



Annual Impact Report 2020



MISSION

STEP builds financial self-sufficiency among junior active duty enlisted service members and recently discharged enlisted Veterans and their families facing financial crisis through counseling, education, and grants.

VISION

Relevant, reliable, and responsive. STEP’s vision is to change the lives of military and Veteran families who we serve by helping them achieve financial self-sufficiency.

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From the CEO



We began this past year with our focus on reaching deeper into the military communities to assist more families in financial crisis. Little did we know, the world would turn upside down and they would come looking for us, by the thousands!

I am proud of my team as they managed to meet the needs of all those who came to us, while also managing their own family challenges. As an essential agency, we took the responsibility to adjust our services and programs to meet the critical needs of our military and Veteran families in this new environment, but also to plant the seeds of prudent financial management.

I was overwhelmed by how our community stepped up to support with their time, talent, and treasure. Because of this support, we quickly mobilized in March, providing basic necessities like food and diapers for thousands of struggling families. This provided comfort for service members who are overseas and unable to help their families.

This annual impact report shares all the ways you have cared for our families, who sacrifice so much to serve this country, over the past eight years, highlighting our 2020 fiscal year accomplishments. Please take a moment to read how your contribution helped change the life of a young military or Veteran family in crisis.

Washington State Expansion

After months of preparation with military, civilian, and community leaders, STEP is formally adding Washington State to its service area. This will expand coverage to serving 20% of our military, and we are looking forward to many great partnerships and successes for our young military and Veteran families in the Washington State. Look for our formal announcement and program rollout in early 2021.

The long-term effects of COVID-19 on our service members and Veterans has yet to be seen. As a community, we need to prepare for the long-haul toward recovery. Let’s continue our work together and ensure every individual who chooses to fight for freedom also has access to their own American Dream.

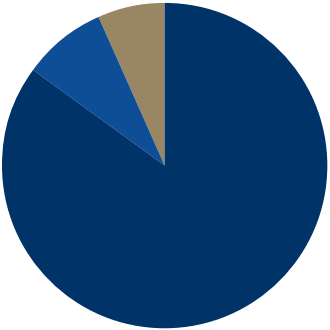
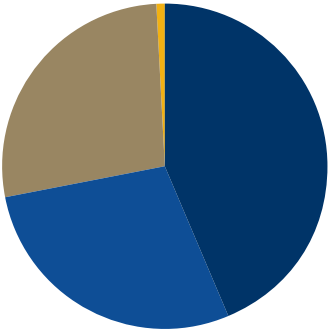
My sincerest gratitude,

Tony Teravainen, MSEL, USN (Ret)
CEO & Co-Founder

2019–2020 Timeline

- JULY 2019**
 - Renewed 4-Star Charity Navigator Award
 - 4th Annual STEP Up for Our Troops Poker Run
 - A supporter since 2015, the Farrell Family Foundation grants \$20,000
- AUGUST 2019**
 - 5th Annual Cammies to College
 - 3 STEP families receive cars in partnership with National Auto Body Council Recycled Rides®
 - First-time supporter, Homes for Heroes Foundation grants \$5,000
- SEPTEMBER 2019**
 - Warehouse on Wheels (wow) distribution in partnership with Courage to Call in San Diego serves 341 families
 - 30 chief petty officers join us for STEP 101
 - First-time supporter, The Thomas C. Ackerman Foundation grants \$5,000
- OCTOBER 2019**
 - First-ever WOW at Point Mugu serves 400 families
 - 2 STEP families receive cars in partnership with National Auto Body Council Recycled Rides®
 - First-ever Pop-Up Diaper Distribution with Fleet and Family Service Center
- NOVEMBER 2019**
 - The Fall Social honors those who made STEP's 7th year possible
 - Distributes over 200 turkeys during our Thanksgiving Drive
 - 3 STEP families receive cars on Veterans Day in partnership with National Auto Body Council Recycled Rides®
- DECEMBER 2019**
 - Inaugural 2019 Veteran Hero Awards at the Nixon Library
 - USS Midway Foundation kick-starts Eliminating Military Food Insecurity program with \$90,000 grant
 - Soapy Joe's hosts Veterans Day Carwash Fundraiser
- JANUARY 2020**
 - WOW distribution in San Diego serves 437 families
 - A long-time supporter, The Kim and Harold Louie Family Foundation grants STEP \$10,000
- FEBRUARY 2020**
 - 137 military families receive brand-new TEMPUR-Pedic mattresses
 - STEP hosts first-ever on base WOWs at Camp Pendleton serving 382 families
 - STEP ranked in top 11% of non-profits who engage volunteers by Service Enterprise by Points of Light
- MARCH 2020**
 - First COVID-19 Drive-Thru WOW in San Diego serves 200 families
 - David C. Copley Foundation provides additional \$20,000 in COVID-19 support
 - \$75,000 grant from long-time supporter, The Green Foundation
 - USS Pearl Harbor COVID-19 Diaper Distribution
 - Hosts Financial Freedom Workshop for Amphibious Construction Battalion 1
- APRIL 2020**
 - STEP provided hygiene products to 93 Sailors returning from deployment and placed in quarantine
 - 28 military and Veteran families receive TEMPUR-Pedic mattresses
- MAY 2020**
 - Two Drive-Thru WOWs to support 521 families
 - \$20,000 grant from the OC Community Resilience Fund
 - \$25,000 grant from The San Diego Foundation COVID-19 Community Response Program
 - Hundreds of new supporters rally to support STEP through volunteering, in-kind gifts, and donations
- JUNE 2020**
 - Stand & Salute campaign in Orange County raises \$69,000 in 24 hours!
 - First COVID-19 Drive-Thru WOW in Orange County serving Veterans and reservists
 - Gary Thornton Awarded Volunteer of the Year
 - Booz Allen Hamilton completes Client Data Mapping Project, pro bono
 - Four Drive-Thru WOWs in Oceanside and San Diego serving 600 families

Financial Transparency Statement*



Revenue

In-Kind Goods and Services	\$1,118,958
Grants	\$720,887
Individual Contributions	\$695,451
Special Events/Other	\$16,933
Total Income	\$2,552,229

Expenses

Program Expenses	\$2,094,729
Development Expenses	\$204,050
Administrative Expenses	\$163,601
Total Expenses	\$2,462,380
Income in Excess of Expenses	\$89,849

Assets & Liabilities

Beginning Net Assets	\$476,035
Ending Net Assets	\$565,884
Total Liabilities	\$264,956
Total Liabilities and Net Assets	\$830,840

*Unaudited financials

Faces of STEP

“I am honored to continue to assist our service members and their families in my role as board chair. STEP’s on-going focus on our service members and their families helps ensure strength and security for our nation. They have and always will be focused on those who make a difference.”

COLONEL JOHN FARNAM, USMC (RET)
CHAIRMAN OF THE BOARD, STEP



“Coming onboard during a global pandemic meant I hit the ground running. We are directly providing food, gift cards, and resources to the military community when paychecks are spread too thin or a financial crisis threatens their ability to feed themselves and their family a nutritious meal. As a Veteran and military spouse myself, I know these challenges are real and I am proud to be part of a solution.”

RENA RHINE, SOCIAL WORKER AT STEP



“I was originally introduced to STEP through National Charity League (NCL). At first, I knew nothing about the organization and their impact on the community, but soon saw the care and compassion everyone at STEP had for the people they served. Not only are the employees incredible, hardworking people, but the service members were the sweetest people I could’ve ever encountered. I was proud to have my friends from NCL and from school volunteer alongside me. STEP is one of my favorite places in the world.”

REMI MORRIS, STEP VOLUNTEER AND SOPHOMORE
AT CANYON CREST ACADEMY, CARMEL VALLEY



“I thought I was going to be evicted from my apartment and never get out of debt; some days I couldn’t even put food on the table for my wife and two kids. Thankfully STEP paid for a month of my rent and groceries, and showed me the hard truth of my spending trends. One-and-a-half years later, I went from \$105,000 in debt to \$38,000.”

MARCO CONTRERAS, USMC



“STEP is the first organization we have been associated with that was built from the ground up to focus on the needs of junior enlisted families. They mobilize very specific resources and deliver them in a targeted manner that consistently produces sustainable, high-level outcomes. For that, we are proud supporters and champions for all that STEP does. Bravo Zulu!”

DANIEL D. BEINTEMA, PRESIDENT, USS MIDWAY FOUNDATION



“We all owe our Veterans a debt of gratitude for their sacrifice, courage, and steadfastness to the ideals of our great nation. That is why I am so honored to work with Support The Enlisted Project. I commend them on their incredible job helping our Veteran community reach self-sufficiency by supporting them and their families through counseling, education, and grants.”

VICE CHAIRMAN ANDREW DO,
ORANGE COUNTY BOARD OF SUPERVISORS



COVID Response

In response to the COVID-19 pandemic, STEP quickly mobilized to serve the military community during these uncertain times. From food distributions to virtual counseling and financial workshops, our community stepped up to support our service members and Veteran families struggling from the COVID-19 economic and health impacts.

The economic impact is especially challenging for our military families as we see spouses furloughed and laid off. Domestic travel restrictions are keeping families apart and uncertainty has become the norm as move and deployment orders are put on hold. In certain regions, service members are asked to quarantine on base, leaving commissaries depleted and minimal childcare options.

“We’re an organization that believes if you’ve chosen to serve, you deserve to be able to stay in your house, get food on the table, and get those basic necessities, no matter what the circumstances are. And we’re going to work with you on how to maintain that forever.”

LAURA WHITE LUDVIK,
DIRECTOR OF DEVELOPMENT &
COMMUNITY ENGAGEMENT

13

COVID-19 basic
needs drive-thru
distributions,
March-June

“STEP, I just wanted to say thank you. Because of the financial counseling I received last month, I am in a completely better financial position. I used my tax refund to pay off two credit cards and I am making double car payments while I remain in the barracks. I am saving each month for a deposit on an apartment this fall. We will also put our stimulus check to good use as part of our apartment deposit and first month’s rent. My wife recently lost her job due to the COVID-19 outbreak, but thanks to STEP’s help I am grateful to say that our finances have improved so we’re okay. Thank you for your continued support and checking in to make sure I am okay.”

UNITED STATES MARINE

“Thank you for taking the time to coordinate this event, for volunteering, for looking out for the community, and for caring. The packages you put together are amazing in every way and the products are spot on. You are making a difference and my family and I are grateful for all you have done for us.”

APRIL DISTRIBUTION PARTICIPANT, UNITED STATES COAST GUARD, PETTY OFFICER

Drive-Thru Warehouse on Wheels (WOW)

Since the pandemic hit in March, STEP began hosting bi-weekly Drive-Thru Distributions serving 6,658 individuals. We recognized challenges our military community faces, which are made more difficult by the COVID-19 crisis.

We began hosting food distributions in San Diego, Oceanside, and Orange County. Through our partnership with the San Diego Food Bank, Orange County Community Action Partnership, and community donors, we bought tens of thousands of pounds of food, providing every family with two weeks’ worth of meals. We also distributed 74,000 baby diapers, hygiene products, baby necessities, and the ever-coveted toilet paper, donated by Waxie Sanitary Supply. We could not do it alone. We had tremendous support from our partner organizations, volunteers, and community donors.

Thank you for pitching in to help!

Allison and Robert Price
Family Foundation Fund

American Legion 291

American Legion Auxiliary
Pacific Beach

Battle Buddy Bridge

Bethlehem Lutheran Church

Booz Allen Hamilton

Calvary Lutheran Church

C.A.R.E.S. Program:
Naval Hospital
Camp Pendleton

Church 180

Community Action
Partnership of
Orange County

Community
Responsibility Fund

County of San Diego

Courage to Call

David C. Copley Foundation

DeVry University

Foundation for
Women Warriors

Garden Grove Elks

GH Community Foundation

Helping Hands

Industrial Thermal
Systems Inc.

KMG Psychiatry

Las Patronas

Mary Ann Blair
Endowment Fund

National Charity League

Navy Federal Credit Union

Navy League

Neighborhood
Reinvestment Program

North Coast Church

OC Community
Resilience Fund

OC Tierney Center Goodwill

Operation Overland

O’Side Kitchen
Collaborative

Rancho Santa Fe
Foundation

San Diego Firefighters
Local 145

San Diego Food Bank

San Diego Foundation,
COVID-19 Community
Response Program

Santa Ana Elks

Sector San Diego
Coast Guard

Strong Families
Strong Children

TERI Inc

The Church at
Rancho Bernardo

The Community Foundation
of Orange

The Nordson Corporation
Foundation

The Salvador Foundation

The Tom and Linda Lang
Family Fund of United
Through Reading

US 4 Warriors

USAA

Waxie Sanitary Supply

Waxie Sanitary Supply

The pandemic has caused many problems for people around the world, including a toilet paper shortage. Waxie Sanitary Supply, “the most trusted name in clean since 1945,” stepped up in a big way. They donated over 4,000 rolls that were distributed throughout San Diego and Orange County. Thanks to Waxie for helping keep our heroes fresh and clean!



Virtual Financial Freedom Workshops

As the world moved online in 2020, STEP began providing Financial Freedom Workshops in a virtual format.

VP and Director of Client Services, Kathi Bradshaw, developed these workshops as a preventative measure to a financial crisis. She and the other STEP Social Workers enjoy leading these highly interactive workshops proven to be effective in helping attendees begin building a brighter financial future. Participants consistently report greater financial well-being, and they appreciate the opportunity to share concerns and success with fellow service members. Participants create a personalized financial plan that fits their needs and are encouraged to follow up with one-on-one sessions to build their momentum.

TO LEARN MORE ABOUT THESE WORKSHOPS,
EMAIL [KATHI.BRADSHAW@STEPSOCAL.ORG](mailto:kathi.bradshaw@stepsoocal.org)

“Anyone who volunteers to put on the uniform and sacrifice their time, freedom, and even their life defending the American Dream, deserves to be able to live the American Dream themselves.”

BUDDY RUSHING, MARINE OFFICER (RET.), OWNER & CEO OF WFI

White Feather Investments (WFI)

STEP welcomed White Feather Investments as the title sponsor of our Financial Freedom Workshops. Founded by Marines who struggled financially early on in their careers, WFI aims to educate and empower military members to achieve financial freedom through real estate investing.



94%

—
Of families become
self-sufficient
after completing
the EFA program

“Instead of just giving the money to me, I had to think about what I wanted to do in the future—whether I should go to school or just get a job after getting out. I now have important goals and am ready to choose my own path.”

FORMER STEP CLIENT

Emergency Financial Assistance

At its core, the Emergency Financial Assistance (EFA) program is about building financial well-being. It recognizes the inherent challenges of a low wage, dangerous job that is often complicated by frequent moves, lack of childcare, and inadequate housing options. The program is designed to set up families for success, even those who are living paycheck to paycheck.

Our holistic approach combines financial counseling with emergency grants to ensure no basic need is lost and families can focus on their future. Our Social Workers, who are Certified Personal Finance Counselors, work one-on-one with each family to create a realistic financial plan that addresses all their goals.

Evictions

Through June 30th, STEP has halted 501 home evictions. These families came to STEP with a three day pay-or-quit notice. We worked closely with each family to not only secure their housing needs, but to improve their overall financial well-being. With fears of COVID-19 related evictions on the horizon, STEP will continue to ensure our hardworking military families can stay in their homes.

Food Insecurity

Thanks to the USS Midway Foundation, we kicked off our Eliminating Military Food Insecurity (EMFI) program this year, hiring Rena, our newest Social Worker, to lead the program. She counsels one-on-one with families experiencing food insecurity, works with our community partners, and conducts community outreach to find families in need.

A young, low-income Navy family was struggling to consistently put food on the table. Their twin babies have severe allergies and require a special diet. Rena worked with the family to create a personalized financial plan and establish goals. The family visited STEP's warehouse to pick up baby diapers, clothes, hygiene products, food, and Commissary gift cards for groceries. As resourceful and prepared as this young family was, they still found themselves in a financial crisis. This is exactly why STEP exists—to help our community's young military families get back on their feet during difficult times.

\$2.0M

—
In grants awarded
since 2012

501+

—
Evictions
halted

Outreach Programs

STEP is responsive to the local military community, which means when we hear about a need, we mobilize to provide. Whether that is a new mattress, or a vehicle to get a Veteran to work, or a car seat for a military spouse whose partner is deployed, our secondary programs aim to offset common expenses for our clients. Thankfully, we have a community ready to help.

These programs are made possible by thousands of volunteer hours, generous donations, and vocal advocacy from our supporters.

Warehouse on Wheels

STEP hosted a record-breaking 15 Warehouse on Wheels (WOWs) this year. We loaded our truck with food, diapers, wipes, and other donated goods and met families in Ventura County, Orange County, Oceanside, and San Diego. 8,333 individuals received resources and information about STEP's mission and other local resources.

Point Mugu

For the first time we headed to Point Mugu for a "Family Celebration" at Fleet Readiness Center Southwest (FRCSSW). 400 people came out to enjoy fun filled activities. STEP provided diapers, wipes, and toys while sharing STEP's mission and outreach programs.



15

WOWs hosted throughout Southern California in 2020, serving:

8,333 individuals

4,904 children



210+

Frozen turkeys and sides delivered

Thanksgiving

This past Thanksgiving, STEP was proud to serve more than 210 frozen turkeys with bags of dinner "fixings" to local military families.

Thank you for making this meal and memory possible...

American Legion Aux 416
California State Assembly Member
Todd Gloria's Office
Jewish Family Services
National Charity League

Navy Federal Credit Union
Pepsi Co.
San Diego Downtown Lions Club
San Diego Ski Club
Senator Toni Atkins' Office

Southwestern College
Stater Bros
The Associated General Contractors of America, San Diego Chapter, Inc.

\$170,900

Cost of food assistance for families since 2012

Did you know one in 10 food bank visitors have a service member in their family? Food insecurity, defined by the USDA as a lack of consistent access to enough food to live a healthy and active life, continues to rise as our military families face increased challenges. At STEP we hear the phrase, "I have no food left and no extra money, I don't know what to do," far too frequently. In the past year, STEP has received more than 190 applications for food assistance. To date, we have provided food assistance for more than 2,746 families in need.



Sharing the Joy

The holidays can be a challenging time for families with those deployed or already struggling financially. Once again our community stepped up to help create special memories for these families. Through all of our holiday programs more than 1,000 gifts were distributed to families throughout Southern California. Children were spoiled and even mom and dad took home a few fun things thanks to our generous and thoughtful donors.

A special thanks to our Sharing the Joy donors...

Amanda Wildes and Friends	El Camino Country Club	Mackenzie and Angie Schertz	Ryan and Heather Haight
American Legion Auxiliary Encinitas 416	Eleven Western Builders, Inc.	Maricris Brown	Soapy Joe's Car Wash
American Legion Auxiliary Pacific Beach 552	Erickson-Hall Construction Co.	Martine Blair	Stephanie and Kevin Yerkovich
Ameriprise Financial Services, Inc.	Escondido Republican Club	National Personal Training Institute	Sundt Construction, Inc.
Andrea Bauer	FMT Consultants	Navy Federal Credit Union: Chula Vista	Susan and Torrey Harmon
Bank of America Miramar	Foley & Lardner LLP	Navy Federal Credit Union: Imperial Marketplace	TargetCW
Best of Wednesdays Community Group	Gale Kavanaugh	Navy Federal Credit Union: Liberty Station	Ted Stearns
Bonnie Taylor, @famdiego	General Atomics Aeronautical Systems, Inc.	Navy Federal Credit Union: Murrieta	The Armstrong Family
Bridgid Cook	Gossamer Bio	Navy Federal Credit Union: Naval Base Point Loma	The Boeing Company, Contractual & Data Services
Calvary Lutheran Church	Isaac Lee	Navy Federal Credit Union: Santa Ana	The Boeing Company, Seal Beach
Chula Vista Elks	Jacqueline Machado	Navy Federal Credit Union: West Coast Corporate Hub	The Chavez Family
Claudine Casillas and Family	JC Golf Resorts	North Island Credit Union	The Guardians
Condon-Johnson & Associates	Jeannie Sattler, Century 21 Everest	Pat and David Haslet	The Hansson Family
Daisy Reyes-Cotton	John Hine Mazda	Rebecca Eldridge	The Hernandez Family
Deb Loeffler	Kathy Miyamoto	Rob Matlock	The San Diego Nice Guys
Deb Schrakamp	KBPS	Ron and Charlotte White	Trudy Johnson
Denise and Greg Dorin	Kristin Medeiros		VFW Auxilliary Mission Valley 3787
Don and Macy Underwood	Left Brain Professionals		Workwell™ Technologies and Point the Way Foundation
	Lindsay & Brownell, LLP		
	Lisa Hayes		

Car Giveaways

In partnership with Caliber Collision, Allstate, Geico, Farmers Insurance, and National Auto Body Council's Recycled Rides program, we distributed cars to nine Veterans in 2019–2020. STEP provided the gift of mobility for those who face so many challenges and have sacrificed so much for our country.



Cammies to College

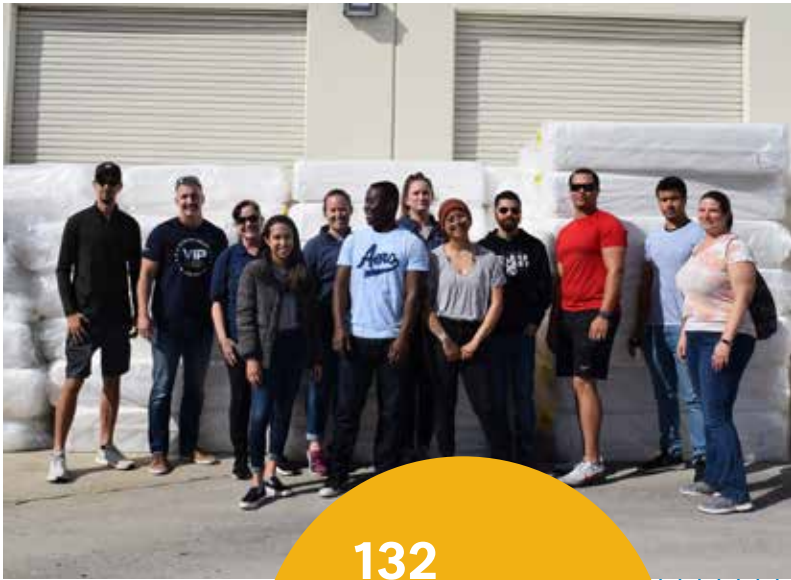
At STEP's 5th Annual Cammies to College event, we offered educational resource opportunities for 350 military connected families. We welcomed 41 colleges, community partners, and resources, including SDSU's hands-on STEM program that provided an archeology dig experience. Thank you to our sponsors at Point Loma Nazarene University, Grand Canyon University, Southern New Hampshire University, and DeVry University for making this opportunity possible.

Mattress Giveaway

We need our armed forces to be mission-ready and that starts with a good night's sleep! STEP provided 132 local military families in financial crisis with TEMPUR-Pedic mattresses. These brand-new mattresses made a world of difference for many service members who often do not have one for every family member.

“Thank you again to [STEP], the outreach, all the volunteers, and the donors. I have had recurring pain that would wake me from sleep every night. Since sleeping on the new mattress, I’ve had none. Amazing how you’re supposed to change it every few years. We just grew accustomed to the old saggy one we were using. We would have ignorantly kept using it. Thank you from the bottom of my heart.”

2020 TEMPUR-PEDIC
MATTRESS RECIPIENT



132

—
TEMPUR-Pedic
mattresses provided
to military
families in the
past year

“STEP meets immediate, tangible needs and contributes a touch of serendipity into lives otherwise trudging through for simple survival. Volunteering with STEP allows me to share hope with military families in need.”

AMY MILLER, VOLUNTEER, NAVY SPOUSE AND PARENT



Volunteer of the Year

Whether he is picking up donated furniture, making a monetary donation, or dropping off donuts, Gary’s visits always brighten our day at the STEP office. A Marine Veteran and retired harbormaster and law enforcement officer, Gary started volunteering with STEP in January 2019 and has been a fixture of our organization ever since.

“It’s something meaningful to do. A way to give back. And I’ve had a fortunate retirement. I have the time and energy to volunteer,” Gary says.

A huge thank you to Gary for all he does for STEP.

Volunteer Highlights

Despite the challenging times in 2020, volunteers contributed in exceptional ways. They assisted with our many no-contact Drive-Thru Distributions to provide families with food, baby diapers, and other essentials. They helped STEP move to our larger facility, allowing us to serve more individuals in need. And they assisted with everyday tasks, including organizing our warehouse, answering phones, picking up donations, and so much more. We are grateful to our dedicated volunteers!

2020 Volunteer Hours	HOURS
Client services	746
Community engagement	580
Fundraising/Development	483
General & administrative	873
Client-focused programs	3,386
Total	6,068

Active Duty Volunteers

Our active duty volunteers make a tremendous impact at STEP. Their hard work, dedication, and passion for our mission is present at every turn. Our nation’s heroes support STEP with everything from picking up donations, sorting, inventorying, helping at distributions, and so much more. These warriors from across the region help us meet our mission and better serve our military families:

- I MEF H&HS
I MEF Information Group
2nd Battalion 5th Marines
Amphibious Construction Battalion One
Camp Pendleton
Coast Guard Sector San Diego
Commander, Navy Region SW
COMNAVIRFOR
- MCAS Miramar
MCRD
MINEDIV 12
Naval Base Coronado
Naval Base North Island
Naval Base Point Loma
Naval Base Point Loma Staff/Admin
Naval Base San Diego
USCG Sector San Diego

National Charity League

Our community partners at National Charity League San Dieguito Chapter continuously rise to the occasion and rally to support our needs through in-kind drives, events, and volunteer hours. Their commitment to STEP and our military families has significantly increased our outreach and impact within our service area. We are grateful for their commitment.



2020 Honors, Awards & Recognition

We're grateful to be recognized by these honors and achievements this year...

Veteran Nonprofit of the Year Award
County of San Diego
STEP

Impact Award Finalist
North San Diego Business Chamber
STEP

Letter of Appreciation
USCG San Diego Sector
Commander and Captain of the Port
STEP

Salute to Service from the County of San Diego
Tony Teravainen

San Diego Top 50 Leaders
Making a Difference During COVID-19
Tony Teravainen

Chairman of the San Diego County
Military and Veterans Advisory Council
Tony Teravainen

Renewed Personal Finance Counselor Certificate
Sara Bartz
Kathi Bradshaw

Chairwoman Orange County
Veterans Business Network
Shannon Buhrmaster

Fundraising Accelerate Certification
Shannon Buhrmaster
Tracie Winn

Certified by the Center for Financial Social Work
Kathi Bradshaw

★★★★

Charity Navigator Rating

For the fourth consecutive year we received the coveted 4-star rating from Charity Navigator, highlighting non-profits with the highest standards and results for strong financial health and commitment to accountability, transparency, and efficacy. With only 25% of charities receiving this rating, it speaks to the importance of financial transparency. Being good stewards of our donors' gifts is paramount to our long-term sustainability and overall commitment to our community.

GuideStar Platinum

Exchange Participant

Ranked No. 30 Nationally

among organizations that support the military, Veterans, and their families by Charity Navigator and Stacker

A+ Rating

by the Better Business Bureau

A Special Thank You...

Navy Federal

We have come to rely on Navy Federal Credit Union in our toughest moments. The Southern California branches have a passion for supporting our military service members, going above and beyond. In the past year, these teams have donated bags for our food distributions, provided holiday gifts for military families in need of extra support, and collected baby clothing for new mothers whose spouses are deployed. The value of this partnership is more than the generous donations themselves; it is the genuine compassion for our service members and their families. Most recently, after service members had their belongings destroyed in the USS Bonhomme Richard fire, the team assembled to collect hygiene products and basic necessities for those displaced. It has been an honor to work with the incredible Navy Federal Credit Union team.



Soapy Joe's

This year we welcomed Soapy Joe's to the STEP family. This partnership has brought a lot of joy and clean STEP vehicles. Soapy Joe's offered annual carwash subscriptions for each of the STEP vehicles, a Veterans Day fundraising campaign, and Soapy Joe himself joined our families at the holiday WOW. We love our partnership and hope you use one of their 13 San Diego locations!



Donor Highlights

Our supporters mobilized this year with the largest number of individual donors on record. With thousands of community members rallying together to provide opportunity and basic necessities for our service members, we had one of our best years on record. Thank you to each of you who came out to support us. Whether you rode a Harley at our annual Poker Run, became a monthly donor, joined the annual Stand & Salute campaign, or donated school supplies—we salute you!

Poker Run

The STEP Up for Our Troops Poker Run sponsored by Cricket Wireless was an immense success! We had 110 participants cruise in honor of our brave service members over the 4th of July weekend. After leaving the El Cajon Harley-Davidson staging area, riders visited the Lakeside VFW, Alpine VFW, and Bancroft Inn, spreading the word about STEP and raising more than \$3,650 along the way.

Special thanks to Cricket Wireless, Law Tigers, the VFW Motorcycle Club, El Cajon Harley-Davidson, Green Knights, and each rider and club who attended.



Stand & Salute

With a \$25,000 matching gift from the Walter J. and Betty C. Zable Foundation, our 24-hour Stand & Salute campaign raised \$68,768, forever changing the lives of young military and Veteran families in our community. Thank you to our partnership with the Orange County Community Foundation who made this campaign possible.

Walter J. and Betty C. Zable Foundation

The Walter J. and Betty C. Zable Foundation made their first investment in STEP in 2012 and have been investing consistently since. In November 2019, board president Warren Magill visited the STEP office and was immediately met by thousands of cans of green beans, corn, and pumpkin filling. The holiday season was in full swing and the office was stuffed with food, gifts, hygiene products, volunteers, and staff. He recognized we had outgrown the space and immediately consulted with the Zable Foundation board about assisting with a larger office. In June 2020, STEP moved into a 7,000-square-foot office and warehouse space with a three-year commitment from the Zable Foundation to pay the \$80,000 difference in rent.

Their investment validates the work we do and provides the resources necessary to serve even more families in crisis. Thank you for choosing to make a difference every year!



\$105K

Raised through
Champions for Youth,
a program dedicated
to helping families
avoid eviction

Champions for Youth

\$105,000. This is the incredible total from 302 donors, and the bonus pool funds we qualified for because of your generous gifts. We doubled our original goal, which meant we could stop even more evictions—more than 501 and counting.

We are grateful for our continued partnership with the Century Club of San Diego through their Champions for Youth annual fundraising campaign, sponsored by Farmers Insurance Open.

In-Kind Drives

From diapers to backpacks to hygiene items, our community came out in full force this year with in-kind donations. When we called on our community for help, they answered in droves, supplying thousands of goods for our military families. With a strong desire to give back, our supporters mobilized, hosting neighborhood drives and Facebook campaigns.

Special shoutouts to American Legion Auxiliary Pacific Beach, Calvary Lutheran Church, Johnson Matthew Inc., Sherry Gogue at Farmers Insurance, The Mission Church, National Charity League, US Bank, and Navy Federal Credit Union Imperial Marketplace, Point Loma, Liberty Station, Tierrasanta, Clairemont, and Santa Ana.

Fall Social

In November 2019, more than 100 guests, including military leadership, volunteers, service partners, and donors gathered to celebrate an exciting year at The Thursday Club in Point Loma. In a generously donated space with a gorgeous ocean view and sunset backdrop, we shared our program highlights and announced our two annual Honor Roll of Leadership awards, as well as our Terry Magee Leadership in Service Award. It was a festive evening celebrating all the impacts we make collectively as a community.

Leadership Awards

Corporate Leadership Award, Workwell Technologies/Point the Way Foundation
Foundation Leadership Award, The Salvador Foundation
Leadership in Service Award, Peg Millson

Veteran Hero Awards

STEP and Patriots and Paws were beneficiaries of the first annual Veteran Hero Awards at the Nixon Library in Yorba Linda on November 3, 2019, honoring those in our community who have served our country. More than 300 individuals were nominated in categories including caregivers, spouses, and Veteran businesses.

A big congrats to all nine Veteran Hero Award winners and those who sponsored the event.

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All gifts recognized by fiscal year 2020: July 1, 2019–June 30, 2020. Please email development@stepsocal.org with any errors and please accept our apologies.

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“I would like to personally say thank you from my family to everyone who was involved. There was no way we could have done any of this without this program. I appreciate all the calls and ‘checking status’ updates, keeping me on my toes about all the paperwork. You have truly been a blessing to my family, and I don’t use that word ‘blessing’ lightly. Again, thank you!”

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Simone Campbell
Soapy Joe's

South Coast Plaza
Southwestern College
Stacy Brown
Stephanie Oehlson
Stephanie Yerkovich
Steven Brown
Su Sogalu
Sundt Construction
Sunni Miller
Susan Batt
Susan Ferguson
Tara K. Lange
Target CW
Tate Brakke
Ted Stearns
Teresa Wiseman
The Church at RB
The Escondido
Republican Club
The Lot
San Diego
The Mission Church
The Nice Guys of San Diego
The Thursday Club
Foundation
Thomas Goergen
Time Warner Cable/
Spectrum
Todd Gloria
Tony and Jackie Teravainen
Tonya Genovese
Torrey and Susan Harmon
Tracy Owens
Transmasters Auto Care
Trudy Johnson

United Through Reading
Unum
US Bank
USAA
USS Midway Museum
Valerie Gomez
VFW Auxiliary Mission
Valley #3787
VFW Encanto Post
Auxiliary #1512
VFW Post 10577
Waxie Sanitary Supply
We Move You
William Boggs
Words Alive
Work Well Tech
Wounded Warrior
Homes, Inc.
Ze Xiong

“Over the last few months, I’ve had the opportunity to work side by side with STEP serving our DoD family by volunteering to prepare food bags and distribute them. STEP’s ability to adjust to the current environment and organize drive-thru food distribution has been critical for countless service members and their families.”

SENIOR CHIEF CARL SMITH,
US NAVY, USS BONHOMME RICHARD

Endowment

This June, the Board of Directors voted to open an endowment at the Rancho Santa Fe Foundation with a \$20,000 gift. This is a powerful step in strengthening our overall financial stability for the decades to come. To learn about how you can make a life-changing legacy gift, please contact Laura White Ludvik at laura.white@stepsocal.org.

Ways to Give



Make a
tax-deductible
gift online at:
stepsocal.org



Participate in our
in-kind campaigns:
Spring Baby Drive,
Sharing the Joy,
Back to School
Drive



AmazonSmile
Charitable
Program:
Choose STEP before
checking out



Federal Employees:
Combined Federal
Campaign #71984

“The impact that STEP has on the military community is difficult to place into words. I have witnessed families in dire need of the most basic requirements to fulfill their hierarchy of needs to survive and STEP was there to support without questions or desire for recognition. This year especially has created numerous challenges not only in the military, but the world, and even with these barriers STEP pressed harder to have more opportunities for military members and their dependents to receive the items they needed. This organization, their leadership, employees, and volunteers have committed more time and effort into this military saturated community than any other organization I have seen in my 24-plus years of service and multiple duty locations.”

COMMAND MASTER CHIEF GREG VIA,
U.S. COAST GUARD SECTOR SAN DIEGO





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