

DELTA

SAN FRANCISCO - PENINSULA

FOUNDATION

2020 Annual Report

TABLE OF CONTENTS

Message from the Chair	1
Our 2020 Board of Directors	3
Our 2020 Scholarship Recipients	4
Naming of Scholarships for 2020	5
Donor Appreciation	6
Financial Literacy Workshop	7
Celebrating 10 Years of Bessie Stewart-Ross's Leadership	8
About Giving Tuesday	10
2020 Financial Report	11
Our Generous Supporters	15

OUR MISSION

To improve the quality of life in the San Francisco and Peninsula area by supporting programs that foster educational growth. The Foundation will provide financial assistance in the form of scholarships and awards to individuals and organizations.

Dear Supporters,

As someone who has supported the Delta San Francisco Peninsula Foundation since its inception in 1999, I am deeply grateful and honored for the extraordinary group of volunteer Board members, the San Francisco-Peninsula Alumnae Chapter of Delta Sigma Theta Sorority, Inc., and community members who supported me in leading this wonderful organization from 2010 - 2020. Therefore, as I present our 2020 Annual Report, I shall reflect on a fabulous year and some of the accomplishments under my administration. As a Board, we continue to pursue its mission of improving education and scholarship by providing (1) financial assistance in the form of four-year scholarships to underserved college students and (2) financial literacy workshops to the San Francisco-Peninsula Bay Area Community.



Bessie Stewart-Ross
Chair, Delta SF-Peninsula Foundation

In early 2020, one microscopic phenomenon turned the global workforce into remote workers overnight. Never before seen in humans, the COVID-19 strain of coronavirus challenged organizations to transform immediately, leaving managers and employees scrambling to stay afloat, quickly acquiring tools to advance their digital footprint. Our Foundation was no exception. From quarterly meetings that aimed to nurture intra organizational connections to planning workshops that invited broad community participation, we successfully adapted to an all-remote environment that effectively advanced our mission and goals - even during an unprecedented pandemic. Our Financial Fortitude workshop was no exception. The committee chaired by Farralon Udom led the workshop via Zoom. The theme was Prosperity in a Pandemic – COVID-19 Special Edition. Inspired by our workshops over the years, we had two additional participants (Jerlena Griffin-Desta and Darlene Martin) purchase homes in 2020.

We are extremely proud of our current students who continue to thrive in their respective universities or colleges: Bennett College, Brown University, UC Riverside, DePaul University, and University of Oregon. Through your generous support of **\$86,388 raised in 2020** – the highest ever in a single year, the Foundation provided **\$32,500** to our scholars in 2020. Within that amount, each student received \$1,500 to support her distant learning during COVID 19. Our goal is to **give even** more to our scholars.

Just as communities evolve, the Foundation experienced some changes. Justice Teri L. Jackson exited after several years of service. In addition, we welcomed Regina Wallace Jones and Jerlena Griffin-Desta back to the Board. We appreciated Teri's many years of support whether it was leading a workshop panel or securing workshop presenters.

Finally, I shall be forever grateful to the founding Board members for laying the foundation for the work with the creation of the bylaws for us to use as our guide. Kudos to Della Johnson who was the first chairperson and Barbara Brown who has been a Board member since its inception.

We are not where we want to be yet, but we are certainly a long way from where we've been. I look forward to seeing the continued growth of the Board under the able leadership of Board member Farralon Udom. Stay tuned.

In love and gratitude,

Sincerely,

A handwritten signature in black ink that reads "Bessie L. Stewart-Ross". The signature is fluid and cursive, with the last name being more prominent.

Bessie L. Stewart-Ross
Chair of the Board



OUR 2020 BOARD OF DIRECTORS

Executive Board

Bessie L. Stewart-Ross, Chair
Bettye Price, Vice Chair
Quita Highsmith, Secretary
Stacy Hovan, Esquire, Treasurer

Members

Abayomi Jones, MD
Barbara Ann Brown
Farralon Udom
Helen Kennedy Lazar
Imo Udom
Jerlena Griffin-Desta, PhD
Justice Teri L. Jackson
Monica Eason
Regina Wallace Jones
Quincy Highsmith

GET INVOLVED

The Foundation awards monetary scholarships to graduating high school seniors for the purpose of supporting these deserving students as they begin their journey as college students. Eligibility for the scholarships requires students to demonstrate intellectual promise, good work habits, high character and financial need. We invite you to join us in building better communities - one student at a time.

VOLUNTEER Share your time, talent and experience with one of our scholarship recipients.

JOIN THE BOARD Board members create the vision and strategy for the Foundation. If you are looking for a leadership role, Board membership may be for you.

BECOME A PARTNER If you belong to a business or organization that shares our vision, strategic partnering can help you meet your goals while also helping the Foundation and our scholars.

DONATE Your monetary contribution helps fund scholarships for high school students entering college. The Delta San Francisco - Peninsula Foundation is a 501(c) 3 organization. All donations are tax deductible. To donate, please visit dsfpf.org or mail your donation to Delta San Francisco-Peninsula Foundation, 204 East Second Avenue #308, San Mateo, CA 94403.

OUR 2020 SCHOLARSHIP RECIPIENTS



Tamiya Fields
Janice Evans Willis Scholar
Freshman, Bennett College



Jhasitti Gardley
Mildred Swann Scholar
Freshman, UC Riverside



Kai Toney
Bessie Stewart-Ross Scholar
Junior, University of Oregon



Asha Baker
Regina Wallace Jones Scholar
Sophomore, Brown University



Tamerah Grady
Senior, Bennett College



Diaja Smith
Evelyn Neely Scholar
Senior, DePaul University

NOTE: Because we commit to funding four years of each scholarship recipient's education, we maintain a reserve of donations in an investment account. Increased giving enables us to add more scholarship recipients and increase the amounts of funding as we move forward.

NAMING OF SCHOLARSHIPS FOR 2020

MILDRED SWANN SCHOLARSHIP

Awarded May 2020 to Jhasitti Gardley

Mrs. Mildred Swann served on the Board from 2007 until her death in 2018. Mrs. Swann received her education at the College of San Mateo and earned several certificates from the Dental School at the University of California at San Francisco. Mrs. Swann worked for 17 years as a Dental Assistant and Office Manager for Raymond J. Rucker, DDS. She also worked for the San Mateo Union High School for 30 years, as a District Outreach Coordinator and an advocate for students and parents. After retiring in 2006, Mrs. Swann devoted herself to her family. Mrs. Swann was a member of Pilgrim Baptist Church, where she served as a clerk for 30 years until she retired in 2010. Mrs. Swann received several awards and honors, including the San Mateo Citizen of the Year, Women's Hall of Fame for San Mateo County, the NAACP Community Service Award, and the Aragon High School Hall of Fame Award. She continued to be an advocate for young people until her death.

The Foundation proudly presents to Jhasitti Gardley the Mildred K. Swann Scholarship as a tribute of Mrs. Swann's service to the Foundation and community from her family, friends, and supporters.

JANICE EVANS WILLIS SCHOLARSHIP

Awarded May 2020 to Tamiya Fields

Janice Evans Willis was initiated into Epsilon Gamma Chapter of Delta Sigma Theta Sorority at The Pennsylvania State University in 1966. During her studies at Penn State, she served as president of the chapter and worked on various projects and committees.

Janice moved to San Mateo in 1978 after receiving her master's degree in Business Administration from San Francisco State University and began working at the College of San Mateo, as a business professor. She was one of the early adopters of distance education and can be considered one of its pioneers. Janice's work career includes over 50 years as an instructor, over five years as a counselor, and two years as dean of business, before retiring in 2015. She is still working as adjunct faculty at College of San Mateo.

She joined the San Francisco-Peninsula Alumnae Chapter of Delta Sigma Theta in 1980 and served on various committees including the International Projects Committee and Social Action Committee.

The Foundation is proud to name the 2020 scholarship in her honor, the Janice Evans Willis Scholarship Award. It is based on need, academic achievement, and community involvement, and it provides support to the awardee for four years. In naming the scholarship, the Foundation recognizes an individual who has worked tirelessly and contributed handsomely for over a decade.

DONOR APPRECIATION

Due to COVID-19 - that microscopic phenomenon - the Foundation sent handwritten thank you cards and Ghirardelli Candy to our generous donors. The feedback that we received was encouraging.

“ *Great idea, you got my attention with the sweets and not to mention the handwritten note. My partial check is in the mail.* ”

- Martin Harband, Esquire



LaShon Walker-from Shipyard Communities sent a picture of her candy presentation and a personal thank you.

“ *Thank you, Helen Kennedy Lazar and Bettye Price, for your thoughtful handwritten notes. The chocolate was enjoyed! Best wishes in 2021!* ”

- Denise Abdun-Nur

There were many others who responded to the handwritten thank you notes.

Thanks to Bessie Stewart-Ross for coordinating this event – purchasing, organizing and delivering 16 local chocolate packages. A special thanks to the note writers Bettye Price, Helen Kennedy-Lazar, Abayomi Jones, MD, Bessie Stewart-Ross, and Quita Highsmith. Kudos to Quincy Highsmith for packaging and mailing 22 of the packages. All donors received thank you cards.

ANNUAL FINANCIAL LITERACY WORKSHOP

The Foundation's financial literacy workshop began in 2010, is held annually, and continues to provide a vital service to the community. The goal is to provide practical personal finance advice and to inspire our community to practice sound financial habits. In addition, we want to move beyond community education to changing behavior.

The intent of the 2020 Financial Fortitude Workshop: "Financial Fortitude Prosperity in a Pandemic-COVID 19 in a Special Edition" workshop series was to help participants re-calibrate their financial plan in the time of COVID. The focus was on budgeting and home ownership and successfully adapted to an all-remote environment that effectively advanced our



Nneka Jenkins, Yvette Birner

mission and goals - even during an unprecedented pandemic. Our Financial Fortitude workshop was no exception. The committee was chaired by Farralon Udom and executed via Zoom. Thanks to Imo Udom and Abayomi Jones for their technical support. There were 89 participants.

There were two presenters: Nneka Jenkins, realtor, and Jasper Smith, financial services.

- It Can Be Done: Using FHA and VA Loans to Build Wealth Through Real Estate by Nneka Jenkins, realtor
- Budgeting: The 15 Minute Plan- The BuildWealth Movement by Jasper Smith

SUCCESS STORIES FROM PARTICIPANTS

One outcome was that participants realized that non-conventional loans were a possibility especially for LMI individuals and first-time buyers. One buyer is an elementary school principal who has been in the Bay Area about six years. Darlene M. had been led to believe that home ownership in the Bay Area was out of reach for her. Along with information received at financial fortitude workshops, Darlene sought out down payment programs from entities such as banks, CalHFA Down Payment Assistance Program, HUD, and Community Development Block Grants. After researching many resources, Darlene put together her down payment and became a homeowner in Fremont, California in March.



Darlene Martin



Jerlena Griffin-Desta

A board member and her spouse own property on the Peninsula, was renting in the East Bay, and recently relocated to the North Bay for career advancement. While gaining knowledge over time about wealth attainment and the key tenants of homeownership, due to participating in our workshop series, they established an action plan that included a total revision of their budget in order to save for a large down payment on a new home in the North Bay. As a result, they were able to keep the Peninsula property and are now homeowners of two Bay Area properties, which strengthens their wealth management portfolio.

CELEBRATING

10 YEARS OF BESSIE STEWART-ROSS'S LEADERSHIP (2010 – 2020)

- |..... Developed advertising materials, brochure, and timeline for the first Financial Fortitude workshop led by Yvette Irvin and Crystal Marie Mitchell. For the first workshop, we had 129 participants.
- |..... Sponsored **annual signature Financial Fortitude workshop series** since 2010 to incite sound personal finance habits for all ages and stages. With each year, the program was beneficial not only to community members but also to Board members. For the past five years, thanks to Farralon Udom for her financial expertise in coordinating and moving the Financial Fortitude workshop to a higher level by shaping the content. We've moved from better budgeting to having participants purchase homes, obtaining several streams of income, and investing in stocks as a means of obtaining wealth. Events were held at the Google and Genentech sites as well as other recreational centers in the area.
- |..... Collaborated with the San Francisco-Peninsula Alumnae Chapter of Delta Sigma Theta Sorority, Incorporated, including chapter presidents Regina Wallace-Jones, Altarine Campbell-Vernon, and Freda Cobb when presenting the financial workshops.
- |..... Updated the DSFP Foundation's bylaws and created a binder with disks that was spearheaded by Danielle Moore in 2012.
- |..... Awarded **\$32,500 in scholarships in 2020** to five scholars, highest award amount ever for one fiscal year. Within that amount, each student received **\$1,500** to support their distance learning during this COVID-19 Pandemic.
- |..... Provided scholarships to 18 Bay Area high school scholars going to various colleges and universities.
- |..... Grew our scholarship giving from \$2,000 a year to \$5,000 a year for each of our six scholarship recipients.
- |..... Awarded \$171,238 in total scholarships as of to date to our scholars.
- |..... Held Inaugural Supporters and Friends Reception/Donor Appreciation events. Two of these events were held in the beautiful home of Mr. & Mrs. Quincy Highsmith. During the pandemic of 2020, each donor received a box of Ghirardelli chocolates and a handwritten note by Board members on our fine stationary designed by A.Nicole by Design. Quincy Highsmith assisted with the mailing of the chocolates.
- |..... Celebrated 20 Years of Accomplishments for the DSFP Foundation in which Abayomi Jones was stellar in helping to create that document in 2019, and A.Nicole by Design developed a video of past and current scholarship recipients.
- |..... Surpassed our donor donations goal by 33 percent during our **2020 #GIVINGTUESDAY FUNDRAISER in 2020**, which was started in 2012.

- |..... Retained Union Bank Investment Services after interviewing Citi Bank, Fremont Fund, Chase, and Union Bank. This was after the Foundation could no longer purchase five percent CDs.
- |..... Moved the Foundation to a net worth from **\$191,450 to over \$650,000 over the last 10 years** through donations and investments.
- |..... Blessed to have consultant services provided by Adrienne Huffman of A.Nicole by Design to produce documents and flyers and to update the website with assistance from Board members Quita Highsmith and Imo Udom.
- |..... Produced annual reports along with filing our yearly tax return.
- |..... Generated professional envelopes and thank you cards for our donors.
- |..... Endowed scholarships based on the generosity of five women who distinguished themselves by having scholarships named for their generous giving:
 - Evelyn Neely (3)
 - Kathryn L. Campbell
 - Bessie L. Stewart-Ross (2)
 - Regina Wallace-Jones
 - Janice Willis
 - Mildred L. Swann
- |..... Recruited Board members with a variety of skills and backgrounds such as assistant school principal, financial planner/certified tax preparer, equity finance analyst and trader, M.D., volunteers from the judiciary, lawyers, business manager, chief diversity officer, electrical engineering, retired United States Marine, operations program director, chief of staff to the president, and senior vice president of product and engineering.
- |..... Applied and received an Organization Clearance Certificate from the Board of Equalization in 2020. This is required to use the Carolands Chateau in Hillsborough.
- |..... Secured Corporate Sponsors: Wells Fargo Foundation, Benevity Fund, Koret Foundation, Charles and Ann Johnson Foundation, Shipyard Communities LLC, Union Bank, Borel Bank, RBC Foundation, Stanford Credit Union, San Francisco-Peninsula Alumnae Chapter, Fremont Funds, Network for Good, Cristina and Ann Johnson Foundation, Stanford Credit Union

ABOUT GIVING TUESDAY

GivingTuesday is a global generosity movement unleashing the power of radical generosity. GivingTuesday was created in 2012 as a simple idea: a day that encourages people to do good. That year, the Foundation joined the global movement that inspires hundreds of millions of people to give, collaborate, and celebrate generosity.

To participate in GivingTuesday, the Foundation sent a letter to our community of donors asking them to support our six smart, talented young ladies. The Foundation had funded them with scholarships and a Technology Enhancement Award totaling **\$32,500**, for which we thank our donors for their generosity. Within that amount, five students received **\$1,500 each** to support their distance learning during the COVID-19 Pandemic. The Foundation desired to give even more to our students. With your help **on this past \$GIVINGTUESDAY**, we reached our goal of increasing our scholarship amounts for the upcoming year.

QUOTES FROM STUDENTS

“ Thank you, Ms. Stewart-Ross, for all the support through the years. I am now a senior in college and excited to step into a new chapter. Without help from the Foundation and Delta, this journey wouldn't have felt too smooth, so thank you. ”

Kai Toney
the Bessie Stewart-Ross Scholar
University of Oregon

“ I would like to thank you all so much for continuing to support my education. Both of the awards (\$4,000) this semester will help alleviate the financial stress of tuition and COVID-19 challenges regarding my education. I plan to fully utilize the awards by putting them toward my tuition and an iPad that will greatly assist in my schoolwork and allow me to save on textbooks in the future. Thank you all again. Your support means the world. ”

- Asha Baker,
the Regina Wallace Jones Scholar
Brown University



FINANCIAL REPORT

FINANCIAL REPORT

BALANCE SHEET

YEAR ENDING DECEMBER 31, 2020

ASSETS

Checking Accounts

Bank of America (1045)	\$	0
Bank of America (5664)	\$	123,675
Chase (7601)	\$	-

Money Market Accounts

Union Bank (1088)	\$	-
Union Bank (5251)	\$	2,909

Other Accounts

PayPal	\$	13,906
--------	----	--------

Total Cash and Cash Equivalents

\$ 140,491

Receivables

Pledges Receivable	\$	2,000
--------------------	----	-------

Total Receivables

\$ 2,000

Investments

Corporate Bonds	\$	55,148
Mutual Funds	\$	469,606

Total Investments

\$ 524,754

TOTAL ASSETS

\$ 667,245

LIABILITIES

Uncashed Checks	\$	-
-----------------	----	---

TOTAL LIABILITIES

\$ -

NET ASSETS

Balance as of January 1, 2020	\$	526,350
Current Year Earning	\$	140,895
Balance as of December 31, 2020	\$	667,245

TOTAL LIABILITIES AND NET ASSETS

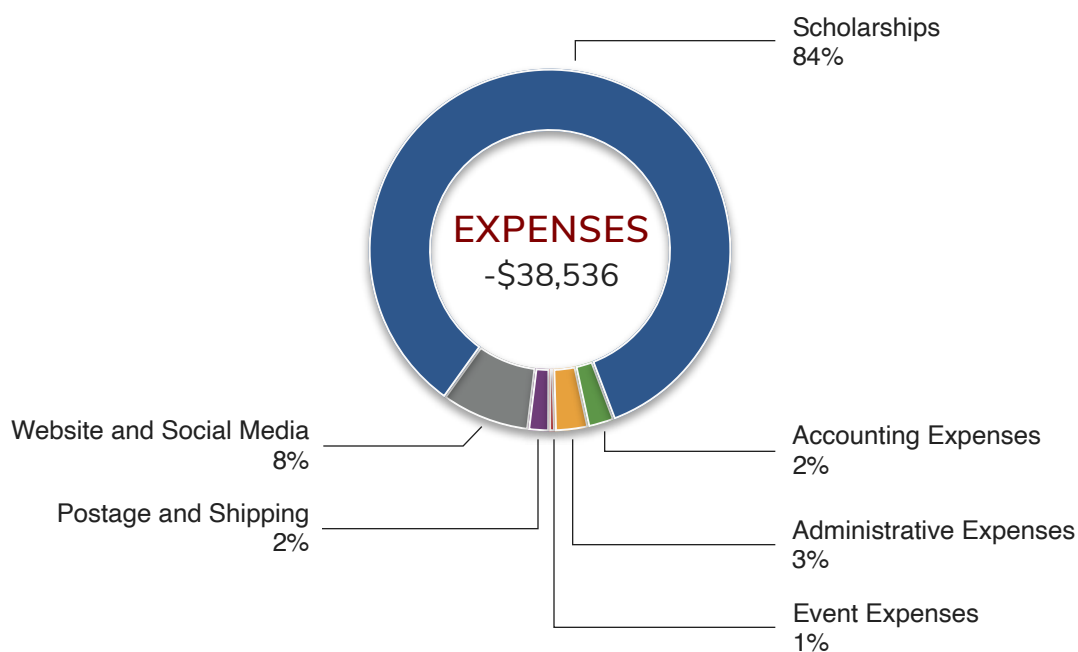
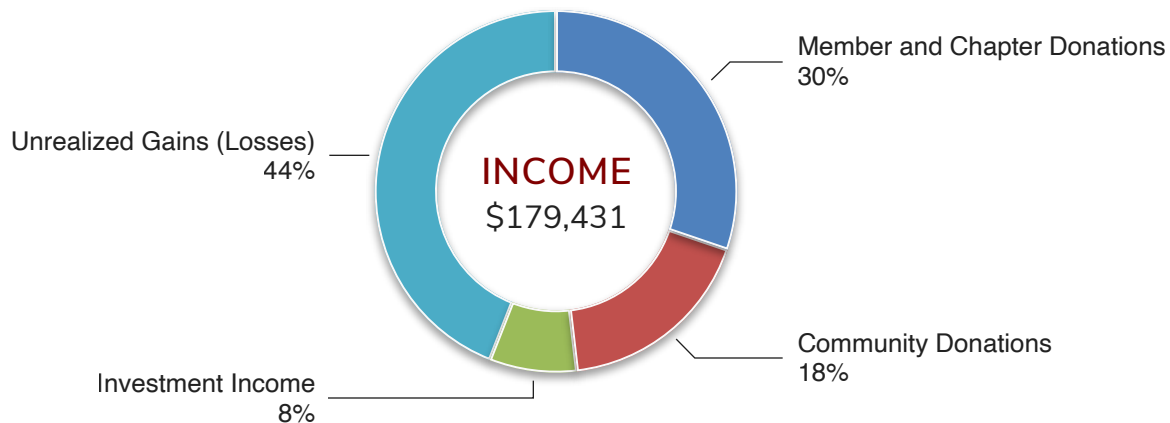
\$ 667,245

FINANCIAL REPORT

INCOME & EXPENSES

YEAR ENDING DECEMBER 31, 2020

Thanks to our generous donors, 2020 was a fantastic year as we raised the highest ever in one single year. Delta San Francisco-Peninsula Foundation has been able to grow its base of assets by practicing good stewardship. However, an increase of \$25,000 in donations would enable us to fund one more student scholarship.



FINANCIAL REPORT

INCOME STATEMENT

YEAR ENDING DECEMBER 31, 2020

INCOME

<i>Donations</i>			
	Member and Chapter Donations	\$	54,230
	Community Donations	\$	32,159
			\$ 86,389
<i>Investment Income</i>			
	Investment Income	\$	14,013
	Realized Gains (Losses)	\$	-
	Unrealized Gains (Losses)	\$	79,030
			\$ 93,043
<i>Other Deposits</i>			
	Other deposits	\$	-
			\$ -
Total Income			\$ 179,431

EXPENSES

<i>Disbursements</i>			
	Scholarships	\$	(32,500)
			\$ (32,500)
<i>Administrative Expenses</i>			
	Accounting Expenses	\$	(908)
	Administrative Expenses	\$	(1,144)
	Event Expenses	\$	(198)
	Postage and Shipping	\$	(716)
	Website and Social Media	\$	(3,070)
			\$ (6,036)
<i>Investment Expenses</i>			
	Account Fees	\$	-
			\$ -
Total Expenses			\$ (38,536)

NET INCOME		\$ 140,895
-------------------	--	-------------------

A portrait of an elderly Black woman with short, wavy white hair, wearing black-rimmed glasses, pearl earrings, and a long pearl necklace. She is smiling and wearing a dark blue sleeveless top. The background is a blurred indoor setting with a plant on the left. A large red diagonal shape covers the bottom right corner of the image.

OUR **GENEROUS** **SUPPORTERS**

15

Pictured: Evelyn Neely, Supporter

CORPORATE SPONSORS

GOLD

\$5,000 AND ABOVE

Benevity Fund

Koret Foundation

SILVER

\$2,500 -\$4,999

Wells Fargo Foundation

BRONZE

\$1,000 - \$2,499

Cristina and Charles Johnson Foundation

Network for Good

Union Bank

PATRONS

\$250 - \$500

National Christian Foundation

RBC Foundation

Stanford Credit Union

INDIVIDUAL SPONSORS

PLATINUM

\$10,000 AND ABOVE

Evelyn Neely

GOLD

\$5,000 - \$9,999

Bessie L. Stewart-Ross
Patricia Chandler Seawell

Imo and Farralon Udom
Sandra Spencer

Janice Willis
William and Quita Highsmith

SILVER

\$1,000 - \$4,000

Barbara Brown
Helen Kennedy-Lazar
Monica Eason
Thurman V. White, Jr.

Bettye Price
Lucretia-del Broussard
Regina Wallace-Jones

Danielle Moore
Martin Harband and Gail Friedman
Stacy Hovan

BRONZE

\$500 - \$999

Debbie McCoy
Gloria Brown

Evered and Loretta Cohen
Lauren Legette

Freda Cobb
Mae Threadgill

PATRONS

\$50 - \$499

Adrienne Huffman
Betty Chin
Collette Norman
Eva Beeler
Harold Byers
Kemi Oyewole
Lashawn Moore
Lynetta Haynes-Oliver
Patricia JeanLouis-Knight
Susan and Glen Schofield
Yvonne Webb

Amy Ginsburg
Brian Swann
D. Abdun-Nur
Faith McCoy Scriven
Jeanine Hansen
Kenneth and Kristine Parker
Leona Bridges
Michael Seymore
Patricia McCambridge
Tiffany Miley

Ann Rarden
Carol McCray
Darlene Martin
Geraldine Woolfolk
Joyce Hanson
Kim Lewis-Davis
Leslie Friedman
Mira Jang
Peter and Kim Garcia-Mezza
Tyra Beavers



*Thank You for allowing
my educational dreams
to become a reality!*

- Tamirah Gallaread

YOUR SUPPORT MAKES A DIFFERENCE!

We believe in the power of giving to help young students achieve their educational and career goals. The Delta San Francisco-Peninsula Foundation proudly supports diverse college students by providing students with scholarships over their four years in school.

When you donate to the Delta San Francisco-Peninsula Foundation, you help improve the quality of life in the Bay Area by supporting programs like the Financial Literacy Workshop that fosters educational growth.

The organization covers the cost of operating expenses, scholarship funding, and financial literacy workshops.

Donate online at dsfpf.org
or by mail to

Delta San Francisco-Peninsula Foundation
204 East Second Avenue #308
San Mateo, CA 94401

Thank you for your generosity!



Delta San Francisco-Peninsula Foundation

204 East Second Avenue #308

San Mateo, CA 94401

dsfpf.org

The Delta San Francisco-Peninsula Foundation is a 501 (C) 3 non-profit organization.

Tax I.D. 31-1656911

Special thanks to A.Nicole by Design for formatting.

Dated December 9, 2021