



FOR YOUTH, FOR 20 YEARS
ANNUAL REPORT 2012



JUMA VENTURES ANNUAL REPORT

YEAR ENDED 12.31.12

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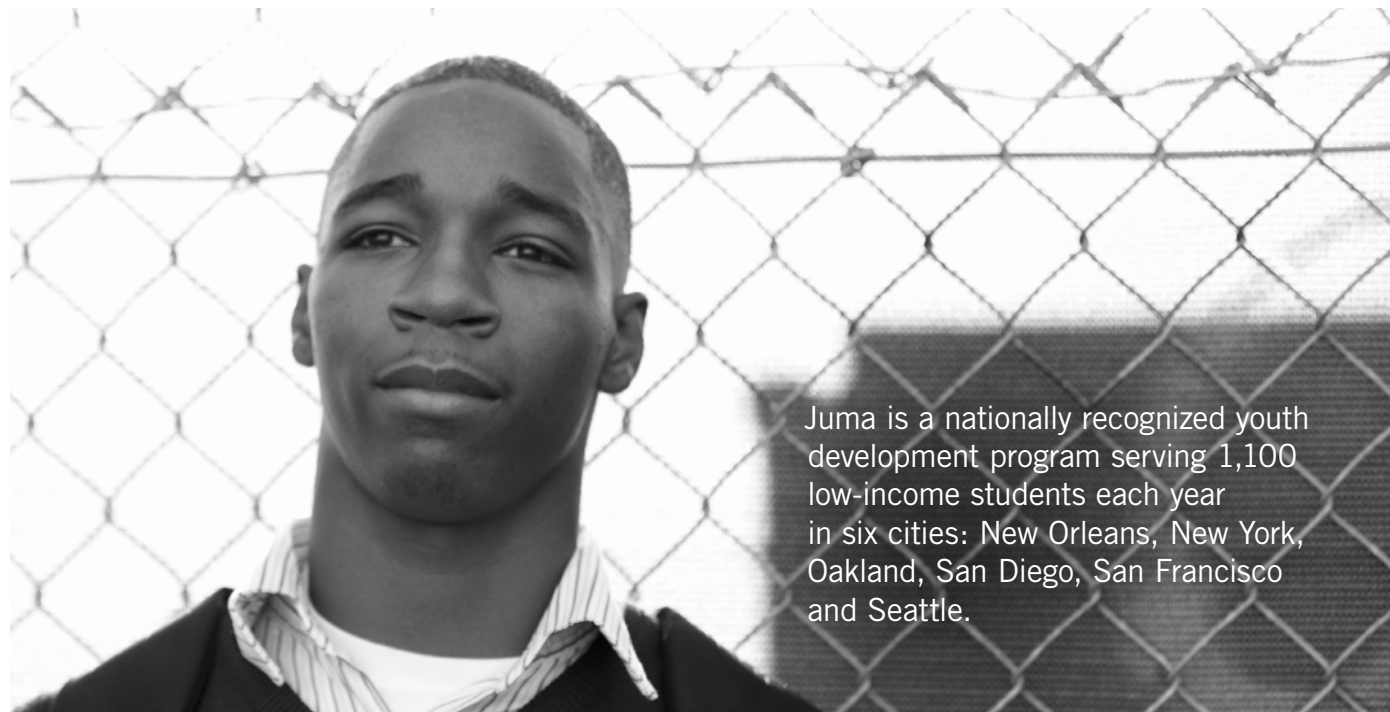
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JUMA VENTURES BREAKS THE CYCLE OF POVERTY BY ENSURING THAT YOUNG PEOPLE COMPLETE A FOUR-YEAR COLLEGE DEGREE.

“Juma is the success in my future and the confidence in my heart.”

JASON WONG, CLASS OF 2013



Juma is a nationally recognized youth development program serving 1,100 low-income students each year in six cities: New Orleans, New York, Oakland, San Diego, San Francisco and Seattle.

LETTER FROM THE CHIEF EXECUTIVE OFFICER

“It’s often said that we can’t afford to close the wealth gap. The reality is that we can’t afford not to.”

We’re celebrating twenty years of changing lives.

In 1993, Juma began with the belief that business can be the vehicle for solving social problems. Two decades later, we’ve realized much of our vision. From our first days running a single Ben & Jerry’s franchise in San Francisco, Juma now employs nearly 500 low-income students in four states.

What we’ve learned in twenty years is that education is the surest pathway out of poverty. According to the most recent Census, a four-year college degree is worth \$1 million in additional lifetime earnings. As Ben Franklin said, “An investment in knowledge pays the best interest.”

But as we celebrate our milestones, we’re reminded that there’s so much more to do.

We live in an age of inequality. According to a recent study by Pew Research, the median wealth of white households is eighteen times that of Hispanic households and twenty times that of black households--the largest disparity ever recorded. It’s often said that we can’t afford to close the wealth gap. The reality is that we can’t afford not to.

Juma’s history demonstrates that investing in young people is not only the right thing to do; it makes good economic sense, too. In 2012, we partnered with Centerplate and the Surdna Foundation to launch social enterprises at the New Orleans Sports Arena and Mercedes-Benz Superdome, employing low-income students at NBA and NFL events--

including the Super Bowl. In 2013, Juma again partnered with Centerplate to launch our model in Seattle, employing another 150 low-income students each year.

Last year, Juma continued to partner with BlackRock to expand the CollegeSet initiative, opening match savings accounts for more than 1,000 students across the country--and putting more than \$1.5 million into those accounts for tuition and other educational expenses. We also received a multi-year commitment from the AT&T Foundation to launch Aspire, a pilot project that connects rising ninth graders to job shadowing and mentorship opportunities at Fortune 500 companies.

We have a bold vision for the future. By 2015, Juma will serve youth ages 13-21, reaching 2,500 low-income students per year. Our goal is to align public and private partners toward a common vision: to create thousands of jobs for low-income young people throughout the country.

Juma changes lives every day. We look forward to celebrating the next twenty years with you.

Sincerely,

Marc H. Spencer

Marc Spencer
Chief Executive Officer



20 YEARS OF JUMA

1993

Diane Flannery and Sharon Wurtzel establish Larkin Business Ventures in San Francisco. The nonprofit opens a Ben and Jerry's Scoop Shop franchise with the goal of providing jobs to homeless youth.

1996

Juma Ventures goes to work at Candlestick Park with a crew of 40 kids from surrounding neighborhoods. The youth operate as vendors both in the stands and from carts stationed around the stadium.

1999

Juma incorporates Individual Development Accounts into its program, matched savings accounts designed to help low-income youth accumulate money for education and other specified ventures.

2005

Juma sells its Ben and Jerry partnerships.

2007

Enterprise revenue surpasses one million dollars in sales for the year. Juma's social enterprise expands into San Diego as Juma employs a total of 151 youth at its enterprise operations.

2012

Juma's social enterprise expands into New Orleans, LA, creating additional jobs for youth at the New Orleans Sports Arena and the Mercedes-Benz Superdome.

1995

The Chestnut Street Scoop Shop opens with a crew of 15 young people. Over the next decade, Juma opens two additional Scoop Shops, one in the Castro and one in Haight-Ashbury.

1996

Larkin Business Ventures changes its name to Juma Ventures. "Juma" means "work" or "gathering as a group" in several African languages and embodies the group's commitment to providing employment for at-risk youth throughout San Francisco.

2000

Juma starts doing business at AT&T Park, employing 193 youth who work as ice cream scoopers, cashiers and coffee baristas.

2006

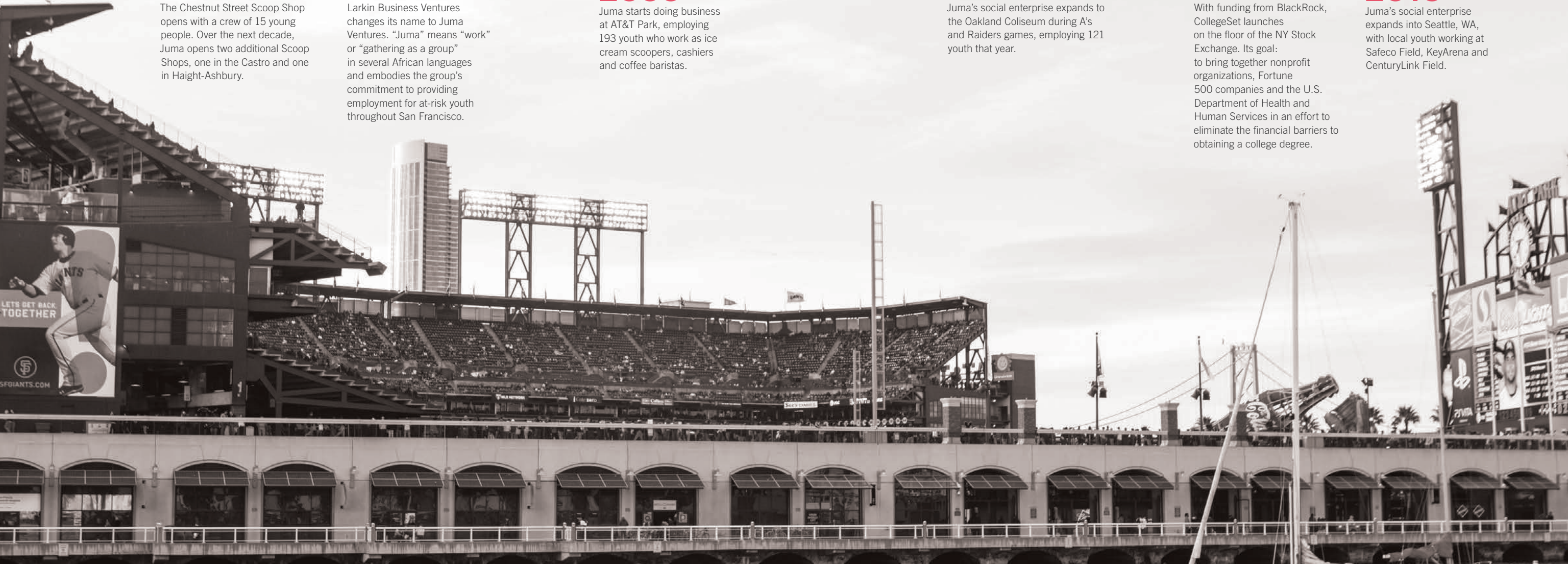
Juma's social enterprise expands to the Oakland Coliseum during A's and Raiders games, employing 121 youth that year.

2011

With funding from BlackRock, CollegeSet launches on the floor of the NY Stock Exchange. Its goal: to bring together nonprofit organizations, Fortune 500 companies and the U.S. Department of Health and Human Services in an effort to eliminate the financial barriers to obtaining a college degree.

2013

Juma's social enterprise expands into Seattle, WA, with local youth working at Safeco Field, KeyArena and CenturyLink Field.



AN INNOVATIVE AND AWARD-WINNING PROGRAM

“Juma made me who I am today. I learned that it doesn’t matter where you come from, but where you’re going. I stand tall, strong, determined and focused on my aspiration.”

LORAINA F., JUMA SAN FRANCISCO

In 1993, Juma Ventures became the first nonprofit organization to own and operate a commercial franchise, a Ben and Jerry’s Scoop Shop that provided jobs to a handful of homeless youth.

Over the past 20 years, Juma has transformed into a national, award-winning youth development program serving more than 1,200 low-income students in six cities—San Francisco, Oakland, San Diego, New York, New Orleans and Seattle.

Juma is an answer to a troubling crisis—more than one-third of America’s college students, and half of all minority students, fail to earn a college degree, even after six years. Studies show that early work experience predicts success in the workforce and directly correlates with educational and personal success later in life.

As one of the country’s largest youth-run social enterprises, Juma creates hundreds of jobs for low-income students each year at its 12 social enterprise

operations, and provides an array of supports to ensure that those students succeed in college and in their careers. Juma’s program is made up of three core components:

Employment: Juma’s core insight is that the world’s greatest social service program is a job. At a job, you learn to show up on time, take personal responsibility and become a leader. Our youth work year-round at major sporting venues, each earning an average of \$1,000 per year.

Financial Capability: Students receive financial literacy education and open a first bank account. For every dollar they save, Juma provides a two-to-one match, turning \$1,000 into \$3,000 that can be used for tuition, textbooks or other qualified educational expenses.

Academic Support: Education and career services help students finish high school, get into and complete college and develop career goals that will set them on a path toward a family-sustaining income. More than 90 percent of our students successfully transition to higher education.

SINCE 1993:

\$20M+ earned in social enterprises

\$3M+ earned in wages

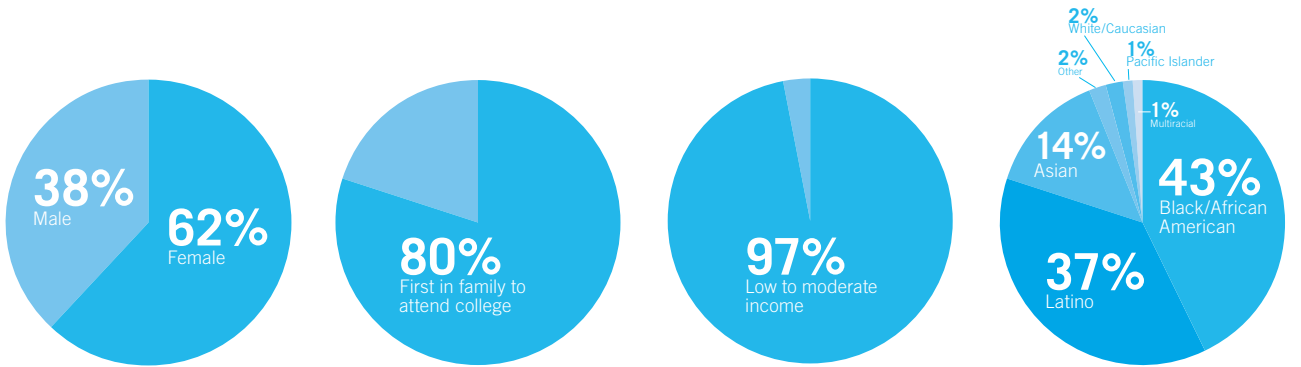
3K+ low-income youth employed

\$2M+ earned for college

IN 2012, 100% OF JUMA YOUTH GRADUATED FROM HIGH SCHOOL. 97% ENROLLED IN HIGHER EDUCATION.

“Juma somehow managed to get it through my head that I was better than just a high school diploma. Juma has opened my eyes to what life has in store for me, helping me acknowledge that a guy like me can actually receive a college degree.”

BRUNO G., JUMA SAN FRANCISCO



LEARN
100% High School Graduation
97% Post-secondary Enrollment

EARN
360 Students Employed
5,550 Shifts Worked
\$357,595 Youth Wages
\$1.96M Enterprise Revenue

SAVE
366 Individual Development Accounts Opened
\$94,365 Total Savings

NEW ORLEANS AND SEATTLE: JUMA'S NEWEST VENTURES

Our social enterprise operations in San Francisco, Oakland and San Diego thrived in 2012. But since we're not an organization that rests on its laurels, we began exploring ways of expanding our enterprise model to new markets to create even more jobs for youth across the country.

In April of 2012, we secured a national partnership with Centerplate, a billion-dollar hospitality company that oversees concessions at 250 venues throughout the country. As part of the rollout of this groundbreaking initiative, Juma launched a new social enterprise in New Orleans that has created jobs for low-income students at events in the New Orleans Sports Arena and the Mercedes-Benz Superdome, including the 2013 Super Bowl.

One year later, in April 2013, Juma stormed the Northwest, expanding into Seattle and employing youth at Safeco Field, KeyArena and CenturyLink Field.

We're not stopping there. In 2014, with support from the Surdna Foundation, Juma plans to expand our social enterprise model to Santa Clara, California—another step toward our goal of bringing our mission to more students in more places.

"Most of the money I'm earning with Juma is going into my savings account, so it's helping me actually get to college," says Faith B., Juma New Orleans. "Juma is putting me in the right state of mind to want to work and lead other people so that when I get to college, I have a lot of skills that will help me get where I want to go."

COLLEGESET: THEY SAVE. YOU MATCH. WE ALL WIN.

Fifteen years ago, Juma Ventures became the first nonprofit organization to provide both financial literacy and matched savings accounts to young people. Our idea was simple: High school students—even those from low-income households—need only a small amount of encouragement to start saving. And once they begin, they will continue the practice for the rest of their lives.

In 2011, Juma Ventures launched CollegeSet to help eliminate the financial barriers to a four-year college degree. In collaboration with other nationally recognized nonprofit organizations, CollegeSet opens college savings accounts for low-income high school students, and provides them with a financial education to ensure that those students make the most of their accounts. Participants receive a dollar-for-dollar match of their own savings as well as a \$250 deposit into their savings account whenever they complete a key milestone on the path to a four-year college degree.

Students can track their savings in real time by going to CollegeSet.org. This innovative platform creates opportunities for everyday philanthropists to level the playing field for low-income students. Visitors can browse student profiles, learn more about each student's ambitions and become directly involved.

By the end of 2013, CollegeSet will open savings accounts for more than 1,000 students across the country—and deposit more than \$1.5 million into those accounts for educational expenses.

Seed funding for CollegeSet was provided by BlackRock, the world's largest asset management firm and provider of global investment management, risk management and advisory services to investors around the world.



TAYLOR'S STORY

“There comes a time in life where you are faced with adversity and you are given two options: you can either overcome it or let it overcome you.”

For Taylor, failure is not an option.

The 2008 recession dealt a financial blow to Taylor and her family, forcing them to live in a garage for nearly two and a half years. Needless to say, it was difficult for her to focus on academics during that time.

Once Taylor joined Juma Ventures, however, her fortunes began to change.

“They taught me that what once seemed impossible can become a reality with perseverance,” says Taylor.

Receiving academic support and job training skills gave Taylor the opportunity to take on increased responsibility and improve her organizational skills—all of which gave her the confidence to become a leader in her community.

During a recent San Diego Chargers game, Centerplate recognized Taylor for “executing extraordinary experiences with customers.”

Taylor currently serves as Vice President of her student body, where she’s passionate about promoting higher education as the path to success. She’s also involved with several local organizations, including Juma’s own student leadership council, where she provides her peers with guidance and support.

Her experiences at Juma have driven her to pursue a career in project management—and to dream big for life beyond high school.

“I have learned that even when everything around me tells me that my dreams are unattainable, I can still pursue them with great confidence,” says Taylor. “And thanks to Juma, I’m just getting started.”

TYLER'S STORY

“I’ve always dreamed of going to college. I just didn’t know how I was ever going to get there.”

Since joining Juma Ventures in 2010, however, Tyler has gained the guidance he needed to put him on the path towards realizing that dream.

“Now I know all about loans, FAFSA, scholarships and what I need to do to finish college in four years,” says Tyler. “Juma pushed me to push myself and to strive for things I might not have otherwise. I saved all my tips and checks. I put the money right into my Individual Development Account.”

But Tyler’s work experience didn’t just help him save money for college; it taught him how to be a leader. While working at the Oakland Coliseum, Tyler excelled and was soon promoted from Vendor to Vendor Lead, and then to Commissary Manager.

As a manager he is responsible for counting inventory, managing youth vendors and tallying the money at the end of each shift. If a peer is having trouble meeting sales goals, Tyler helps them by sharing the selling techniques he has learned.

“If you take it upon yourself to become a leader, then you’ll be more proactive in making changes within yourself and in the people around you,” Tyler says.

Tyler enrolled at Fresno State University in the fall of 2013. He hopes to major in both psychology and business, and his future goals include opening a clothing store that employs low-income youth.

“Juma has given me a lot of resources. It’s my duty as a leader and as a young black man to help assist others who may not have had the resources that were available to me.”

STATEMENT OF ACTIVITIES

Final audited numbers for the period January 1 to December 31, 2012.

SUPPORT AND REVENUE

Grants and Contributions
\$4,057,070
Employment Projects (Net)
\$1,968,311
Investment Income
\$7,286
Special Events Income (Net)
\$30,971
Miscellaneous Income
\$58,245

Total Support and Revenue
\$6,121,883

EXPENSES

Program Services
\$4,689,498
General and Administrative
\$238,484
Fundraising
\$373,465

Total Expenses
\$5,301,447

Change in Net Assets
\$820,436
Net Assets
Beginning of Year
\$2,932,259

Net Assets
End of Year
\$3,752,695

BALANCE SHEET

Final audited numbers for December 31, 2012.

ASSETS

Cash and Cash Equivalents
\$3,400,301
Receivables
\$794,929
Investments
\$352,394
Property and Equipment
\$82,158
Other Assets
\$115,539

Total Assets
\$4,720,775

LIABILITIES

Accounts Payable
\$718,289
Accrue Liabilities
\$249,791

Total Liabilities
\$968,080

NET ASSETS

Unrestricted
\$1,017,785
Temporarily Restricted
\$2,734,910

Total Net Assets
\$3,752,695



WHEN YOU INVEST IN JUMA,
YOU'RE INVESTING IN AN
EXTRAORDINARY GROUP OF YOUNG
PEOPLE. ON BEHALF OF HUNDREDS
OF STUDENTS NATIONWIDE,
THANK YOU FOR YOUR SUPPORT.

IN-KIND
DONATIONS

BlackRock
Good Foods Catering
John McNeil Studio
Morrison & Foerster
Peet's Coffee & Tea
San Diego Chargers
San Francisco Giants
Taproot Foundation

\$100,000+

AT&T Foundation
BlackRock
Citigroup Foundation
College Access Foundation
of California
Gary and Mary West
Foundation
Gap Foundation
JPMorgan Chase
Foundation
Kimball Foundation
Levi Strauss Foundation
San Francisco Department
of Children, Youth and
Their Families
Surdna Foundation
TK Foundation
U.S. Department of Health
and Human Services,

Assets for Independence
Program

\$50,000+

Bank of America
Foundation
College Track
Genentech
Mulvaney Foundation
William Zimmerman
Foundation

\$25,000+

Ceres Foundation
Charles Schwab Bank
GGG Foundation
John R. Cahill Fund
Joseph Pedott Perpetual
Endowment Trust
Marclad Foundation
Mitchell Kapor Foundation
San Francisco Foundation
Walter & Elise Haas Fund
Y&H Soda Foundation

\$10,000+

Capital One Foundation
Ara and Michelle
Chackerian
Corporation for Enterprise

Development
Dreyer's Grand Ice Cream
Earned Assets Resource
Network (EARN)
Friedman Family
Foundation
Giants Community Fund
Irene Scully Foundation
iShares
Lee & Perry Smith Fund
Louis L. Borick Foundation
Oracle Foundation
San Diego Gas & Electric
Shaw Family Fund
State Street Foundation
US Bank
Webb Family Foundation
Zynga

\$5,000+

Bivium Capital Partners
Casey Family Programs
Comerica Bank
Cox Communications
David and Lara Corey
Dodge & Cox Funds
Fink Family Foundation
Scott and Erika Garell
Learning by Giving
Foundation
Sheryl Manis
Mission Hills United

Church of Christ
Morrison & Foerster
Foundation
Progress Investment
Management Company
Amy Schioldager
Stanley S. Langendorf
Foundation
Thurman and Eileen White
Visa
Union Bank

\$1,000+

All Covered
All Stars Helping Kids
Doug and Leslie Barry
Bay City Capital
Lynn Beegle
Zachary Blume
Max Cazenave
Center for Leadership
Innovation
Chambers & Chambers
Wine
Angel and Isabel Chavez
CitiScape Property
Management
Edward and Tracy Corallo
Creative Metal Products
Candace Dekkert
Corin Frost
Gap, Inc.

Sarah Green
Noah Goldberg and Linda
Frey
John Fruehe
Dan Henkle and Steve
Kawa
ICF International
Jacobs & Cushman San
Diego Food Bank
Debbie Jelilian
Lennar Urban
Hanmin Liu and Jennifer
Mei
Sarah Lutz
Manpower
Alan Mason and Timothy
Rodrigues
Meadowview Family LLC
Merchant Family
Foundation
Miller Law Firm
Mission Federal Credit
Union
Shadan More
Alvin Ngo
Pacific Gas and Electric

Company
Performers for Progress
REDF
San Diego Housing
Commission
Dina and Scott Smith
Social Solutions
Raman Suri
Larry and Darlene Tripplett
United Way of the Bay
Area
Uptown Rotary Club, San
Diego
Isabel Valdes
Brianne Vaskovardzic
William & Flora Hewlett
Foundation
Diane Wilsey
Tom and Cheryl Wyatt

\$500+

Eric and Claire Alt
Apple
Urmeet and Timothy Arcuri
Arthur & Charlotte Zitrin

Foundation
Jack Bertges
Mei and Herald Chen
Karen Conway
Jenny Flores and Anthony
Valle
Gary Franzella
Garrett and Yoshi Gin
Jacob Gotta
Robert and Joanne Griffin
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Karl Jones
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Betsy Doepke
Petra Michel
Paul Miklus
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Deborah Santana
Anderson and Stacey Scott
Sheila Smith
Susan Solinsky and Paul
Duryea

Robin and Geoffrey
Strawbridge
Thompson Reuters
Kathleen Van Winckel

\$250+

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Rajesh Atluru and Melissa
Buckley
Ken and Tammy Bagchi
Jonathan and Cynthia
Bellsey
Eliot Bishop
Orlando and Gabrielle
Bravo
Tracy Bucholski
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Jasmine Del Chiaro
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DHZ Phillips
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Michelle Edkins



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Steve Sprinkel
Wesley Sun
Bruce Taylor and Lucy
Bowen Taylor
Tiffany Tobias
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Chelsea Wiley
Karl and Sarah Wiley
Will Wilson

Up to \$249

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Erika Schwarzwald
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Chief Operating Officer

Adriane Gamble Armstrong
Managing Director of Programs

Jared Leiderman
Director of Finance & Administration

Richard Martinez
Director of Enterprise

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Progress Investment Management
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