Angert
John Aragon
John Arceneaux
Toni Atkins
AUSGAR Technologies, Inc.
Bank of America
Bruce and Catherine Barnes
Maxima Bautista
Ernest and Monique Belmares
Rick and Vicky Benito
Bethlehem Lutheran Church
Bluejacketeer
Mary Boag
Sandy Boone
Kathi Bradshaw
Brixton
Barbara and David Brown
Nicole and Joshua Buffington
Susan Burian
Caliber Collision Centers
Calvary Christmas Angels
Cameron Fitness
Camp Pendleton First Medical Battalion
Anthony and Sharon Cash
Claudine Casillas
Certified Transmission Santee
Challenged Athletes Foundation
Champagne Quilters
Pratap Chandran
Marcia and Gerard Charest
Rich and Marie Charron
Christ Church Thrift Shop
Chula Vista Elks Club
City Jumps
City National Bank
City of Lawndale
City of San Diego
Cobra PUMA Golf
COOLA
County of San Diego
North Coastal Live Well Center
County of San Diego
North County Live Well Center
County of San Diego
South Region Live Well Center
Courage 2 Call
Crozier Creative
Callie Darnell
Patrick De La Cruz
Brittany Del Rio
Dependa Strong
DLA Piper LLP
Greg and Denise Dorin
Lucy Dugger
Amanda Dunkin
Yonne Dunn
Ali Edgcomb
Jennifer Eisert
El Camino Country Club
El Camino High School
Ken Emmons
Lynda Endicott
Nenita Espiritu
Amanda Etter
Farmers Insurance
John and Kathy Jean Farnam
Fast Signs
Julie Feldman
Amy Fernandez
Fieldsheer/
Tech Gear-5.7, Inc.
James Flairyty
FMT Consultants
Judy Forrester
Fujikura Fitting
Nicole Fuller
Laura Galinson
Todd Gallegos
Christine Garcia
Dan Gardenswartz
Gaylord-Hansen Mortgage Team/
LoanDepot
General Atomics
Aeronautical Systems
Genovese
Jeff Glover
Laura Grayston
Aubree Green
Sara Gregg
Susan Griffin
Grubby’s Poke & Fish Market
Katie Hafer
Susan Harmon
Amanda Harris
David and Patricia Haslet
Jonathon Head
Healthy Adventures
Foundation
Brittanie Turner
Tara Higgs
Hometeam Pest Defense
Melissa Hoyt
HSC-4 Officer Spouses Club
Andrew Hu
Kyle Idrivo
Impact Racing
INDUS Technology
Irvine Chamber of Commerce
Island Bookkeeping
Sara Jackson
Tarah Jarvis
JC Golf Resorts
JDog Junk Removal & Hauling
Deborah Jenkins
Jing Yi Li
John Hine Mazda
Trudy Johnson
Betsy Jones
Jennifer Jordan
Just Tennis, Inc.
Kaiser Permanente
Gale Kavanaugh
Pat Kellenbarger
Patricia Keller
Jennifer Kennington
Tae and Sallay Kim
Koontz
Tom Landers
Tara and Jason Lange
Last Real Gym
Left Brain Professionals
Legacy Church
Tierrasanta
Daniel Lehman
Leichtag Foundation
John and Maryjane Leonard
Alina LePendeven
Jeff Letourneau
LevitZacks
Roman Liccini
Deborah and Steven Loefler
Alan Lubic
Lucky’s Tattoo Parlor
Laura and Matthew Ludvik
M & R Transmissions
Donald and Maureen Maescher
Terry and Colleen Magee
Jennifer McCarthy
Sean McClelland
Cindy McGowan
Bill McKibbin
Joe McKirahan
Judy Mears
MeridianLink
Merrill Lynch
Millennium Health
Cindy Millicain
Peg Milson
David Vaz
Mira Mesa Lions Club
Nicholas Miracle
Frank Miramar
Transmission
Kathy Miyamoto
Cheryl Monroe
Natalie Moraga
Richard Morks
Courtney Murphy
Murphy Canyon Little League
Michelle Myhra
National Personal Training Institute
Jennifer Navarro
Navy Federal Credit Union
New Break Church
Greg and Lori Ninberg
Oceanside Transmission
Stephanie Oehlson
Miguel Ortega
Giovanni Pacheco
Perry Elementary School PTA
Louis Pescevic
Petit Kohn Ingrassia Lutz & Dolin
Mike Pfeiffer
Laura Pinkham
Nina Pisano
Pixter Photobooth
Point Loma Library
Point Loma Nazarene University
Point The Way Foundation
Positive Adventures
IN-KIND, CONTINUED

Poway Veterans Organization
Joshua Powers
Pure Pilates
Rancho Bernardo Community Presbyterian Church
Janis Rasmussen
Razor USA
Realty Income
Rejuvination
Retired Teachers Organization
Rhea Lana
Kayla Robledo
Chris and Amy Rogers
Alex Roland
Josh Rope
Javier Rosado
Jennifer Ross
Sumit and Renata Roy
Eric Ruiz
Phil Saenz
Juan David Samayo
San Diego Air and Space Museum
San Diego Food Bank Corporation
San Diego Guardians
San Diego Hiking Club
San Diego Magazine
San Diego Padres
San Diego Repertory Theatre Company
San Diego Ski Club
Stephanie Sanders
Santa Ana North Rotary Foundation
SAY San Diego
Laney Schatz
Angie Schertz
David and Gina Schnell
Deb Schrakamp
Joyce Schroeder
Robert Schuck
Ted and Josie Schwarz
Scotty Cameron
Laura Shepard
Jeff Simons
Charlie and Katie Smith
Jan Smith
Sarah Smith
Soapy Joe’s
Soaring Hawk
Solomon Ward
Seidenwurm & Smith, LLP
South Coast Plaza Spectrum
Menoula Stanitsas
Kevin Stanley
Al Stanzione
Kim Steffenhagen
Janis Stevens
Lauri Stock
Sundt Construction
Bonnie Taylor
Temple Beth David Sisterhood
Tony Teravainen
Shweta Thakur
The Butcher Shop Steakhouse
The Mission Church
The Nice Guys of San Diego
The Promenade Rio Vista Titleist
Transmasters Auto Care
Twin Peaks Middle School
USS Midway Foundation
USS Midway Museum
Shawn Vasich
Dawn Vermeulen
Veterans Green Projects, LLC
Bert Vexland
VFW Encanto Post #1512
VFW Motorcycle Club
VFW Post #9557
VFW Temecula Post #4089
Weaver Popcorn Company, Inc.
Laura White
Amanda Wildes
Winward Academy
Witt Lincoln

Gifts recognized were made during July 1, 2018–June 30, 2019. While every effort is made to be accurate, please accept our apology for any mistakes and contact our development office immediately at info@stepsocal.org to remedy.

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
2019 ACKNOWLEDGMENTS

RECOGNITION OF SUPPORT THE ENLISTED PROJECT

IMPACT AWARD WINNER
North San Diego Business Chamber

CERTIFICATE OF APPRECIATION
From Mayor Kevin Faulconer, City of San Diego
For supporting the United States Coast Guard during the partial government shutdown in 2019

CERTIFICATE OF RECOGNITION FOR OUTSTANDING LEADERSHIP
From Congressman Scott Peters, 52nd District

GAME CHANGER NOMINEE
Women of Influence Awards
To Kathi Bradshaw, Vice President

RECOGNITION OF STEP CEO & CO-FOUNDER, TONY TERAVAINEN

INSPIRATIONAL AWARD NOMINEE
The Center for Wealth & Legacy

BEST NON-PROFIT CEO
San Diego Business Journal Veteran & Military Awards

CEO OF THE YEAR AWARD FINALIST
San Diego Business Journal

VETERAN OF THE YEAR FINALIST
San Diego County

VETERAN VANGUARD STAR AWARD
The US for Warriors Foundation

TEDxTURTLE ROCK PRESENTER
IRVINE, CALIFORNIA
2018 Ideas Unchained: Changing Financial Behaviors

COMMITTEE APPOINTMENTS

TONY TERAVAINEN
CEO & CO-FOUNDER
County of San Diego
Board of Supervisors
Veterans Advisory Council
San Diego Coast Guard City
Chair, Executive Steering Committee
San Diego Regional Chamber of Commerce’s Defense, Veterans, & Military Affairs Committee
San Diego Military Family Collaborative
Convening Council Member

KATHI BRADSHAW
VICE PRESIDENT
San Diego Veteran Employment Committee
Chair, Transition Fund Committee

SHELBY ROSS
CLIENT SERVICES SUPERVISOR
The Military Transition: Spouse Edition under the San Diego Military Family Collaborative

TRACIE WINN
COMMUNITY ENGAGEMENT COORDINATOR
North San Diego Business Chamber
Military Advisory Business Councilmember

Proud Members of

CALSERVES AMERICORPS
LIVE WELL SAN DIEGO
NORTH SAN DIEGO BUSINESS CHAMBER
ORANGE COUNTY MILITARY FAMILY COLLABORATIVE
SAN DIEGO MILITARY FAMILY COLLABORATIVE
SAN DIEGO REGIONAL CHAMBER OF COMMERCE
Hire-a-Veteran Honor Roll Member
SAN DIEGO VETERANS COALITION
VETERANS RESOURCE GUIDE