DREAM BEYOND

2016 Annual Report



Peninsula Family Service Think back to when you were a child.

WHAT DID YOU WANT to be WHEN YOU GREW UP?

A pilot? A famous ballerina? Throughout each stage of our lives, countless hopes and dreams inspire us to persevere, to endure and triumph. Now, imagine being told you cannot dream, that your future holds no promise of better times to come. Poverty and instability rob thousands of people of the hope for a better tomorrow.

Here at Peninsula Family Service, we think it's time to dream beyond. Over the years, we've brought together a wide-range of programs to dismantle the terrible barriers of poverty and isolation. Together, we hold an unwavering belief that our community is strongest when opportunity, financial stability, and wellness are secured for all. *Do you believe?*



Financial Empowerment

We work to permanently break cycles of debt and vulnerability through financial workshops, credit- and asset-building tools, and alternatives to predatory lenders. Our multifaceted Financial Empowerment program helps hard-working individuals deal with the extreme costs of living in our region.



Older Adult Services

We offer a wide array of services to help older adults stay connected to their community, their neighbors, and their passion for life. From Zumba classes at our activity center to peer counseling, we provide the tools our neighbors need to navigate their advancing years with ease.



Early Learning

We provide quality preschool for children whose families face great adversity. Despite homelessness, trauma, or financial instability, our parents remain dedicated to their children. That's why we've gone beyond the classroom to create a family engagement program that empowers mothers, fathers and other caretakers to become their children's first teachers and strongest advocates.



TO THOSE WHO DREAM of **OPPORTUNITY** for ALL

Together, we were able to help 12,000 people – 2,000 more than last year – find pathways out of poverty.



A LETTER FROM OUR LEADERSHIP

At Peninsula Family Service, we believe in the beauty of the American Dream: Work hard and you can succeed. But for more than 800,000 of our Bay Area neighbors, poverty has thrown a wrench into those plans. At every stage of life, there are obstacles of dizzying proportions: paychecks that can't be stretched to cover rent, groceries, and preschool; bus routes that end miles from the pharmacy with your heart medication; payday lenders that welcome you with open arms and sky-high interest rates.

Despite these challenges, our network of dreamers-more than 1,200 donors, volunteers, and partners—has made incredible progress toward our goal of securing opportunity for all. We introduced three new programs—Lending Circles, DriveForward, and 70 Strong—with innovative approaches to help participants take control of their lives. We joined The Big Lift in tackling the opportunity gap and united teachers and parents through family engagement. Together, we were able to help 12,000 people—2,000 more than last year—find pathways out of poverty.

Thank you for believing in the men, women, and children whose stories fill these pages. You gave them hope when they needed it most, and the result is a better life, not just for them, but also for each and every person who calls our community home. The year ahead is going to be an amazing one, and we hope we can still count on you to dream beyond.

Arne Croce

Ane Croce

Betsy Pace

FINANCIAL EMPOWERMENT

OUR FAMILIES INCREASED THEIR SAVINGS, improved their credit scores, and reduced their reliance on government assistance. This means they are better equipped to handle unexpected challenges that come their way.

PENINSULA FAMILY SERVICE

168 POINTS

Average increase in credit score after completing a Lending Circles program.

Here in the Bay Area, it's impossible to stay housed, employed, and fed without a strong credit history and small savings. But mainstream banking can be intimidating and impersonal, especially for those who grew up without financial role models. Our Financial Empowerment program breaks the mold by creating a welcoming environment, where families can take control of their finances and practice the spending habits needed to cut their reliance on government assistance and achieve longterm stability.

Two Financial Empowerment offices— San Mateo and Santa Clara—and a handful of sites throughout San Benito and Santa Cruz counties make the program the farthest reaching of our three main service areas. Combined in Financial Empowerment are asset— and credit-building tools, financial-education

\$73,000

Annual income a single parent with one infant must earn to meet the family's basic needs.*

3-5 Number of full-time, minimum-wage jobs it would take to earn \$73,000 a year.

58%

Percentage of car-loan recipients who said the loan helped them reduce their reliance on government assistance.

workshops, and an employment program geared specifically toward older adults.

We are keeping pace with our rapidly evolving local economy by exploring innovative ways of achieving financial stability. Last year, we began a partnership with Mission Asset Fund to bring Lending Circles to our community. This peer-to-peer lending opportunity provides zero-interest loans with the ability to scores. After careful research and evaluation, we've also made the decision to shift our focus away from Ways to Work and establish our own vehicle-loan program, DriveForward, with the capacity to serve a more diverse population. We will continue to keep our supporters informed as DriveForward develops during the coming year.

*per San Mateo County's Self-Sufficiency Standard

"Joining the Circle was really easy. All I needed was a *bank account*, and now the automatic monthly payments are so simple, I almost forget about them."

GERI'S STORY

Rewriting (Credit) History

"It's simple, I need to know my car's going to start in the morning," Geri explains. But this simple request was complicated by the car in question: a \$700 Volvo purchased from a friend. Instead of sliding into the driver's seat each day and heading to work, Geri endured a morning routine that included popping the hood and attaching her travel-sized battery jump starter. When electrical problems once again landed the Volvo in the shop, Geri knew it was time for a different car. But her small savings and limited credit history left her with few options.

"I've never been one to use credit very much, so I didn't know what my score was. But for this car, I knew I wanted something a little more reliable, and I needed some help paying for it. I went to the bank and was floored by the rate they offered me." Determined to qualify for a single-digit interest rate, Geri started looking for ways to improve her credit score.

That's when she applied for our new Lending Circles program. "Joining the Circle was really easy. All I needed was a bank account, and now the automatic monthly payments are so simple, I almost forget about them."

Geri's Lending Circle is one of three we've launched since introducing the program last year. The Circles were created by San Francisco-based nonprofit Mission Asset Fund, and we were selected to become the first partner in San Mateo County. To date, nearly 30 of our participants have used the program's zero-interest loans to improve their credit and build their savings.

One year after joining the program, Geri headed back to the car dealership and qualified for a loan with an interest rate of just 2.9 percent. "I got my new Subaru," Geri says with a smile. "The lower rate means I have more money to put toward next year's rent increase or my son's medical bills. I have a feeling my credit score is going to be the key to a lot of locked doors."

OLDER ADULTS SERVICES

OUR PROGRAM PARTICIPANTS are redefining aging as they live vibrant, meaningful lives. With our help, men and women are spending less time alone or in the hospital and more time seizing the day.

2020

First year in history that adults age 65 and older will outnumber children under age five.

The population of people age 65 and older is rising dramatically. We are meeting that growth by adapting services to address myriad interests, backgrounds, and needs of the "silver tsunami." Last year, more than 5,000 men and women made use of our resources and helped redefine the goals of our Older Adult Services program.

We are living longer, but how we spend those extra years depends on our quality of life. More than 300 active clients find new meaning from nearly 100 volunteer Senior Peer Counselors. Our Fair Oaks Adult Activity Center is lively with people who make it their home base each day. Vulnerable people leaving the hospital are able to remain stable and strong at home through our transition of care programs. 6,230

Healthy meals served to older adults.

136%

Percentage of our

recruitment goal we

achieved by enlisting

82 new volunteer

Senior Peer

Counselors.

75

Increase in number of patients enrolled in Peninsula Circle of Care, bringing the yearly total to 438 people.

70 Strong, a partnership between Peninsula Family Service and Sequoia Healthcare District, will launch in January 2017 to connect local residents with resources to keep them fit and healthy for decades to come. The program will be available at no cost to older adults in the District, offering three modes of connection: an extensive online resource directory, one-on-one help from a Community Navigator, and optional home-visits for participants requiring higher-level assistance.

We believe aging well and aging together are synonymous. With easy access to our talented staff, exciting programs, and seemingly limitless community partners, older adults can join forces with us to create age-friendly communities that benefit from the wisdom and experience all our neighbors have to offer.



ALBA'S STORY

The Other Side of Loneliness

"I didn't do anything; I stayed home, watched television, slept. My mind said, "This is not good,' but my body told me to just go lie down," explains Alba. With her bright blond hair and soft laugh, it's difficult to imagine Alba as anything but vibrant. But four years ago, her life barely felt worth living. Alba was out of the workforce, recently divorced, and sharing a basement apartment with her best friend, a Pomeranian-Chihuahua mix named Chica. "She's a good girl," Alba says proudly. "She never went potty inside. I would take her out three times a day, and we'd walk for 20 minutes. I didn't even need a leash." But there were days when Alba talked to no one but Chica and when her world felt as small as the dark, tworoom basement she called home.

Then, a simple flier arrived—a countysponsored mailing with a list of local community resources, including our Fair Oaks Adult Activity Center. "I had tried other places, but they weren't right for me. At Fair Oaks, the classes are free, and no one is turned away from the meals. Everyone is welcome," Alba explains. "I come every Tuesday, Wednesday, Thursday, and Friday and volunteer in the dining room with my friends. My job is to serve coffee and check people in for lunch." Alba has a new message for people who feel stuck like she was: "You can't give up and say, 'Everything is hopeless.' You're not alone. People at Fair Oaks, they want to help. Come here, and I'll show you how to be like me, never stressed."

As for Chica? "I got her a friend, a Chihuahua named Chloe, to keep her company now that I'm out so much, says Alba with a smile. "She's not lonely either."

EARLY LEARNING

OUR CHILDREN ARE HITTING ALL THE RIGHT developmental milestones, as their parents and teachers give them the confidence to explore, learn, and grow. When it comes time for kindergarten, the whole family will be primed to succeed.



O-5 YEARS

Age during which 80 percent of brain development occurs.

Nearly 500 children ran, walked, wobbled, and crawled through our centers last year. Located in neighborhoods with high capacity for academic improvement, our nine child development centers remain focused on children ages 0-5 years old—a critical period when more than 80 percent of brain development occurs. Our full-day, year-round program offers a wholechild approach to education, including nutritious meals, access to behavioralhealth interventions, and medical and dental checkups.

We continue to search out ways in which we can do more, better. We are investing in our teaching staff by creating a system of classroom coaches and opportunities to achieve higher credentials. We are also deepening our commitment to building community-wide support networks by inviting parents into the classroom. Thanks to our auxiliaries, a combined

\$220,000

Total amount raised by our auxiliaries to support family engagement.

97%

Percentage of parents who said our program gave them confidence to speak up for their child. 205 Number of our Early Learning children participating in The Big Lift.

\$220,000 was raised last year to craft a comprehensive Family Engagement program, in which parents can learn to become their children's first teachers and strongest advocates.

In the coming year, we are excited to monitor the progress of two pilot programs. Our Leo J. Ryan Child Development Center—largest of our nine centers—has adopted our new STEMcentric curriculum with fantastic results to date. We've also teamed up with The Big Lift to raise third-grade reading scores throughout San Mateo County.

Whether honing our tried-and-true methods or exploring new ones, our Early Learning program plays a pivotal role in helping incredibly deserving children not only achieve their full potential, but also go beyond it.



CHRISTINE and LOGAN'S STORY

A Family Finds Its Voice

"It was like P.T.A. on steroids," Christine laughs, as she describes her time spent serving on our Early Learning Policy Council. Part of our Family Engagement initiative, the Council offers a strong voice to parents not accustomed to making decisions for their children's education. At the meetings, parents determine everything from lunch menu options to classroom curriculum. Christine's road to our First Step Child Development Center was much like many of our parents'. She enrolled her son Logan, while living within LifeMoves transitional housing. "Growing up, I didn't have the greatest example of what parenting should look like. I didn't even have younger siblings to take care of to learn those skills," Christine explains. She was encouraged to join the Policy Council during a parenting workshop for first-time families in our program. "When they asked parents to join, everyone else took a huge step backward. I'm so glad I didn't go with them!"

"A lot of us are going through very tough times," says Christine. "The parents feel vulnerable and are often hesitant to step up for their children. As a member of the Policy Council, I felt I could speak for them and help them get the resources they needed." Over time, Christine became a trusted role model and voice for other parents. Her involvement with the Council heightened Christine's interest in Logan's education and inspired her to take an active role in his classroom. She learned how to be his advocate and ensure he had the resources he needed, including an evaluation for a possible speech delay. "I learned a lot from watching the teachers interact with Logan and seeing how well he responded to them. They were great mentors."

Logan began kindergarten this year, and Christine is confident her experience on the Policy Council has prepared her to be his strongest ally. "He's ready. I'm ready. I know we can do this."

OUR AUXILIARIES

FOOTHILL, HILLSBOROUGH, AND RED-CAR-BEL Auxiliaries make our mission possible by raising vital funds through events, a retail store, and personal donations. Their members are some of our most passionate supporters and strongest ambassadors.



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1964

Year Hillsborough Auxiliary, longest standing of our current three, was founded.

Peninsula Family Service is incredibly fortunate to have not one, but three auxiliaries: Foothill, Hillsborough, and Red-Car-Bel. Each auxiliary operates as its own separate nonprofit headed by outstanding leaders, full of passionate members, and with a singular, laserlike focus on raising as much support as possible for Peninsula Family Service.

Our Foothill Auxiliary continues its long-standing tradition of kicking off the fall season at Holidays on a High Note. The event defies labels by combining a live floral demonstration, gallery of inspirational tablescapes, boutique shopping opportunities, luncheon, and fund-a-need. In the few months between hosting one event and planning for the next, auxiliary members stay busy by creating gift baskets that bring hope and positivity to our program participants.

Our Hillsborough Auxiliary members are industry experts when it comes to staying busy. Their holiday luncheon, Thanks

\$638,000

Total amount donated by our auxiliaries in FY16.

265 Combined number of auxiliary members.

Number of fundraising events hosted by the auxiliaries in FY16.

3

for Giving, had the Peninsula Golf and Country Club nearly overflowing, as guests shopped for unique local gifts and pledged their support for last year's Family Engagement Fund-A-Need. Though the auxiliary has come to be known for its can't-miss events, we were blown away when the Black Tie and Boots Gala sold out in a matter of days. Most impressive was the more than \$500,000 raised by members and guests on that one night!

Our Red-Car-Bel Auxiliary takes a different approach by creating yearround support through The Family Tree. The store has a new look, thanks to a refreshed awning and sign that answer the very important question, "What is The Family Tree?"—answer: a new and next-to-new resale shop. As business booms, the Auxiliary is always looking for new members and volunteers who'd like to give back to the community by lending a hand at the store.

2016 COMMUNITY PARTNERS

MILLS-PENINSULA HEALTH SERVICES HAS A decade-long history of providing us with vital funding and generous in-kind support. We maximize our impact by combining resources to create a strong, vibrant Bay Area.



2006

First year Mills-Peninsula began supporting us.

\$200,000

Total amount of surprise donation granted to Peninsula Family Service by Mills-Peninsula Health Services in 2016.

30% Reduction in 30-day hospital readmissions, thanks to Peninsula Circle of Care, a partnership between our organizations.

10

Number of years the organization has provided funding for our Second Careers program.



Each year, out of our hundreds of partners, we honor one whose spirit of collaboration and dedication inspires us to dream beyond. Today, we are thrilled to name Mills-Peninsula Health Services our 2016 Community Partner of the Year.

While innovation and newness are certainly valuable qualities, there is beauty in age and the wisdom, steadiness, and sophistication it brings. Ten years ago, Mills-Peninsula began investing in our Second Careers program. Its continued support of this tried-andtrue program has helped nearly 7,000 experienced men and women dust off their resumes and find new jobs after age 55.

In 2012, we were invited to join Mills-Peninsula in launching Peninsula Circle of Care, a program to help older adults remain healthy at home after leaving the hospital. A recent study shows the program substantially reduced 30-day readmission rates, meaning more of our neighbors are enjoying life at home instead of in the hospital. The list of ways in which Mills-Peninsula partners with us is seemingly endless: in-kind

"The partnership between Mills-Peninsula Health Services and *Peninsula Family Service is a collaborative force*

in helping our community members lead healthy, stable lives."

- JANET WAGNER, CEO Mills-Peninsula Health Services

donations of blood-pressure screenings for participants, meeting space for our programs, volunteer referrals for Senior Peer Counseling, internships for Second Careers. They are more than funders; they are partners in our shared mission of creating a strong, vibrant Bay Area.

Thank you, Mills-Peninsula Health Services, for your decade of support!



VOLUNTEERS are the HEART of PENINSULA FAMILY SERVICE

Helping out in classrooms, planting gardens, and becoming friends and confidants to home-bound seniors, our many volunteers are at the heart of every service we provide. We are beyond grateful for the time and talent you selflessly lend to bettering the lives of our neighbors.

OUR FINANCIALS

. . .

This year, we are presenting a new way to visualize our financials. The chart depicts the true costs of undertaking the work of Peninsula Family Service, including the place that core support services and fundraising play in the success of our mission.

In addition to noting funds that are directed specifically toward strengthening the lives of our participants, you can see the funds that ensure strong strategic finance and accounting, progressive human resource practices, capable and responsive board governance, and talented and engaged advancement staff.

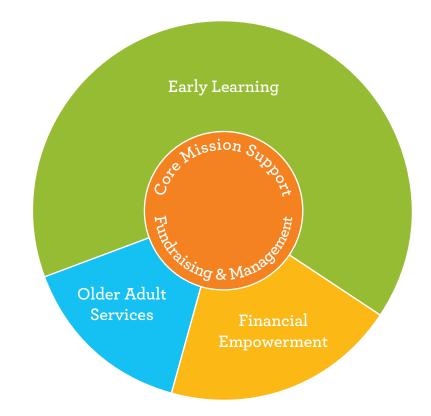
794 Donors who contributed 1,743 donations. **29,803** Number of

volunteer hours contributed.

3 New programs developed with financial partners.

\$11,327,289

operating budget fully funded with small surplus in FY16.



Expenses - \$11,327,289

- Early Learning 54%
- Financial Empowerment 17%
- Older Adult Services 12%
- Core Support Services 17%

Revenues - \$11,359,903

- 31% State Contracts
- 26% Local Contracts
- 21% Federal Contracts
- 18% Advancement
- 3% Client Fees
- 1% Endowment/Building

DONOR LISTINGS

This past year, you, our generous friends and donors, came together to support Peninsula Family Service in extraordinary ways. You played an important role in changing the lives of more than 12,000 people. The success stories in this report, plus countless others, were made possible because of you. We are grateful for your steadfast dedication and bolstered by

Visionary Circle (\$100,000+)

Inger and Norbert Bischofberger Jean Susan Geyer Trust Hillsborough Auxiliary Mills-Peninsula Health Services Kenneth Olivier and Angela Nomellini Sequoia Healthcare District Judy C. Swanson

Heart of Gold Circle (\$25,000+)

Bohannon Foundation Estate of Margaret Brandon Jennifer and Michael Buckley Crescent Porter Hale Foundation

David & Lucile Packard Foundation Dignity Health Mrs. Phyllis K. Friedman Gordon and Betty Moore Foundation Hurlbut-Johnson Charitable Trust Kaiser Permanente San Mateo Area Audrev and Roland Lampert Lorry I. Lokey Donor Fund Natalie and Ron Lynch The Middleton Foundation Betsv and Bill Pace Peninsula Health Care District Red-Car-Bel Auxiliary Silicon Valley Community

Foundation Robie Spector Sobrato Family Foundation your partnership in our efforts to create a community in which there is opportunity for all.

We stopped time between the dates of July 1, 2015, to June 30, 2016, to list all contributions, including those made through our auxiliaries. We took great care to ensure that the information below is correct. We sincerely apologize for any errors or omissions and ask you to please bring them to our attention by calling 650-403-4300.

Director's Circle (\$10.000+)

ABD Insurance & Financial Services Bob and Linell Binn Family Fund Agapi and Bruce Burkard Donna and Eric Colson Diane and Howard Crittenden Julie and Kurt de Grosz Dodge & Cox Funds Foothill Auxiliary Genentech Foundation Gilead Sciences, Inc. Glastenbury Foundation Joanne and Jon Goldstein Raymond Hernandez Trust

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Community Circle (\$5,000+)

Patricia and Steven Anderson Ariat International Atkinson Foundation

Myrtle L. Atkinson Foundation Cathy and Duncan Beardsley Boston Private Bank & Trust Company City of Redwood City Carol and Arne Croce Helen Engelbert Pandy and John Garvic George H. Sandy Foundation Debbie and Michael Harrison Jovce and Bill Hetts Linda and Aron Hoffman & J.H. Robbins Foundation Intero Foundation Elizabeth and Warren Jenson Emily Leisy Julie and Andrew Lev Gloria and Sam Malouf McGuire Real Estate Peninsula Kellie and James Meyers Denise and John Orwin Jill and Tom Pullev Suzanne Roche Sara and Kyle Ryland Lilianne and Mike Sarimsakci Jennifer and Kent Shepherd SummerHill Homes Thelma Doelger Charitable Trust Union Bank Foundation Megan and Joseph Winters

Leadership Circle (\$1.500+)

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John Samonte

Katrina Samonte

Bernadette Samonte

Bernadette Samonte

On a Saturday in May, we were the quests of David Hunsaker and 31st Union Restaurant for our second annual Mingle with a Mission. Hosted by board member, Luke Cirkovic and his wife Kira Klapper, minglers joined Peninsula Family Service moderators for a morning of delicious food and inspiring conversation. This unique opportunity to gain firsthand insight into our participants' lives was an uplifting reminder of the impact our supporters have in our community.

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