# JUMA ANNUAL REPORT 2013





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YEAR ENDING: 12.31.2013

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In 2013, Juma flourished. We nurtured existing partnerships, and planted the seeds of new ones. We transplanted successful program models to new locations, and cultivated our work across the country. We served more youth—and served them in more meaningful and sustainable ways. To scale our work, we employed a collective impact approach, rallying organizations together around a common agenda, aligning their efforts and judging the outcomes by well-defined measures of success.

We continued to build up our 12 social enterprises. A record 685 youth pursued employment opportunities, earned more than \$1 million in wages and contributed to \$2.5 million in enterprise gross sales. Our partners—professional sports teams, hospitality companies and major food and beverage brands—were crucial to the success we enjoyed this year. The San Francisco Giants, San Francisco 49ers Foundation, and Centerplate were stalwart supporters that helped us to scale into new stadiums. Our enterprise partners made it possible for Juma to provide transformative employment opportunities for hundreds of disadvantaged youth.

Juma expanded CollegeSet, our financial capability initiative, to help over 1,200 low-income youth save for college. Solid research tells us that matched savings

accounts promote saving, better financial practices and—most importantly—dramatically improve the chances the saver will go to college. CollegeSet participants saved money and made informed decisions about financing higher education. Juma was awarded a Center for Financial Services Innovation grant to leverage technology to help young people wisely manage their money and build a national community of savers. Our partners at BlackRock made it possible for Juma to provide life-changing financial opportunities for youth from low-income communities.

We also piloted a new program in San Francisco with seed funds from the JPMorgan Chase and Surdna Foundations. YouthMade, a partnership with SFMade, places college students in paid internships at local manufacturing companies. I am proud to report that more than one-third of participants were offered permanent positions at the conclusion of their internships. With funding from the Hecksher Foundation for Children, Juma will partner with the Southwest Brooklyn Industrial Development Corporation to launch YouthMade in New York City in 2014. With the help of our foundation and industry partners, we established a new way for disadvantaged youth to get on the path to prosperity.

I offer my heartfelt appreciation to the Juma staff, board of directors, partners and all of our supporters and volunteers. Momentum is building, our impact is growing and positive change is before us.

Marc Spencer Chief Executive (

#### **JUMA VENTURES:**

# RAISING THE BAR FOR UNDERSERVED YOUTH

#### **SINCE 1993:**

\$20 M earned in social enterprises

\$4<sup>M</sup> earned in wages

**4** K low-income youth employed

\$2<sup>M</sup> earned for college

In 1993, Juma Ventures became the first nonprofit organization to own and operate a commercial franchise—a single Ben & Jerry's ice cream shop in San Francisco. Since then, Juma has grown into a nationally-recognized youth development organization serving 1,500 low-income students annually in six cities—New Orleans, New York City, Oakland, San Diego, San Francisco and Seattle.

Juma is an answer to a very real crisis: a four-year college degree is worth, on average, \$1 million in additional lifetime earnings, but over one-third of America's college students fail to earn a degree—even after six years.

Juma bridges the gap in educational opportunity by providing transformational experiences for low-income, high-potential students. Juma serves youth who live in communities with the highest rates of poverty, the lowest concentration of adults with a college degree, and considerable other barriers to education. These young people are resilient, motivated to work and save for college, and seek to develop positive character attributes. Juma's program is made up of three core components designed to help our students succeed in high school, college and beyond:

#### **EMPLOYMENT:**

Juma believes 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. Juma employs hundreds of youth year-round as vendors, ice cream scoopers and baristas at its 12 social enterprise operations at major sporting venues nationwide. On average, our youth earn \$1,000 per year.

#### FINANCIAL CAPABILITY:

Studies show that savings—even small amounts—improve the likelihood that low-income students will succeed in higher education. Juma opens a college savings account for each student in our program, and provides those students with financial capability training to ensure they use those accounts wisely. Juma matches every dollar a student saves two-to-one, turning \$1,000 into \$3,000 for tuition, textbooks or other educational expenses.

#### **ACADEMIC SUPPORT:**

Education and career services, including tutoring, SAT prep and internship matching, 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.

## OUR YEAR IN NUMBERS IN 2013:



of Juma youth graduated from high school



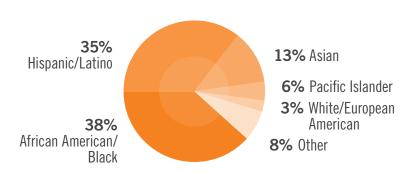
of Juma youth enrolled in post-secondary education

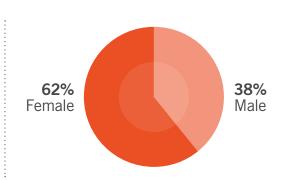


first-in-family to attend college



low to moderate income





**685** TOTAL STUDENTS EMPLOYED

**464** TOTAL EVENTS WORKED

TOTAL YOUTH \$1M+

ENTERPRISE REVENUE: \$2.49M

751 INDIVIDUAL DEVELOPMENT ACCOUNTS OPENED

TOTAL SAVINGS: \$238,933



In April of 2013, Juma expanded our social enterprise operations to Seattle, Washington. The move is part of our national expansion plan to create more jobs for more students in more places. By partnering with Centerplate, a billion-dollar hospitality company that oversees concessions at 250 venues nationwide, Juma Seattle is proud to offer year-round employment to 150 youth at Safeco Field, Key Arena and CenturyLink Field.

Under the leadership of Site Director Mason Moore, Enterprise General Manager Stephen Norris and Enterprise Manager Michael Campbell, Seattle youth operate Starbucks espresso carts and vend in the stands at sold-out events for the Seattle Sounders, the nation's highest attended Major League Soccer team, Major League Baseball's Seattle Mariners and the 2013 National Football League Super Bowl Champion Seattle Seahawks.

Juma youth had the opportunity to be a part of the Seahawks' playoff run when the team secured home field advantage during the 2013 postseason. Our students were able to vend during those games, mixing work with fun as they watched their home team beat the New Orleans Saints and the San Francisco 49ers, the home teams of two other Juma sites, to advance to the Super Bowl. Our students' hard work and impressive sales skills stood out during the NFC Championship game against San Francisco, when concession sales at CenturyLink Field reached a single-game record of \$11,400.

Overall in 2013, Juma students earned over \$175,000 in wages to put towards college savings. Along the way, they've picked up professional skills and developed relationships that will help prepare them for success in college and their careers.

"At Juma, I found out so much about myself, about the customer service field, about time management and prioritizing," said Anzhane S., winner of Juma Seattle's Youth Manager of the Year award and president of Juma Seattle's Junior Leadership Committee. "Juma also allowed me to meet a lot of cool friends. I know at Juma, I have a family. For me, work is fun."

## ON-THE-JOB EXPERIENCE

During the summer of 2013, Juma Ventures partnered with SFMade, a San Francisco-based nonprofit focused on developing and supporting San Francisco's local manufacturing center, to launch YouthMade—an innovative paid internship program designed to give low-income students direct work experience inside small, urban manufacturing businesses.

The program, funded by the JP Morgan Chase Foundation, matched 10 student interns with a diverse group of SFMade member businesses, including chocolatier Poco Dolce, messenger bag company Timbuk2 and Anchor Brewery. Interns worked a total of 90 hours over two months, gaining experience in areas like production, administration, marketing and shipping at their respective businesses—and developing some crucial professional skills in the process.

At Timbuk2, Adina was given some major responsibilities right away—she worked on re-designing the company's shipping area, organized several aspects of Timbuk2's production area and helped to create a company recycling program. That meant not only learning how to prioritize and juggle several projects at one time, but also learning how to communicate clearly with different members of the team. Her supervisors at Timbuk2 were so impressed with Adina's work that they hired her for the rest of the summer after the conclusion of her internship.

"This is the first internship where I'm not just cutting and pasting into a spreadsheet," said Adina. "I learned how to be a leader."



At Japanese Weekend, a maternity clothing design company, Mark got an inside look at how a garment evolves from a design concept to a product on the rack. He picked up some very important skills—including understanding how to communicate ideas clearly and how to take ownership over tasks. For Mark, a student at Otis College of Art and Design in Los Angeles, his summer at Japanese Weekend was a first look into what his future might hold.

"Being able to have an internship outside of school just gives you the notion of what work is like," said Mark. "It's best to have that hands-on experience."

In 2014, YouthMade will continue to grow. A total of 31 students will intern with San Francisco businesses; the program will also expand to New York City in the summer of 2014, where Juma will partner with the Southwest Brooklyn Industrial Development Corporation to provide internship opportunities to 40 students.

It's all part of YouthMade's long-term vision to replicate its model across the country, creating sustainable employment opportunities for the next generation of entrepreneurs.

"This is the first internship where I'm not just cutting and pasting into a spreadsheet. I learned how to be a leader."

Adina Whitaker, YouthMade student





"Being able to have an internship outside of school just gives you the notion of what work is like. It's best to have that hands-on experience."

Mark Managan, YouthMade student

# EMPOWERING THE NEXT GENERATION OF SAVERS

Juma launched its CollegeSet program in 2011 to help eliminate the financial barriers to a four-year college degree.

The 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 that practice for the rest of their lives.

In collaboration with nationally-recognized nonprofits and backed by seed funding from BlackRock, a leader in investment management, risk management and advisory services, CollegeSet opens savings accounts for low-income students. Participating students receive a dollar-for-dollar match of their college savings—up to \$500. They receive an additional \$1,000 for completing other milestones on the path to a four-year college degree.

They also receive vital information to assist them with making smart financial decisions in the future. CollegeSet's financial literacy curriculum covers subjects including how to make deposits

or withdraw funds from a bank account, take out loans and apply for credit cards, among other valuable lessons.

"CollegeSet is a great opportunity for me to build responsibility as I move onto college," said Monica H., a CollegeSet student in San Francisco. "I feel like I'm gaining independence."

In 2013, the program continued to find new ways to encourage student savings. Backed by a grant from the Center for Financial Services Innovation, CollegeSet launched a Facebook application and mobile text alert system aimed at further empowering program participants to save. As part of the new application, students can earn up to 30 different Facebook badges for reaching different goals, such as finishing their junior year of high school, making five or more deposits into their savings accounts in one year or completing their financial literacy course. Students can share those badges with family and friends to track their progress toward their goal.



"My dream school is Santa Clara University. Before it was just a dream. Now, I have more confidence that I can make it happen. CollegeSet is making it possible for me to save for college."

#### Danny R., CollegeSet student

CollegeSet students also receive financial tips, reminders and updates directly to their mobile phones and tablets—including text messages that let students know how their savings progress compares with that of their peers in the program.

In the first three years of the initiative, CollegeSet has opened more than 1,200 bank accounts for students, and helped students deposit more than \$1.3 million into those accounts for college. So far, students have spent more than \$830,000 of their savings on educational expenses.

In the coming years, CollegeSet will continue to make affordable higher education a reality for students across the country.

"I come from a family with many financial hardships," says Victoria B., a CollegeSet student in San Francisco. "It's important for me to save money. In CollegeSet, I'm learning financial skills and managing loans and bills. I'm becoming an adult."

### **ALIYAH'S STORY**

I am the first generation of my family to be born in the United States; my family is originally from San Salvador in El Salvador. My mom has raised my older brother and me by herself for the past 10 years, ever since my father went to jail.

Growing up without a father was challenging for me; I missed him a lot at first. My mother worked a lot to support our family, and my grandma would watch my brother and me while she was working. For awhile, we were doing okay; then, it got harder. Eventually, the three of us had to move into my grandmother's one-bedroom apartment. As I got older, I realized my mom wasn't making as much money as she used to, and that she was having a harder time supporting my brother and me. That's why I decided to join Juma—so I could work, earn a paycheck and learn how to save money.

Working at the ballpark has taught me some valuable professional skills. The work is really fast-paced, and that's a plus—I love being kept on my toes! Making money and depositing it in my Individual Development Account is important for me in order to save money for college. My job at AT&T Park has taught me to interact with customers in a professional and caring way.

I'll be able to use a lot of those skills I learned at the ballpark in my future career—I hope to be a doctor one day, and I'll need to know how to talk to different types of patients, and work in a fast-paced environment. I want to be a doctor because I want to help people. I enjoy making people smile.

I know that college is an important step to help me reach my future goals. I am looking forward to college because I get to connect with people from different backgrounds. I hope to study abroad in college so I can explore different parts of the world. I know that I have a bright future. The neighborhood I came from and the challenges I faced growing up don't define me and they don't limit what I can achieve. If going to college helps me to become a doctor and helps me make others' lives better, then I won't mind going to school for another 12 years. After all, I do like learning (most of the time).

I will be the first person in my family to go to and graduate from college—I'm the first person who has had the opportunity to make that life choice. I know Juma has been a big part of helping me get there. I enjoy coming to Juma and taking advantage of every single thing they offer. I have an awesome tutor who helps me visualize math in different ways, which is fun. I have a great SAT and ACT-prep tutor, who is always willing to find the time to help me. I come to Juma for help with my resume and with applying for internships and scholarships. Juma gives me a support system of people I feel safe being myself around. I have made great friendships with other students and with Juma staff. I strongly believe Juma is my first step on the road to reaching my future goals.

"I will be the first person in my family to go to and graduate from college—I'm the first person who has had the opportunity to make that life





#### SUPPORT AND REVENUE

**Grants and Contributions** 

\$3,914,845

Employment Projects (Net)

\$2,500,386

Investment Income

\$6,887

Special Events Income (Net)

\$98,300

Miscellaneous Income

\$116,249

TOTAL SUPPORT AND REVENUE

\$6,636,667

#### **EXPENSES**

**Program Services** \$5,899,085

General and Administrative

\$247,184

**Fundraising** \$369,505

**TOTAL EXPENSES** 

\$6,515,774

Change in Net Assets \$120,893

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

> **NET ASSETS END OF YEAR** \$3,873,588



#### **ASSETS**

Cash and Cash Equivalents

\$2,922,525

Receivables

\$1,818,586

Investments

\$353,389

Property and Equipment

\$117,005

Other Assets

\$103,601

**TOTAL ASSETS** 

\$5,315,106

#### **LIABILITIES**

Accounts Payable

\$938,017

Accrued Liabilities

\$503,501

**TOTAL LIABILITIES** 

\$1,441,518

#### **NET ASSETS**

Unrestricted \$806,321

Temporarily Restricted

\$3,067,266

**TOTAL NET ASSETS** 

\$3,873,587

# ON BEHALF OF HUNDREDS OF STUDENTS NATIONWIDE, THANK YOU FOR SUPPORTING JUMA

#### IN-KIND DONATIONS

Anchor Brewing
Caftec, Inc.
Charles Cole, III
Google AdWords
Jeronimo Martin
San Francisco 49ers
Tequilas Premium, Inc.
Tutorpedia

#### \$100,000+

BlackRock
Center for Financial Services
Innovation (CFSI)
Citigroup Foundation
Gap Foundation
Heckscher Foundation for Children
JP Morgan Chase Foundation
Kimball Foundation
Levi Strauss Foundation
Surdna Foundation

#### \$50,000+

Capital One Foundation
Marcled Foundation
May and Stanley Smith
Charitable Trust
United Way San Diego
Walter & Elise Haas Fund
William Zimmerman Foundation

#### \$25,000+

Bank of America **BNY Mellon** Ara and Michelle Chackerian Charles Schwab Corporation for Enterprise Development (CFED) Dreyer's Grand Ice Cream James Irvine Foundation Louis L. Borick Foundation Price Charities San Francisco Foundation Social Impact Exchange Thomas J. Long Foundation US Bank Webb Family Foundation Y & H Soda Foundation

#### \$10,000+

Bank of the West
Bravo Foundation
Centerplate
College Track
David and Lara Corey
David B. Gold Foundation
Farrell Family Foundation
Friedman Family Foundation
Harlem RBI
HSBC
Irene Scully Family Foundation
John McNeil Studio (JMS)

John R. Cahill Fund
Joseph Pedott Perpetual
Endowment Trust
The Lee and Perry Smith Fund
Marcus Foster Education Fund
MEDA
Morrison & Foerster Foundation
Anne and Robert Pedrero
Progress Investment
Management Company
San Diego Gas & Electric (SDG&E)
Amy Schioldager
Shaw Family Fund
State Street Foundation
Wells Fargo Foundation

#### \$5,000+

Mei and Herald Chen
Comerica Bank
Lawrence Davanzo
Dodge & Cox Funds
Scott and Erika Garell
GoodSearch
Pacific Gas and Electric Company
REDF
Union Bank of California
Thurman and Eileen White

#### \$1,000+

All Stars Helping Kids Eric and Claire Alt Ask.com Doug and Leslie Barry Bay City Capital **Bivium Capital Partners** Caftec. Inc. Marx Cazenave Richard and Sharon Chackerian Chambers & Chambers Wine Merchants Jane Coury Creative Metal Products Yvonne and Michael Derse Farned Asset Resource Network (EARN) Jenny Flores and Anthony Valle Skip Folds Freed Family Fund Corin Frost Genentech Noah Goldberg and Linda Frey Dan Henkle and Steve Kawa The Jordan Ressler Charitable Fund of the Jewish Community Foundation Lennar Harvey and Wendy Leiderman Kurt Lighthouse and Kim Nguyen Sarah Lutz and John van Rens MacFarlane Partners Mah Family Charitable Foundation

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#### Up to \$249

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Jared Leiderman
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