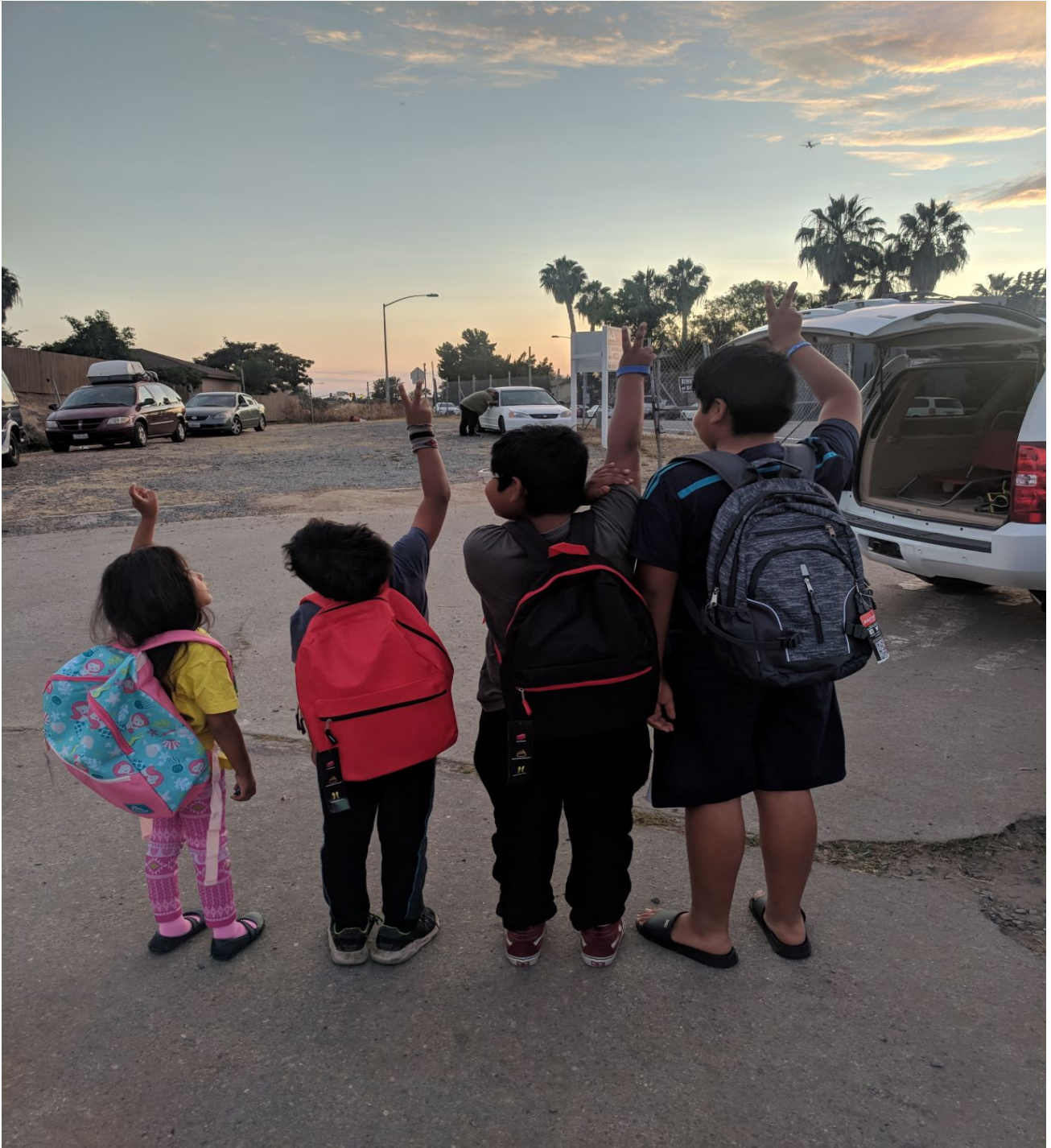




## Annual Report Celebrating 10 Years



*To provide innovative and cost-effective services that empower and stabilize the lives of underserved families and individuals.*

## Ten Years....

Over the course of 10 years, anything is possible.

Over the course of 10 years, a baby goes from speaking their first words to expressing their own opinions through speech and writing, a youth transforms from learning pre-Algebra to obtaining a college degree, an adult changes jobs 3 times while having 3 children of their own. Over the course of 10 years, people, organizations, and communities transform through growth to achieve their aspirations and dreams. Over the course of 10 years, Dreams for Change progressed from a concept to a thriving organization making lasting impacts.

Over the past 10 years, I have had the privilege of experiencing something magical through the development and growth of Dreams for Change. We started with a small idea of using a parking lot at night as a space for families and individuals experiencing homelessness can find refuge and community. Within a month of opening the first site, every spot was filled, and I knew we were on to something great. Over the course of the 10 years, Dreams for Change developed a team of passionate employees, interns, and volunteers dedicated to bringing hope to families experiencing homelessness, to bridging employment opportunities for individuals who are unable to obtain a job, to providing meals to those who are hungry, to helping someone starts to build financial stability through savings and tax credits. Over the course of the 10 years, we were met with challenges and adversity from finding suitable locations for Safe Parking to holding systems accountable so our clients can get the resources and services they deserve. Dreams for Change remained relentless and persevered through these challenges to touch over 33,000 individuals across San Diego County.

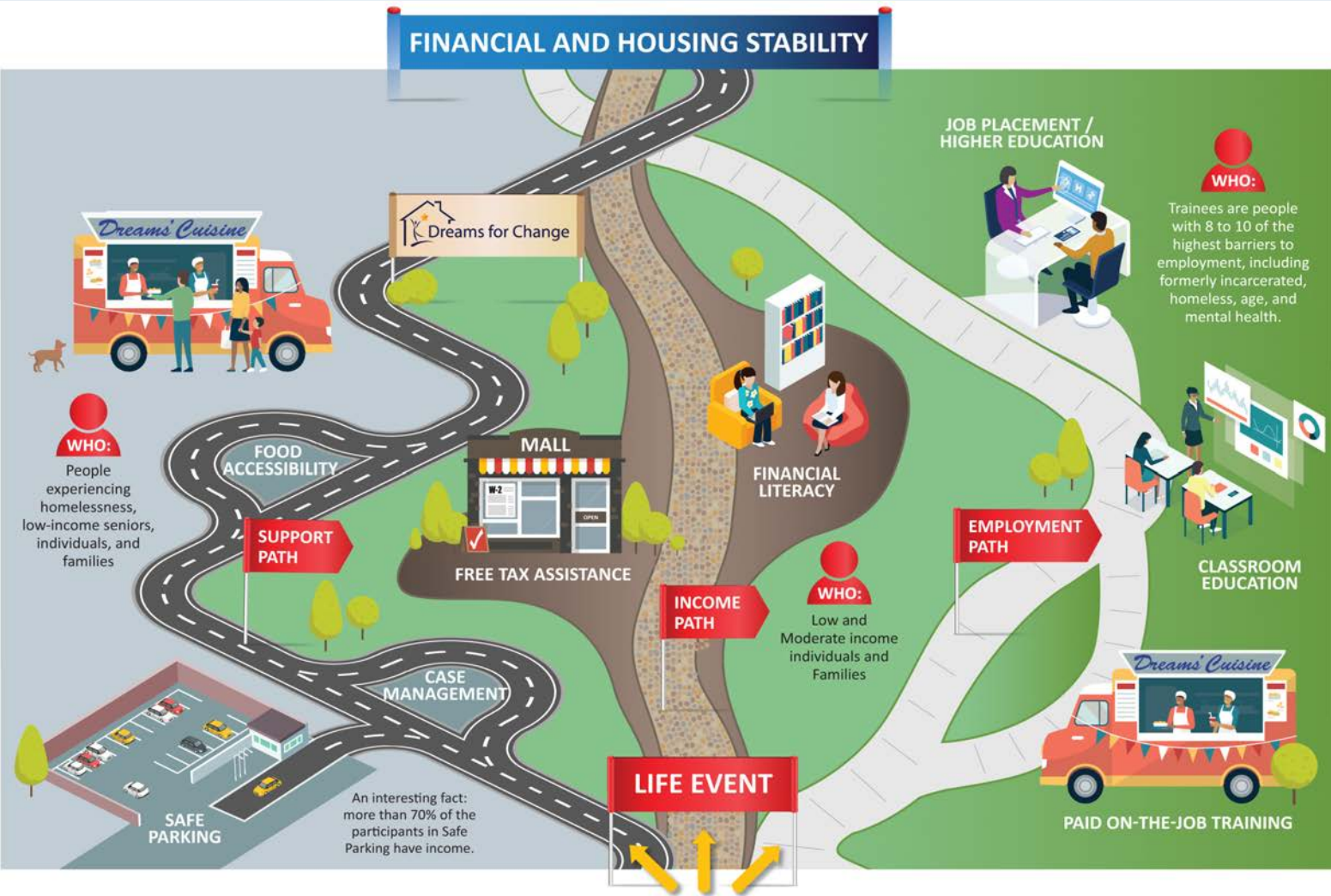
Over the next 10 years, anything is possible. Can we reduce homelessness to the point no one has to live in their vehicle? Can we ensure that anyone who wants to work can find employment with the right support to be successful in that employment? Can we help ensure no one has to choose between eating or paying rent? Can we eliminate the \$20 million gap in unclaimed tax credits for low-income working families and individuals? Over the next 10 years, YES, we can. We will continue to listen to members of our communities, activate communities into action and respond with the compassion and innovativeness that sets apart Dreams for Change from other providers. We are excited to take this journey and honored to continue to provide quality services across the community.

Over the next 10 years, everything is possible.

Teresa Smith, Ph.D., CEO



## FINANCIAL AND HOUSING STABILITY



# Programs

## Safe Parking

The loss of a vehicle is one of the final steps to chronic homelessness. We provide safety and case management for individuals living in their vehicles.

The Safe Parking Program provides supportive services and a safe place to park for families and individuals who are living in their vehicles.

## Dreams' Cuisine (Social Enterprise)



A 12-week paid on-the-job training program coupled with work readiness and life skills training. Dreams' Cuisine program overcomes barriers and secures competitive long term employment, occupational training, and educational opportunities for those experiencing homelessness, formerly incarcerated, and youth with high barriers to employment.

The *Dreams' Cuisine* food trucks are designed to sell meal options to low-income seniors and people experiencing homelessness. Offering affordable options empowers people with the dignity of buying food that they enjoy.



## Tax Assistance

We provide free tax prep to low and moderate-income households, processing thousands of tax returns and bringing millions of dollars back into communities.

In addition to tax prep, our programs offer comprehensive tax education and resolution services. We work in partnership with the IRS and help clients get in direct contact with case managers.



# Safe Parking



Photo Credit: John Gastaldo

## Safe Parking History

2010

April 2010

Dreams for Change opened San Diego's first and California's second Safe Parking Program

2012

Second Site

Dreams for Change opens site in Chula Vista (closes 2016)

2017

2 City Paid Sites

Dreams for Change launched the cities 2 sites in response to the Hepatitis outbreak.

2019

Open to RVs

March 2019 we opened San Diego's 1st site to include RVs

### 2019 Impact



Vehicles  
266



RVs  
11



People  
368

### Housing Placement



Vehicles  
87



RVs  
2



People  
123

### Ten Years



Vehicles  
2681



People  
4722

### Households Placed

Each vehicle represents a household.



1073





# Dreams' Cuisine

Social Enterprise

**"The Dreams' Cuisine program is an innovative workforce development program utilizing a social enterprise model combined with weekly work readiness and life skills training. The program makes a difference in the lives of participants in 2 unique and significant ways: we offer immediate, transitional paid job training at a point when participants are facing all or most of the major barriers to employment, and we supplement that real-world training with weekly workshops focused on helping participants make significant life changes from the inside out. We understand the importance of whole-person care, so in addition to the external components of workforce development we provide opportunities for our participants to learn about other important factors, such as emotional literacy and mental health awareness, to encourage the necessary mindset shift needed for meaningful and lasting life changes." Kyra Bethel, Program Manager**

## 2019



Trainees	65
Completed	31
Still Enrolled	15

\$ 60,935	Salaries Earned
25	Job Placements
6	Advance Training



Meals	13,500
Sales	\$ 49,926

## 2017 - 2019



Trainees	180
Completed	67
Still Enrolled	15

\$ 158,000	Salaries Earned
73	Job Placements
10	Advance Training



Meals	58,000
Sales	\$ 238,133.00



*"The support system Dreams for Change offered me was nothing short of a miracle. I had a team of people that were rooting for me! Pushing me to get to the next level. Showing me tremendous love and patience. I wouldn't be where I am today if God hadn't used this program to help me grow and develop the skills needed to be a functioning member of society. - Shannia*



Each year, we operate San Diego County's largest free tax preparation site and mobile tax services to the disability community through the IRS's Volunteer Income Tax Assistance Program (VITA). The purpose of VITA is to provide free tax assistance to working families and individuals earning less than \$55,000 with a focus on ensuring those who qualify to receive the Earned Income Tax Credit (EITC). In addition to tax preparation, our tax sites screen taxpayers for potential public benefits and provide Individual Taxpayer Identification application approval.



Photo Credit: Joy Thronton

Beyond operating tax preparation sites, we play a leadership role in supporting the San Diego EITC Coalition. We support the EITC Coalition by expanding capacity through partnerships with local colleges to recruit interns for coalition members' sites, create surveys, train organizations on best practices, a market program to community and evaluate program results.

	Tax Returns	Refunds	EITC
<b>2019</b> 4 Mall Locations, Mobile Sites	<b>8,275</b>	<b>\$14 Million</b>	<b>\$5.6 Million</b>
<b>2018</b> 3 Mall Locations, Mobile Sites	<b>4,212</b>	<b>\$6 Million</b>	<b>\$2.6 Million</b>
<b>2017</b> 2 Mall Locations, Mobile Sites	<b>3,470</b>	<b>\$5.5 Million</b>	<b>\$2.3 Million</b>
<b>2016</b> 1 Mall Locations, Mobile Sites	<b>2,255</b>	<b>\$4 Million</b>	<b>\$1.4 Million</b>
<b><u>2011-2015</u></b> <b><u>Multiple Years*</u></b>	<b>4,470*</b>	<b>\$5.5 Million*</b>	<b>\$2.9 Million*</b>



## Programs Working Together

"We just finished up our Financial Literacy module with our Workforce Development trainees. We had an engaging conversation about money and how it reflects and amplifies our values. We discussed how to maximize earnings and how to spend it wisely. The trainees completed budgeting activities and learned how to build credit to obtain a better credit score. Congratulations to an awesome group for taking their first step towards financial savviness!"

- Joy Thornton, Program Manager  
Tax Assistance Program & Financial Literacy



Quintin was referred to the Dreams' Cuisine program by the CARE Center, after experiencing homelessness and job instability for several years. He was an excellent trainee from the start, demonstrating reliability by always arriving early for his shifts and maintaining a strong attendance record for the weekly work readiness classes. Dreams for Change helped Quintin to reinstate his driver's license so he could begin training for a **Team Lead** position with Dreams'Cuisine. Quintin mastered the operational procedures and was hired as a Team Lead in Oct 2019.



Photo Credit Shana Thompson

## Safe Parking Opens Doors

"Rosa has been in our Safe Parking Program for over a year now. Rosa found an immediate connection to our intern, Samantha, due to Spanish being her 1st language. Samantha was able to connect Rosa with our workforce team to start working on the Dreams Cuisine food truck, as this has always been her dream! She also was ready to start school, taking some college courses. She feels with Samantha's guidance, she will be on the road to independence in the near future."

- Ava Blackwell, Case Manager  
Safe Parking and Dreams' Cuisine



# Financials

Dreams for Change	
BALANCE SHEET SUMMARY	
As of December 31, 2019	
	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	145,527.58
Accounts Receivable	77,379.84
Other Current Assets	85.00
<b>Total Current Assets</b>	<b>\$222,992.42</b>
Fixed Assets	32,460.00
Other Assets	1,000.00
<b>TOTAL ASSETS</b>	<b>\$256,452.42</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	77.63
Other Current Liabilities	0.00
<b>Total Current Liabilities</b>	<b>\$77.63</b>
<b>Total Liabilities</b>	<b>\$77.63</b>
Equity	256,374.79
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$256,452.42</b>

Dreams for Change	
Profit and Loss	
January - December 2019	
	Total
<b>Income</b>	
43300* Direct Public Grants	393,445.79
43410 Unrest Donations	20,514.97
44400 Government Contracts	616,973.98
45000 Investments	255.10
46400 Other Types of Income	6,719.14
47200 Program Income	49,926.40
<b>Total Income</b>	<b>\$ 1,087,835.38</b>
<b>Cost of Goods Sold</b>	
50001 Cost of Goods Sold	39,143.53
<b>Total Cost of Goods Sold</b>	<b>\$ 39,143.53</b>
<b>Gross Profit</b>	<b>\$ 1,048,691.85</b>
<b>Expenses</b>	
50000 Salary Expense	477,253.79
50200 Payroll Tax Expense	60,793.11
50300 Health Insurance	30,569.89
60800 Stipends	72,935.87
60920 Permits and fees	2,298.49
62100 Contract Services	450.00
62110 Accounting Fees	7,845.12
62800 Facilities and Equipment	9,615.52
62850 Utilities	3,245.11
62890 Rent	117,417.20
63400 Supplies	21,847.96
63500 Communications	5,838.26
65100 Other Types of Expenses; Marketing	13,973.05
66100 Insurance	16,462.65
66130 Merchant and Bank Fees	4,932.90
68300 Vehicle	12,024.46
68310 Conference, Convention, Meeting	8,195.42
68320 Travel	12,483.95
69000 Client Incentives	476.25
<b>Total Expenses</b>	<b>\$ 878,659.00</b>
<b>Net Operating Income</b>	<b>\$ 170,032.85</b>
<b>Net Income</b>	<b>\$ 170,032.85</b>

## Thank you for supporting Dreams for Change Supporters

2-1-1 San Diego  
Alliance Health  
AT&T Aspire  
Aetnea  
Capital Impact  
Casa Familiar  
County of San Diego Interfaith Community  
James Irvine Foundation  
Lucky Duck Foundation  
Mitchel International  
Pacific Beach Women's Club  
Reyes Coca Cola  
San Diego Housing Commission  
San Diego Uptown Sunrise Rotary  
Social Venture Partnership  
Union Bank  
United Way  
WD40  
Women International Empowerment  
Jeannette Alexander  
Mike Apps  
Bobbi Ashurst  
Alana Asmussen  
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Michelle Butts  
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Pat Capra  
Kelley Cartrett-Phifer  
Megan Ceruti  
Patrick Chaffee  
Elizabeth Chapman-Morris  
Tracy Charles  
Ted Chou  
Kathy Christensen  
David Christman  
Selena Chronister  
Anne Church

Cisneros Miki  
Clark Denine  
Clemons Hunt  
Sam Collins  
Dare Cook  
George Cronin  
Cindy Dawn  
Jamie De Sigala  
Joanne DeCicco  
Shammy Dee  
Paula Des Jardin  
Therese Desmond  
Andrew Dickerson  
Nic Dolas  
Lisa Doyle  
Tracy Draper  
Laura Duarte  
Pam Dunn  
Franki Durham  
Jessica Earl-Lane  
Heidi Elliott  
Kathleen Everett  
Bonny Farqi  
Irene Fincher  
John Fisher  
Kathi Baugh Forrester  
Shelby Forrester  
Nancy Francis  
Casey French  
Jon Fuller  
Mish Galvan  
Kathy Gehl  
Alex Gillette  
John Goegel  
Patricia Goodman  
Lisa Goodpaster  
David Gordon  
Susan Graham  
Andrea Grant  
Lori Gray  
Scarlett Grey  
Karen GS

Cameron Hamilton  
Scott Hanson  
Marc Harris  
Janine Harty  
Linda Haugstatter  
Rodelli Alan Henne  
Luola Herbert  
Martin Higgins  
Anne Hildebrandt  
Druschitz Gayle Hoffarth  
Barb Hohmann  
Brenda Hopson  
Kathi Horton  
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John Terell  
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Angie Vignogna-Summers  
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Jennifer Wildman  
Carla Wilhoit  
Chuck Williams  
Rachelle Wissbroecker  
Dana Withall  
Pete Witkowski  
Pam Woods  
Nick Zaharias  
Laura Zaki  
John Zelenty