

EDUCATING



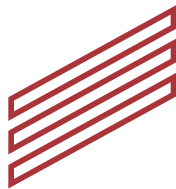
STRENGTHENING



SUPPORTING



Annual Impact Report



FISCAL YEAR

2019



WHO WE ARE



OUR MISSION

Support The Enlisted Project (STEP) builds financial self-sufficiency among junior active duty enlisted service members and recently discharged enlisted Veterans and their families in Southern California facing financial crisis through counseling, education, and grants.



OUR VISION

Relevant, reliable, and responsive—STEP's vision is to change the lives of military families and Veterans by helping them achieve financial self-sufficiency.



OUR VALUES

- Do What's Right
- Honor Patriotism & Service to Country
- Build Relationships
- Respect Others
- Deliver Results with Excellence



OUR PURPOSE

"You didn't just give me money, you made me think about my future and that's really helpful."

AARON, E4



LETTER FROM THE CEO

We measure ourselves throughout the year in many ways—and not all the metrics we use focus on our financial performance.



That said, I am happy to report last year's financials illustrated another positive, record-setting year with our revenue, net assets, and financial expense ratios as you'll see on the following pages.

But we also have metrics that are more nuanced, aligning with our longer-term strategic goals, and it is these metrics that are generating much excitement this year. **This past fiscal year, we achieved some noteworthy growth in several key areas:**

- Increased the number of families served, basic needs preserved, and grant dollars issued.
- Decreased our return clients to an amazing 1% for the year, while increasing the percentage of clients who remain on their self-sufficiency path to 94%.
- Expanded our service area across Southern California to include Kern County.
- Doubled our outreach staff to develop richer relationships in the community and reach more young military families, which has yielded statistical increases in EFA cases and increased our 'Lives Positively Touched' by 20,000 individuals.
- Added three new board members, expanding our ability to reach deeper into the community.
- Added a social worker focused specifically on Camp Pendleton, where strong relationships are required to establish trust and partnership with the base and its Marines. This was enabled by our first multi-year grant from the Salvador Foundation.

- Increased the frequency and locations where our social worker-led, behavior-based Financial Freedom training classes are being administered, changing financial behaviors for hundreds of families before they find themselves in a financial crisis.

With this growth, however, comes the unfortunate realization that there are still many more young families in crisis here in Southern California. They just do not yet know that STEP is available to them to help them change their financial behaviors permanently.

So, the mission continues. And our continued growth here at STEP, in all our ways of measuring, will allow us to reach and assist more families—either before their crisis starts, or during their crisis.

As our program graduates have a 94% chance of not being in crisis again—it is imperative we continue to build the knowledge that STEP is an available, and free, resource for those ready to change their financial futures.

None of this growth happens in a vacuum. None of these families' lives would be dramatically changed without your continued support. It is your generosity that allows our social workers the ability to work one case at a time, putting 94% of our families on a path to financial self-sufficiency.

Thank you for helping us fulfill our mission.

Respectfully,

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



LETTER FROM THE CHAIRMAN



As my tenure as Chairman of the Board draws to a close, I am reminded of where we started in 2012: a group of Veterans with a mission to do right by our young military families. And seven years later, we are fulfilling that mission and so much more.

STEP's growth throughout Southern California is a direct reflection of our ability and willingness to partner with hundreds of military service organizations and associations, evolve our program to focus on long-term financial self-sufficiency, develop a talented staff and committed group of board members, and because of you, our supporter. Your commitment to STEP has enabled us to serve military and Veteran families in crisis. You funded, volunteered, or donated the resources needed to serve 681 families this year and you contributed directly to the impacts and success stories in this report.

But there is more work to be done and STEP will continue to rely on contributions like yours. I am passing the torch to John "JP" Farnam, Col, USMC (Ret). Having served as the Vice Chairman of the Board for the last two years, he brings a level of vision, drive, and commitment to the mission that will serve STEP well as we continue to grow. I am grateful for the opportunity to lead an organization that impacts military and Veteran families in such a significant way and I truly appreciate the support from people like yourself who choose to make a difference.

Thank you for making STEP part of your philanthropic circle,

David Schnell, CAPT, USN (Ret)
Chairman



OFFICERS

David Schnell,
CAPT, USN (Ret)
Chairman
Vice President
Business Development
LRAD Corporation

John Farnam,
Col, USMC (Ret)
Vice Chairman
Vice President
Business Operations
Kura Oncology, Inc.

Rick Benito
Treasurer
Senior Vice President
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Margaret Millson
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Human Resources
Consultant

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CMDCM, USN (Ret)
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Richard M. Charron,
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Education Specialist
California Dept. of
Veteran Affairs

Brian E. Hutcherson
Southwest Regional
Manager, Public
Institutions & Education
Solutions
CBRE, Inc.

Wessal Khader
COO & Co-Owner
ListReports

Deborah Loeffler
Former Director of
National Outreach
United Through Reading

Terry Magee,
CAPT, USN (Ret)
CEO
Magee Enterprises

Giovanni Pacheco, VBS
Consultant, Employee
Benefits Division
Marsh & McLennan
Insurance Agency

Laura Pinkham, LCSW
President
Pinkham Consulting

Tony Teravainen,
MSEL, USN (Ret)
CEO & Co-Founder
Support The Enlisted
Project

ADVISORY COUNCIL

Mike Freeman
CSO
WD-40 Company

Laura Galinson
Philanthropist &
Director
LJ Galinson Advised
Funds

Greg Jackey, APMA
Senior Portfolio
Manager
Jackey/Robinson Group

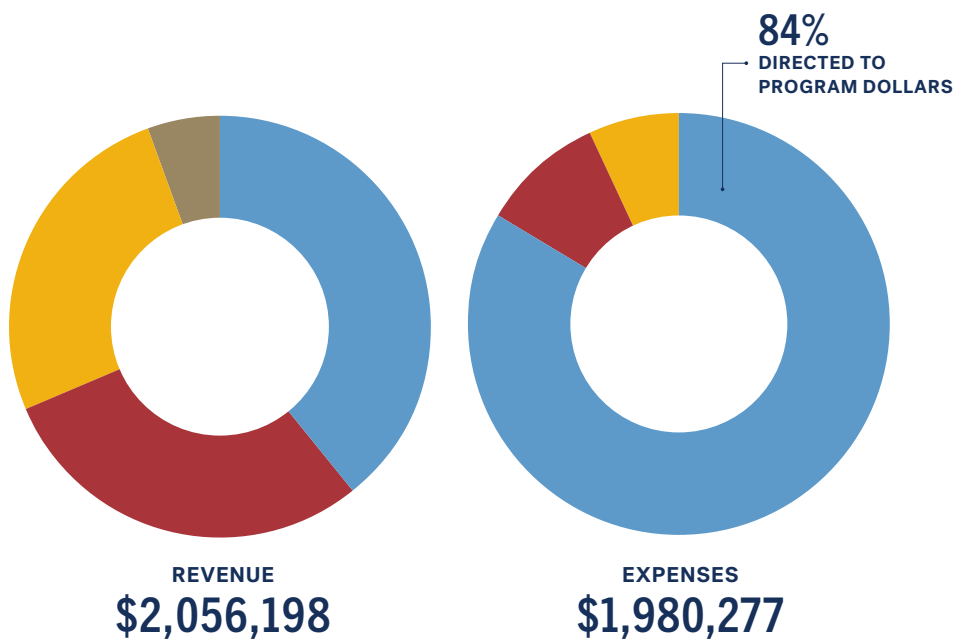
Lonnie Moore,
CPT, USA (Ret)
Supervisory &
Management Program
Analyst
U.S. Army Warrior
Transition Command

2019 BOARD OF DIRECTORS

Jeff Simons,
LDCR, USN (Ret)
President
Simons Consulting

Joseph J. Flynn
President & CEO
Vereco, Inc.

Ken Garber
VP of Operations
DEL REY Systems &
Technology, Inc.

**REVENUE**

● In-Kind Goods and Services	\$811,958
● Grants	\$610,740
● Individual Contributions	\$534,250
● Special Events/Other	\$110,997
Total Income	\$2,067,945

EXPENSES

● Program Expenses	\$1,681,758
● Development Expenses	\$191,541
● Administrative Expenses	\$135,614
Total Expenses	\$2,008,913
Income in Excess of Expenses	\$59,032

ASSETS AND LIABILITIES

Beginning Net Assets	\$440,003
Ending Net Assets	\$499,035
Total Liabilities	\$98,995
Total Liabilities and Net Assets	\$598,030

**Charity Navigator Rating***

For the third 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. 29 Nationally**

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

A+ Rating*

BETTER BUSINESS BUREAU





LETTER FROM THE VICE PRESIDENT



Thanks to you, STEP's community of support, our Client Services programming has expanded in size and impact. You helped us add a new social worker near Camp Pendleton, increasing our presence in the North County area. You helped us increase applications for assistance by 8%, with 99% of applications from new clients. You helped us stop the loss of 11% more critical basic needs, such as housing, food, utilities, and transportation. And you helped us extend our follow-up financial counseling services to 12 months post intervention.

Together, we will continue to help our clients grow their financial self-sufficiency, expand their financial well-being, and build their financial futures. Thank you for your support and encouragement of our growth!

Gratefully,

Kathi Bradshaw, MSW, CPFC

Vice President & Director of Client Services

COAST GUARD SUPPORT



In January 2019, the U.S. government experienced a shutdown in which Coast Guard service members did not receive their regular paychecks. STEP collaborated with local non-profit organizations to create an action plan to provide food and other critical basic needs to the 700 Coast Guard service members in San Diego, Long Beach, and Los Angeles.

This sudden shutdown, and the ensuing hardship, led many Coast Guard service members to realize they did not have an adequate emergency financial plan. They were unprepared to manage their monthly bills and expenses without a regular paycheck.

One single mother, Caryn, decided to apply to STEP's EFA program. Together, with her social worker, Caryn evaluated her finances and found she was spending \$600 more per month than she was earning. They developed a strategy, in which Caryn decided to cancel cable and extra cell phone plans and worked with the dentist to lower a monthly dental bill payment. To help get the plan started, STEP provided grocery and gas gift cards. The family now has a positive cash flow of more than \$330 per month, which they are putting toward an emergency savings account. Thanks to STEP's counseling, the family is much more prepared to handle a sudden financial emergency.



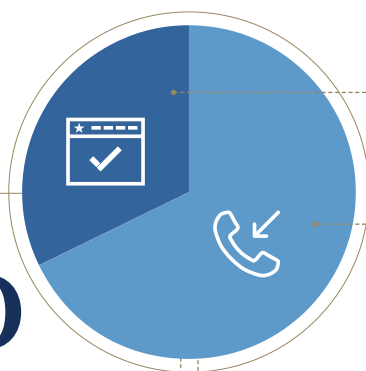
EMERGENCY FINANCIAL ASSISTANCE

PROGRAM CYCLE
2012–2019

APPROXIMATELY

15,400

APPLICANTS
SERVICE MEMBERS OR VETERANS



4,920

ONLINE

10,400

PHONE CALLS

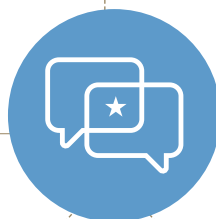


35%

SELF-REMOVE FROM
PROCESS

3,356

COMPLETE EFA PROGRAM



50%

COMPLETE
COUNSELING AND
RECEIVE A GRANT



50%

COMPLETE COUNSELING
GRANTS NOT REQUIRED
TO STOP LOSS OF BASIC
NEEDS



MELANIE'S STORY

Nearing transition to civilian life after eight years of service in the Navy, James, Melanie, and their two young children began preparations.

Melanie knew she'd have to give up her in-home daycare job when they moved out of military housing, so they worked hard to save up \$4,000. James found work quickly after his discharge, however, the pay was nowhere near what he was making in the military and did not make up for Melanie's lost income.

As a result, their \$4,000 was quickly depleted and the family was having a tough time staying on top of their bills. Trying to make ends meet, they worked to earn extra income from various side jobs and overtime hours.

Despite their efforts, the family was still struggling. Desperately trying to keep their head above water, they reached out to STEP for help.

A STEP social worker worked closely with the family to identify their immediate financial goals and build a personalized plan to achieve their goals. Part of their plan required STEP to help with grants to stop their eviction, vehicle repossession, and utility disconnection. We also provided grocery gift cards to reduce their food expense.

During our follow-ups, we learned James had accepted a high-paying job offer in Maryland. Melanie stayed in San Diego to finish her medical assistant education program. With her new certification, she will join her husband in Maryland where she will look for employment. The family is now able to maintain their bills and they have even saved up enough to buy a home in Maryland.





Our mission at STEP is to build financial self-sufficiency among our military and Veteran community, while ensuring they maintain their critical basic needs, such as housing and food. We created our Emergency Financial Assistance (EFA) program to accomplish this goal.

Our EFA program utilizes evidence-based social work practices to guide families on their path to financial self-sufficiency. Together with a social worker, families evaluate their finances, establish financial goals, and create a personalized financial plan to achieve their goals, setting themselves up for a brighter financial future. The families we work with are empowered to improve their financial situation, which in turn decreases their stress and increases their quality of life.

We work with 50 to 70 military and Veteran families each month. To date, 94% of these families report being successful in their journey to self-sufficiency.

2,746

GRANTS AWARDED SINCE
2012, TOTALING \$1.775
MILLION

GRANTS AWARDED

SINCE 2012

IN 2019

Home evictions/
foreclosures stopped

457 65

Utility services restored or
disconnections prevented

427 44

Auto repossessions stopped

394 43

Critical car repairs and
car insurance paid

327 48

Two weeks of emergency food

903 84

Critical baby items, emergency
travel, and other needs met

239 24

Gobble, gobble! 157 turkey dinners were distributed, thanks in large part to Phil Saenz and his students at Southwestern College, as well as Jewish Family Services. Thanks to all the folks who made those meals possible.





STEPHEN'S STORY

On an emergency trip to visit his sick mother, Stephen's car was hit by a sudden, massive storm.

The Marine had strapped many possessions to the top of his car, and all were ruined. Later, his car was broken into and his remaining items were stolen. The cost of the trip, plus the unexpected cost of replacing his valuables and military gear, left him short of covering his next month's rent. Worried sick about what he, his wife, and two young children would do, he came to STEP for help.

STEP helped Stephen develop a game plan. His immediate goals were to reduce his debt and build an emergency savings account because you never know when a crisis will strike. STEP helped Stephen

kick-start his plan by providing a grant of \$2,700 to stop the eviction and keep Stephen's family in their home. He then set up future rent payments to come directly out of his paycheck on the due date.

In his follow-ups, Stephen says his financial situation is much better now. Bills are being paid on time and his debt is being paid down thanks to his diligent monthly payments and a tax return. He is now saving between \$400 and \$600 per month and has increased his retirement savings. Both Stephen and his wife, Caitlyn, report they are much less stressed and finally enjoying life.





SPREADING FINANCIAL FREEDOM

STEP CEO & Co-Founder, Tony Teravainen, was selected to speak at TedxTurtle Rock in Irvine, California last year. His presentation, Changing Financial Behaviors, focused on the statistic that three out of five U.S. households live paycheck-to-paycheck and how enlisting in the military further complicates personal finance. Teravainen discussed how STEP's innovative EFA program combines social work theories and change management practices to help guide military families from financial crisis to a lifetime of self-sufficiency.



COMMUNITY REACH

We partner with The Jacobs & Cushman San Diego Food Bank to help extend our reach in the military community. Through their Diaper Bank program and First Five food boxes, we can connect with families during distribution events and identify those who may also be in a financial crisis.





VOLUNTEER OF THE YEAR

During Volunteer Month in April, we honored Stephanie Sanders as our 2018 Volunteer of the Year. Stephanie utilized her background in social work and case management to volunteer throughout all of our departments. Stephanie dedicated an outstanding 181 hours of volunteer service to STEP. She is a joy to have on the STEP team.

Pictured: Dave Schnell, CAPT, USN (Ret), who was recognized for his three years of service as the Chairman of our Board of Directors, Stephanie Sanders, our Volunteer of the Year, and Tony Teravainen, STEP CEO & Co-Founder.





At STEP, there is no shortage of ways to volunteer. As a matter of fact, volunteers represented 28% of our workforce last year. Our ability to reach and serve our Southern California military and Veteran families in crisis was in-large part because of our volunteers.

A huge thank you to everyone who has lifted a box, sorted clothing, helped with a warehouse distribution, driven the box truck for a pick-up, sorted through holiday gifts, distributed turkey dinners, hosted a baby drive bin, ran a booth at the carnival... and the list goes on. Your time is our treasure.

35%

OF EFA APPLICATIONS WERE SUPPORTED BY A VOLUNTEER CASE MANAGER OR SOCIAL WORKER INTERN



ACTIVE DUTY VOLUNTEERS

A large portion of our volunteers are active duty service members. With a donated warehouse space at Naval Base San Diego, several of the ships stationed there provide volunteer support with sorting, organizing, delivering, and thankfully—heavy lifting!



VOLUNTEER SUPPORT

Last year nearly 100 volunteers supported our annual Warehouse on Wheels (wow) program, allowing us to give away donated household goods throughout Southern California.



Diapers, bikes, turkeys, and Christmas trees—the sky was the limit this year with our donors. Outside of our core EFA program, we have secondary programs that help offset monthly expenses, offer educational opportunities for both clients and donors, and provide family experiences that do not incur additional expenses.

Our supporters make these programs possible. Whether it was volunteering in our warehouse, delivering holiday gifts to families in crisis, or building new kids' bicycles, each of you gave our local military families a reason to smile.

28,642

LIVES TOUCHED IN 2019 THROUGH
SECONDARY PROGRAMS



FORT IRWIN WOW

We strive to meet the people where they are and reach every corner of Southern California. This year we had our first Warehouse on Wheels (WOW) at Fort Irwin. We headed up to base for the Month of the Military Child fair, which honored the sacrifices made by the children of military members serving at home and overseas. There were an estimated 1,400 people who came out to enjoy activities and games for children of all ages, including bounce houses, train rides, face painting, and more! STEP provided diapers, wipes, and toys to military children and shared STEP's mission and outreach programs.





SHARING THE JOY

In its fifth year, our Sharing the Joy program helped 1,123 individuals receive gifts thanks to our generous donors. Hundreds of children who otherwise would have woken up to empty stockings, instead built new memories with their families.

For many years, companies and organizations like Realty Income, Workwell Technologies, Calvary Church, Chula Vista Elks Club, The Nice Guys of San Diego, and Meridian Link have helped bring holiday magic to hundreds of military families. Alongside these companies, small groups and individual families have also stepped up to make a difference every year.



BICYCLES

150 military children received brand-new bicycles this year thanks to our partnership with LPL Financial and A New Team. These bikes were distributed to excited children throughout three San Diego metro bases.

CAR GIVEAWAYS

In partnership with Caliber Collision and the National Auto Body Council's Recycled Rides® program, we distributed cars to eight Veteran families from Los Angeles and San Bernardino to Riverside and San Diego in 2019. This continued partnership—41 cars since the program started—gives our Veterans the gift of mobility and freedom.



CAMMIES TO COLLEGE

Our 4th Annual Cammies to College, in partnership with USO, was an immense success, connecting 381 service members, Veterans, and their families with educational resources. Thank you to the 49 higher education, community partners, and k-12 resources including USD and UCSD's hands-on STEM program that came out to inspire and guide our community. We are extremely grateful for our sponsors Point Loma Nazarene University, Grand Canyon University, and Southern New Hampshire University for making this free family-friendly day possible.



They say it takes a village, but in each village there are individual leaders who go above and beyond to lend a hand and guide a vision. This section represents those leaders committed to our value to Do What's Right for our young military and Veteran families in financial crisis. We are humbled by your generosity and continued support.



GOLF TOURNAMENT

For the third year we were Swinging for our Heroes in partnership with United Through Reading at Admiral Baker, where 144 golfers and sponsors helped raise \$62,905. We are grateful for the continued support of our mission to help military and Veteran families at home and abroad.

COURSE MARSHALL SPONSOR

Umpqua Bank

EAGLE SPONSOR

General Atomics
Aeronautical Systems, Inc

IntegrITS

PM Tec, Inc.

Soapy Joe's

BIRDIE SPONSOR

Bluejacketeer

City National Bank

California State University
San Marcos

KES, Inc.

Terry Magee

USS Midway Museum

PAR SPONSOR

Booz Allen Hamilton

Michael T. Flynn, Lt. Gen (Ret),
and Family

San Diego Padres

TEE SPONSOR

Bank of America

Epsilon Systems Solutions, Inc.

INDUS Technology, Inc.

LevitZacks, CPA

Lockheed Martin Corporation

LRAD Corporation

Pettit Kohn Ingrassia
Lutz & Dolin

SBG Technology Solutions

Sentek Global



FALL SOCIAL

Our annual Fall Social recognizes the accomplishments of the previous fiscal year and pays tribute to those individuals, foundations, and corporations who have chosen to make a difference. We were honored to highlight the following three organizations and individuals at our 2018 Fall Social for their contributions to our military families.

LAURA GALINSON

**THE CENTURY CLUB OF
SAN DIEGO**

USS MIDWAY FOUNDATION

CHAMPIONS FOR YOUTH

37 military families stayed in their homes this year thanks to our Champions for Youth campaign, in partnership with The Century Club and Farmers Insurance Open. Together we raised \$29,904 and the generosity didn't stop there—this allowed us an additional \$38,219 in bonus funds from the Farmers Insurance Cares Bonus Pool for a total of \$68,123.

STAND & SALUTE

In partnership with the Walter J. and Betty C. Zable Foundation, we raised \$51,460.17 in 24 hours, helping us surpass our goal to *stand up* for our military families in need. This collaborative giving day, hosted by the Orange County Community Foundation, combines the forces of 11 organizations to increase awareness and support for our military families in need.



POKER RUN

We were honored to spend the Fourth of July weekend with our military supporters, Veterans, and active duty riders at The STEP Up For Our Troops Poker Run in its third year. A big thank you to El Cajon Harley for hosting those revving engines and to Law Tigers for their sponsorship and helping us spread the word.

**BANK OF AMERICA
ORANGE COUNTY**

Employees from the Bank of America Brea branch volunteered to help build 10 wheelchairs at our Orange County office. These wheelchairs went to our Veteran partners in need. Bank of America is a long-time supporter of STEP and our military community. We are grateful for all the ways they support our service members.





FOUNDATIONS, CORPORATIONS, AND ORGANIZATIONS

\$100,000

Walter J. and Betty C.
Zable Foundation

\$50,000

Anonymous
Salvador Foundation

\$20,000–\$49,999

Barney & Barney
Foundation
County of San Diego—
Supervisor
Kristin Gaspar
The Century Club of
San Diego
The Cushman
Foundation
David C. Copley
Foundation
Orange County
Community Foundation
Price Philanthropies
Foundation
Rancho Santa Fe
Foundation
S. Mark Taper
Foundation
Star Franchise
Association
USS Midway Foundation
Veterans Support
Foundation
Wells Fargo Foundation

\$10,000–\$19,999

Allison and Robert Price
Family Foundation Fund
Bank of America
Charitable Foundation
Capital One
County of San Diego—
Supervisor Ron Roberts
The Crean Foundation
Halman Foundation Fund
Homefront San Diego

Jewish Community
Foundation
The Kim and Harold
Louie Family Foundation
Las Patronas
Pacific Life Foundation
San Diego Council of the
Navy League
US Bank Foundation
USS Midway Museum
The Warnack Foundation

\$5,000–\$9,999

Beyster Family
Foundation Fund IV
Clifford and Lavonne
Graese Foundation
Community Foundation
of Orange
The Country Friends, Inc.
County of San Diego—
Supervisor Bill Horn
Ellen G. and Edward G.
Wong Family Foundation
Genentech, Inc.
God's Gift Charitable
Foundation
InnovaSystems
International, LLC
Michael B. O'Donoghue
Foundation Fund
Mutual of Omaha Bank
The Nordson
Corporation Foundation
Realty Income
San Diego Downtown
Breakfast Rotary
Foundation
The Simon-Strauss
Foundation
Umpqua Bank

\$1,500–\$4,999

Allianz Global Investors
American Legion
Post 149

American Legion
Post 257
Bluejacketeer
Brendan & Tisha
Thiessen Family
Foundation
California State
University San Marcos
Extended Learning
Cars 2 Charities, Inc.
City National Bank
City of Mission Viejo
County of San Diego—
Supervisor Greg Cox
Ecolab Foundation
General Atomics
Aeronautical Systems
Grand Canyon University
Integrius Corporation
KES
Mission Beach Women's
Club Foundation
National Defense
Industrial Association
San Diego Chapter
NBCUniversal
Media, LLC
Network for Good
NOSC of San Diego
PM Tec, Inc.
Provide-Commerce
Religious Offering Fund
Saddleback College
Foundation
The San Diego
Foundation
San Diego Padres
Soapy Joe's
Telos Capital
Management, Inc.

\$500–\$1,499

American Legion
Auxiliary
Newport Harbor
Post #291
Ameriprise Financial
Services, Inc.

AUSGAR
Technologies, Inc.
Bank of America
Baxter Blasting Drilling
Company
Booz Allen Hamilton, Inc.
Capital Group Co
Charitable Foundation
Carl E. Kessler Family
Foundation
Del Mar-Solana
Beach Sunrise Rotary
Foundation Fund 638
Epsilon Systems
Solutions
Escondido East Rotary
Club
General Dynamics
INDUS Technology
Industrial Thermal
Systems, Inc.
Jack Fisher
Chapter #23, Inc.
Legacy Endowment
Community Foundation
Lockheed Martin
Corporation
LRAD Corporation
Pettit Kohn Ingrassia
Lutz & Dolin
Poway Veterans
Organization
Primerica
Carlsbad
SBG Technology
Solutions
Sentek Consulting
Southern New
Hampshire University
The Stevens Karma
Charity Fund
Twin Peaks
Middle School

\$1–\$499

AmazonSmile
Applied Materials
Foundation

California Bank & Trust
Charities Aid Foundation
of America
Computer Technologies
Consultants, Inc.
Costco Wholesale
Corporation
Temecula
Courage 2 Call
Dowling & Yahnke
Edison International
Elaine Galinson &
Herbert Solomon Fund
Escondido Emblem Club
No. 161 Inc.
HoyleCohen
Intuit
Joseph and Beverly
Glickman Fund
MCP Computer
Products, Inc.
Metronome, LLC
National Christian
Foundation
Point The Way
Foundation
Preferred Healthcare
Staffing
Scottsdale Investment
Mgmt, LLC
Southbay Urgent Care,
Inc.
St. James-St. Leo
Catholic Community
SulierSoft
Symantec Corporation
TE Connectivity
Telecom Worldwide
Thrivent Financial
Trabus Technologies
TRUIST
United Daughters of the
Confederacy Stonewall
Jackson Chapter #476
Ventura County Chapter
of the Military Officers
Association of America
West Coast Precious
Metals, Inc.



INDIVIDUALS

\$50,000

Kathryn Starr

\$10,000–\$49,999

Diane Bashor

Laura Galinson

Adrianne

Geiger-Dumond

\$5,000–\$9,999

Richard and

Lois Aufmann

Kenneth Lester

Terry and Colleen Magee

Valentina Russack

Laura Techentin

Alan and Barbara Wiener

Drea Zigarmi

\$1,500–\$4,999

Karen and
Douglas AllportCary and
Michelle Cheshire

Greg and Denise Dorin

John and
KathyJean Farnam

Mike Freeman

Dwayne Junker

Wessal Khader

Nancy Kirby

Deborah and
Steve LoefflerDonald and
Maureen Maescher

Steven McClelland

Lisa Potok

Roy Risner

Ted and Josie Schwarz

Margaret York

\$500–\$1,499

Deanna Atherton

Walter and
Jacqueline Bochenek

Julia Brighton

Margaret Carey

Marcia and
Gerard Charest

Jan Chatten-Brown

John and
Theresa Christenson

Ed Colson

Larry Cooke

Robert and
Joyce Crawford

John Donnelly

Andrea Dooley

Michele Dukes

Paul and
Margaret Dutcher

Raymond Ernst

Raymond Firestone

Freddy Flores

Joseph and Valerie Flynn

Michael Flynn

Michelle Foley

Eric and Adrian Fremont

Ken Garber

Kevin Gigax

Mike and Becky Gillett

Douglas and

Linda Gordon

Tori and Susan Harmon

Sandra Hauf

Wilmer and
Sally Hendrickson

Charles Henry

Susanna Hung

Mike Irvine

Gregory Jackey

Benjamin and
Marilyn Karnow

Junji Kawanaka

Richard and
Rose Marie Keidel

Pat Kellenbarger

Mark Kersey

Tae and Sallay Kim

Michael Kleine

William and Edith Krouss

Gordon Kugler

William and
Annette Liebel

Tony Like

Mike and Debe Lucki

Michael Malot

David Mannion

Joseph McNamara

Judy Melton

Anthony Miley

Jeffrey Mullen

Donald and
Cheryl Nederostek

Paul and Stephanie Nies

Miguel Ortega

James and
Georganne Patterson

David Penn

Erick Powell

Beth and Tom Rappolt

Gene and Laurene Reu

Raisani Family

Timothy and
Deborah Riordan

Paul Rosenberger

Brian Saull

James Scherer

David and Gina Schnell

Mark Schupp

Ronald and Lorlei Seden

Jeff Simons

Bill and Carmen Sitz

Aaron Smith

Howard and
Cathy SpetterTom and
Susan Splitgerber

Mark Suycott

Tony and
Jackie Teravainen

Gary Thornton

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“Life is an exciting business, and most exciting when it is lived for others.”

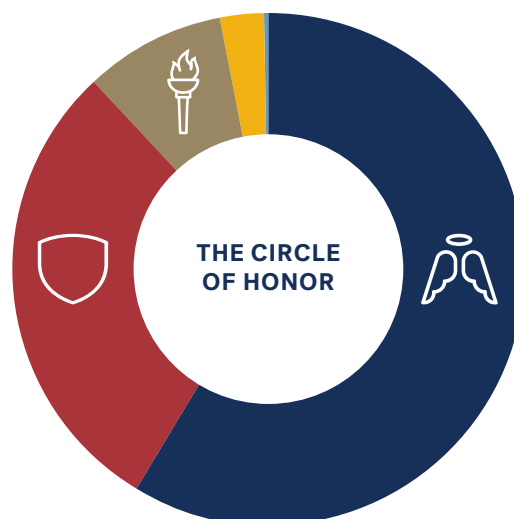
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2019 GIVING CIRCLE

The generosity of STEP's donors is essential to fulfilling our mission. The recognition and honoring of those gifts is just as important. Our partnerships with all of you allow our work to happen every day. Please consider joining the Circle of Honor and increasing your 2020 gift to a level that's meaningful to you. We are a stronger community because of you. Every gift has an immediate, life-changing impact on our military families.

● Guardians Circle	\$10,000+
● Defenders Circle	\$5,000+
● Liberty Circle	\$1,500+
● Patriots Circle	\$500+
● Crew Circle	\$1+
Circle of Valor (Veterans)	Any
Tried and True (3+ consistent years)	Any





\$1–\$499, CONTINUED

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CREATIVE COMEDIAN STANDS UP FOR STEP

Atlanta, Georgia stood up for STEP. Actor, comedian, and writer Jody Thompson's Stand Up comedy show benefited our annual programs. A big supporter of the military, Jody found us through friends and wanted to make a gift. He raised more than \$1,400!

Mike Lindsey	Robyn Miller	Robert Pennoyer	Robert Rosenberger
Wayne Lipscomb	Charlotte Miller	Will Peregrino	Jennifer Ross
Steven and Shayna Lister	Peg Millson	Raquel Perez	Judy Rowley
Russel Logan	E.L. Mincks	Scott Peterson	Deanne Ruby
Donna Loken	Carlos Minvielle	C.L. Peterson	David and Kelly Rutherford
Justin Longardner	Jaqueline Moline	Adriane Peterson	William Ryder
Virginia Ludvik	Arthur and Daniel Monahan	Lance Petit	Joann Ryder
Nancy Ludvik	Jamie Moraga	Edward and Theresa Phelan	Tracey Saenz
Lisa Ludvik	Justin Moseley	Laura Pinkham	Velma Saliwan
Laura and Matthew Ludvik	Judy Moursund	Michael Posey	Ted Salvador
Christopher and Stacey Lund	Donald Mullin	Teresa Quick	Neil and Marian Sampson
Tim Mack	Michelle Myhra	Ed and Kerrie Quinby	Eric Santeliz
Lisa Maloney	Thomas Neill	Zakia Radwan	Christina Saull
Jim Manley	Serge Nepomnin	Victor and Jean Ramsauer	Daniel and Cynthia Schafer
Kate Marshall	Shannon Nestor	Michael Razny	Tim Scherer
Brian and Debbie Martin	Lynn Noe	Darcy Redmann	Alyx Schmidt
J. Mask	Wayne Norman	David Reicks	John and Debbie Schmitz
Diana Mattoon	Jori and Corey O'Reilly	Mark Renault	Ray Schnorr
Gail Maty	Richard Ock	Lorna Rice	A. Schouten
Michael Maurer	Joe and Anna Ornelas	Jamie Richman	Michael Schroder
Kathleen Mayerski	Robin Osborn	Tiffany Richter	Stewart Schwab
Scott McGeough	Wayne and Nancy Owen	Elizabeth Richter	John Schwab
Willard and Patti McGhee	Tracy Owens	Patrick Riley	Harvey Schwartzman
Sean McHugh	Giovanni Pacheco	Steve Rindsberg	James and Victoria Scully
Luis Bernardo Mercado	Diane Palmer	Don and Bonnie Roberts	Ruth See
Povas Miknaitis	Pence Parsons	Michael Rodriguez	Jerry and Patty Seymour
Herbert Milgrim	Anthony Pavia	Richard and Elizabeth Rohwer	Lyndon Shaftoe
Robert and Diane Millard	Jacqueline Pease-Waters	Robert Rose	Marvin Shappi
	David Pendleton		





Pamela Shararian	David Stepp	Aaron Tragle	Jennifer Walker	Tracie Winn
Kathleen Shirer	Marc Stevenson	Rob Trainor	Aaron Washington	Michael Woiwode
Jerry Shonkwiler	John Stickle	Matthew Trenholme	Jeffrey and Debby Weiner	Laurie Wood
Roger Shultz	Gaylord and	Benjamin Trieu	Carl and	Edward and
Aaron Siltan	Nylene Stickney	Clare Truong	Charlene Weiscopf	Margaret Wozniak
Shannon Skaja	Nancy Stoke	W. A. Turner	Susan Wellersdieck	Carol Yastrov
Eric Skaja	Connie Stroud	Douglas Twining	Tyler Westling	Richard and
Andrew Skale	Dianne Sullivan	Josefa Tyra	Terri Wetterberg	Margaret Yoakam
Patrice Smerdu	Judith Sundquist	Lauren Vajda	Laura White	Lisa Young
Wilborne Smith	Robert and Ellen Svatos	Kim Valdez	Ryan White	Alisha Young
Carrie Smith	Douglas and	Jack and	Henry White	J. E. Zavala
Doug Sonnenberg	Susan Swaim	Judy Van Kampen	Ron and Charlotte White	Eric Zebold
Carolyn Spaeter	Robert Swanstrom	Norma Van Riper	Tom and Ella Whitehead	Peggy Zirlin
Derick Sparhawk	Casey Tanaka	Jim and Gay Versteeg	Samantha Willard	
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Martin Steiner	Kurt Thrasher	Paul and Ann Walker	Ann-Marie Wilson	
	Dennis Thurston		Todd Wine	



PARTNERSHIPS

For two years STEP has been the recognized non-profit partner of Veterans in Business (VIB) annual conference. We're grateful to meet companies from all over the U.S. looking to help Veterans in business lead and support charities who do the same.

VIB is a nonprofit organization providing free business resources, educational seminars, and outreach and mentor programs for Veteran-owned businesses. Their annual conference brings hundreds of companies together to meet and work with Veteran-owned businesses.



HOME IS WHERE
THE HEART IS



Newly stationed families often do not have the basics to fill their homes. Our donors and volunteers step in to ensure we can alleviate necessary expenses. From dishes and silverware to bedding and small furniture, our generous community provides the items needed to make a military family's new duty station feel like home.



IN-KIND

A & M Automotive	Challenged Athletes Foundation	Amy Fernandez	JDog Junk Removal & Hauling	Cindy McGowan
A & A Solutions	Champagne Quilters	Fieldsheer/Tech Gear-5.7. Inc.	Deborah Jenkins	Bill McKibbin
AAMCO, Prestige Automotive Services, Inc.	Pratap Chandran	James Flalerty	Jing Yi Li	Joe McKiraheu
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American Legion Pacific Beach Post #552	City National Bank	Todd Gallegos	Kaiser Permanente	Peg Millson
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AUSGAR Technologies, Inc.	County of San Diego South Region Live Well Center	Laura Grayston	Tom Landers	Cheryl Monroe
Bank of America	Courage 2 Call	Aubree Green	Tara and Jason Lange	Natalie Moraga
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		JC Golf Resorts	Rick McCarthy	Point The Way Foundation
			Steven McClelland	Positive Adventures



IN-KIND, CONTINUED

Poway Veterans Organization	San Diego Air and Space Museum	Charlie and Katie Smith	The Nice Guys of San Diego	Wan Wong
Joshua Powers	San Diego Food Bank Corporation	Jan Smith	The Promenade Rio Vista	Yale Chase
Pure Pilates	San Diego Guardians	Sarah Smith	Titleist	Deborah Yates
Rancho Bernardo Community Presbyterian Church	San Diego Hiking Club	Soapy Joe's	Transmasters Auto Care	Stephanie Yerkovich
Janis Rasmussen	San Diego Magazine	Soaring Hawk	Twin Peaks Middle School	Souphatta Yotbounmy
Razor USA	San Diego Padres	Solomon Ward	USS Midway Foundation	<i>Gifts recognized were made during July 1, 2018–June 30, 2019. While every effort is made to be accurate, please accept our apology for any mistakes and contact our development office immediately at info@stepsocal.org to remedy.</i>
Realty Income	San Diego Repertory Theatre Company	Seidenwurm & Smith, LLP	USS Midway Museum	
Reef Point Realty	San Diego Ski Club	South Coast Plaza	Shawn Vasich	
Rejuvenation	Stephanie Sanders	Spectrum	Dawn Vermeulen	
Retired Teachers Organization	Santa Ana North Rotary Foundation	Menoula Stanitsas	Veterans Green Projects, LLC	
Rhea Lana	SAY San Diego	Kevin Stanley	Bert Vexland	
Kayla Robledo	Laney Schatz	Al Stanzione	VFW	
Chris and Amy Rogers	Angie Schertz	Kim Steffenhagen	Encanto Post #1512	
Alex Roland	David and Gina Schnell	Janis Stevens	VFW Motorcycle Club	
Josh Rope	Deb Schrakamp	Lauri Stock	VFW Post #9557	
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2019 ACKNOWLEDGMENTS



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North San Diego Business Chamber

CERTIFICATE OF APPRECIATION

From Mayor Kevin Faulconer,
City of San Diego

*For supporting the United States Coast
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CERTIFICATE OF RECOGNITION FOR OUTSTANDING LEADERSHIP

From Congressman Scott Peters,
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GAME CHANGER NOMINEE

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To Kathi Bradshaw, VICE PRESIDENT



RECOGNITION OF STEP CEO & CO-FOUNDER, TONY TERAVAINEN

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1631 Sunflower Ave.

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