

DELTA

San Francisco-Peninsula

FOUNDATION

building a bridge to the future

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The Delta San Francisco-Peninsula Foundation extends its sincere appreciation to all who have donated or contributed to our mission to foster educational growth by awarding scholarships and hosting the Financial Fortitude Workshop. Special thanks to members of the Education and Scholarship Committee of the San Francisco-Peninsula Alumnae Chapter of Delta Sigma Theta Sorority, Inc., for recruiting and recommending our scholarship recipients and to the members of the Arts and Letters Committee for their collaboration in planning the Financial Fortitude Workshop.

The Delta San Francisco-Peninsula Foundation is a 501 (C) 3 non-profit organization. All donations to the Delta San Francisco-Peninsula Foundation are tax deductible.

For further information, please contact:
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www.dsfpf.org



Delta San Francisco-Peninsula Foundation

Helping communities succeed
one individual and one family
at a time.



DEAR SUPPORTERS & FRIENDS,
Delta, a symbol for change, represents the spirit of the Delta San Francisco-Peninsula Foundation. This year we netted over \$25,000, and we provided scholarships to three deserving students. In addition, we hosted our fourth annual Financial Fortitude Workshop for seniors and our Delta Academy, which was a huge success. We elected one new Board member, Donna Wood. It was a great year, and our success would not have been possible without you.

Every gift makes a difference in the lives of our scholarship recipients. The work we do in helping students achieve their educational goals would not be possible without your generous contributions. We believe that the work we do is important because higher education is becoming out of reach for many families. According to the U.S. Department of Education's ranking of college costs, California's public universities aren't the most expensive in the country to attend – some are even among the least expensive – but they do have the fastest-rising tuition. The inflation-adjusted price for undergraduate tuition, room, and board at private for-profit institutions was 5 percent higher. The need for donor support is stronger than ever.

With the increase of the earned interest from our endowment, the Board voted to begin supporting four scholarships of \$10,000 over four years rather than \$8,000—a 25 percent increase in the fall of 2014. There are few scholarships that make an ongoing investment in students and provide them with financial assistance through their college education. We believe that the support we provide students reflects the Foundation's dedication to making education attainable for underserved youth. We hope that with your continued support we will be able to help even more students.

Thank you for making 2013 a very good year!

Warm regards,

Bessie L. Stewart-Ross
Chair, Delta San Francisco-Peninsula Foundation

Make a Difference

The Foundation awards monetary scholarships to graduating high school seniors for the purpose of motivating these deserving students to attend college. 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 family at a time.



Volunteer

Share your time, talent and experience with one of our Delta San Francisco-Peninsula Foundation scholars.

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 Strategic 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.

Donate

Your monetary contributions help fund scholarships for high school teens entering college. All donations are tax deductible. To donate online, please visit www.dsfpf.org or mail to 204 E. 2nd Avenue #308, San Mateo, CA 94403.

2013 Contributors

CORPORATE SPONSORS

Silver (\$2,500 - 4,999)

Wells Fargo Bank

Bronze (\$1,000 - \$2,499)

Google Matching Grants, Stanford Credit Union, Union Bank

Patrons (\$50 - \$999)

Boston Private Bank & Trust, San Mateo Credit Union

INDIVIDUAL CONTRIBUTORS

Gold (\$5,000 - \$9,000)

Evelyn Neely

Silver (\$2,500 - 4,999)

Bessie L. Stewart-Ross

Bronze (\$1,000 - \$2,499)

Barbara Brown, Altarine Campbell Vernon, Helen Kennedy Lazar,
Dannette Mitchell, Vera Modiste, Bettye Price

Patrons (\$50 - \$999)

Kathy Campbell, Betty Chin, Freda Cobb, Loretta Cohen, Angequita Highsmith, Crystal-Marie Mitchell, Danielle Moore Burton, Samantha Moorer, Deirdre Nutting, Linda Rarden, Minyon Robinson, Doris Rutland, Lillie Ryan-Culclager, Joseph Shackelford, Linda Shannon Mason, Mildred Swann, Mae Threadgill, Deloris Ann Turner, Regina Wallace Jones, Janis Willis

In-Kind Donations

Special thanks to Bettye Price, and Yvette Irvin of SavvyClick Marketing for their in-kind donations in support of our programs.

Financial Report

INCOME		January 1, 2013 - December 31, 2013
MEMBERS/CHAPTER DONATIONS		17,619.00
COMMUNITY DONATIONS		7,354.88
INTEREST:		8,799.52
CHASE CD		3,579.54
CHASE DIVIDEND		395.09
CHASE CAPITAL GAINS		227.95
GENERAL ELECTRIC		1,498.5
UNION BANK		3,095.97
CHECKING ACCOUNT		2.47
JAZZ IN PINK		2,775.00
TOTAL INCOME		\$36,548.40
EXPENSES		January 1, 2013 - December 31, 2013
ADMINISTRATIVE EXPENSES		
ACCOUNTING EXPENSES		595.00
FOUNDATION EXPENSES		1,269.73
JAZZ IN PINK		1,340.75
POSTAGE & SHIPPING		420.00
PUBLICATION, PRINTING & COPYING		87.20
INSURANCE		152.40
TOTAL ADMINISTRATIVE EXPENSES		3,865.08
OTHER DISBURSEMENTS		
MISCELLANEOUS EXPENSE		197.50
TOTAL MISCELLANEOUS		197.50
DONATIONS		
SCHOOL/CHURCH		162.50
SCHOLARSHIPS		7,000.00
TOTAL OTHER DISBURSEMENTS		7,360.00
TOTAL EXPENSES		11,225.08
NET INCOME		\$25,1323.32



Our mission is 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.

The intent of the Financial Fortitude Workshop is to inspire individuals and families to become fiscally fit and proactive in planning for financially fortified futures.

Financial Fortitude Workshop

Financial Fortitude Workshop

The Financial Fortitude Workshop series was a series of workshops designed to help participants gain a better understanding of money and how wise saving and investment strategies can positively impact their lives in the future. It was the intent of the Financial Fortitude Workshop to inspire individuals and families to become fiscally fit and proactive in planning for financially fortified futures.



Sponsored by Wells Fargo Foundation, Google Matching Grants, Stanford Credit Union, Union Bank, Boston Private Bank & Trust, and San Mateo Credit Union, our fourth annual Financial Fortitude

Workshop was held on October 25, 2013, at the East Palo Alto Senior Center. The keynote speaker, Debra Taylor, senior vice president at Wells Fargo, spoke on “Financial Smarts for Seniors and Maintaining a Financially Healthy Lifestyle.” In addition, a three-member panel discussed money management, reverse mortgage, and loan smarts. We also featured speakers and information on Patient Protection and Affordable Care Act and the Health Insurance Counseling & Advocacy Program (HICAP). In addition, there were opportunities for participants to have one-on-one counseling.



The presenters included the following: Mark Labarejos and Daniel Elsa, Wells Fargo Bank; Kevin Pham, Security 1 Lending; Christina Kahn, HICAP of San Mateo County; and Angie Blanchette, California Outreach and Media Relations. Participants received the following helpful tips to assist them on their path to financial freedom:

1. Realize it is never too late to begin saving.
2. Trust and listen to your instinct.
3. Guard your personal identities.
4. Take the time to plan and know your objectives.
5. Know the difference between “needs” and “wants.”
6. Build a strong relationship with a banker.
7. Build a budget.
8. Track your expenses – don’t just rely on the on-line banking services.
9. Know the last four digits of your bank account.
10. Know the 5 “Cs” of credit: character, capacity, capital, collateral, and conditions.

The program also featured opportunities for youth to learn how to create a zero-based budget where all money is allocated for every dollar of income one expects to receive and where the opportunity to set one financial goal could be accomplished within the school year. Foundation Board member, Farralon Udom of Tora Trading Services was the presenter for the youth.

Scholarship Recipients

Your generous support helps provide scholarships for college students like these:

AYELA JAMES



Sophomore
Dillard University
Theatre Arts Major

RAVEN TAYLOR



Junior
Howard University
Political Science Major

ALYSSA TYREE

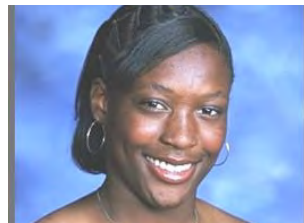


Senior
UC Santa Cruz
Science Major



Senior
Howard University
Biology Major

IMANI MCELROY



2012 Graduate
UC Irvine
Biology/Pre-Med Major

VERONICA SMITH



2011 Graduate
UC Santa Barbara
History of Public Policy Major

"I am so grateful to have this award because

it has helped to pay for my schoolbooks as well as my housing. This award has truly been a blessing and has been very beneficial throughout my academic journey."

—Dedriana Lomax

ALLYSON COBB



2011 Graduate
N. Carolina A&T University
History Major

JOYA DUPRE



2010 Graduate
Howard University
Psychology Major

Without the support of foundations such as the Delta San Francisco-Peninsula Foundation, we believe that more and more qualified students will be squeezed out of higher education due to lack of funds. The Foundation's ultimate goal is to remove funding barriers to help students achieve their educational goals.