

IMPACT REPORT 2021

RACIAL JUSTICE AT DREAMS FOR CHANGE

Nearly two years ago, Dreams for Change embarked upon our transformational journey to become an antiracist organization. Our approach is grounded in a commitment to do the work “from the inside out” – to engage in meaningful self-examination and to further educate ourselves on the pervasive effects of racism in our own lives and the lives of people we serve.

Our collective vision is to use what we are learning to inform our policies and decision-making processes at every level of our organization, while remaining humble about what we do not yet know. The work is complex, eye-opening, arduous... and slow. The work is also deeply gratifying at times; and working together to create our own authentic approach to antiracism has deepened our understanding of one another.

As an organization that serves people and communities striving to overcome significant barriers created by systemic racism, there is no doubt our staff and board members are rising to the responsibility of examining and educating ourselves, thereby moving us forward on an intentional path to create policies and practices that reflect our commitment to antiracism. We recognize that becoming an antiracist organization is not a destination, but an on-going journey. The work is fundamental to fulfilling our vision of confronting inherently broken systems that harmfully impact and oppress people and communities of color.

Our antiracism initiative is critical to the long-term success of Dreams for Change; and while we have certainly struggled along the way, we have undoubtedly made progress in the rigorous self-examination this work requires. We have been both strengthened and humbled within our journey thus far, and we take very seriously the responsibility to press forward.

When the going gets rough (and we know that it will at times), we are reminded of author Ijeoma Oluo’s assurance that “you don’t need to be free of racism to be an antiracist. Antiracism is the commitment to fight racism wherever you find it, including in yourself. And it is the only way forward.”

As an organization, we are committed to staying the course of becoming antiracist – rising to challenges, setting goals, asking difficult questions, and working daily to sharpen our use of a racial equity lens that informs the evolution of our internal structures and programmatic work.

BY KYRA BETHEL, DIRECTOR OF PROGRAMS



SAFE PARKING



The Story of Willie

In August of 2021, a former Dreams for Change participant had to start over. Willie was one of the many people who lost their jobs and housing during the pandemic. He found himself living at the convention center and looking for any chance to change his circumstance. Willie decided it was better to reside in his car at our Imperial Avenue Safe Parking location. Each day Willie looked for work, worked with his case managers, took a financial literacy workshop, and cared for his dog. Through these challenges, Willie did his best to stay optimistic. His effort paid off. He found a job at a local steakhouse and temporary housing, where he saved money and now has permanent housing. Willie was grateful to have the help and stability Dreams for Change and the staff provided.

Who Participated

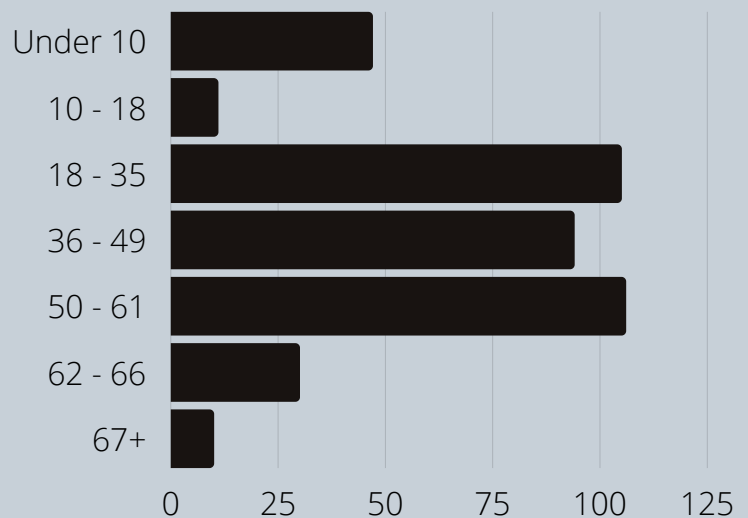
319 Households (Vehicles)

403 People

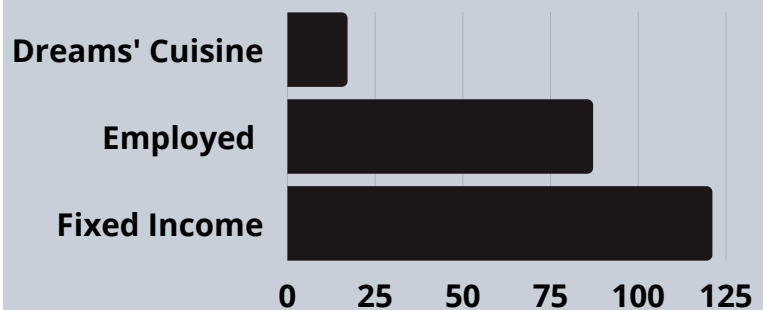
Gender

219 Men 1 Non-Binary 183 Women

Age range of Participates



225 Households had income



**106 Households Found
Permanent Housing**

**109 Entered transitional
housing or a shelter.**

DREAMS' CUISINE WORKFORCE TRAINING

WHO PARTICIPATED

72 people

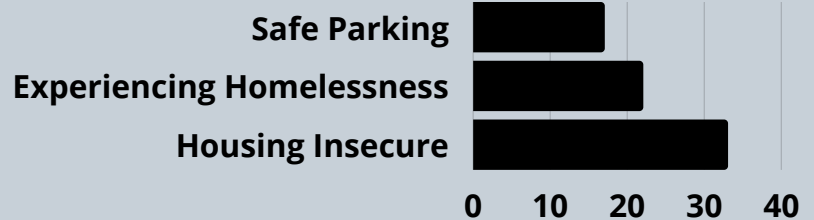
41 Men & 31 Women

38 Age 18-35 **9** Age 50-61

2 Age 36-49 **5** Age 62+



Housing Status of Trainees



THE RESULTS

\$100,000 in wages were paid to trainees

2,500 Hours of life skills and work readiness classes



25 People Found Employment 5 People Entered School or Advance Training

Dreams for Change expanded our on-the-job training opportunities. We still primarily use our social enterprise Dreams' Cuisine food trucks but trainees had the opportunity to work at our Wednesday food distribution, free tax preparation sites, providing outreach, and graffiti removal.



Demeta was referred to Dreams for Change in February of 2021. Her primary goals were to earn enough income to support her children and find stable housing. She was eager to pick up extra shifts each week and regularly met with her case manager to work on her long-term housing and employment plan.

In September of 2021, she found employment with one of our new partners LAZ Parking and quickly became a star employee and gained recognition from the corporate office. Demeta also successfully found an apartment for her family and is working on a job promotion and building her savings.

WORKFORCE TRAINEES ADDRESSING FOOD INSECURITY



With the increasing issues of homelessness in San Diego, our downtown food truck has been busy providing healthy, low-cost meals to the people living on the streets in East Village.

They have provided **over 8,000 meals, 20,000 bottles of water, and 7,500 individual bags of free ice.**

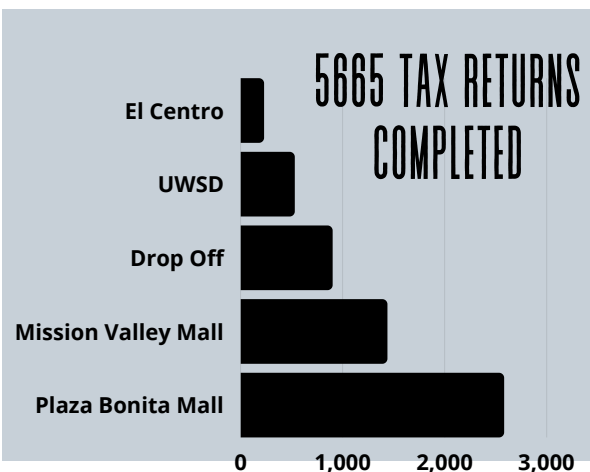
In 2021, Dreams for Change partnered with the San Diego Jacobs & Cushman Food Bank. Utilizing our Safe Parking Site at 5605 Imperial Ave. in Encanto we started a weekly free food distribution for low-income families. The program quickly grew and keeps growing each week.



FEEDING 361 PEOPLE 47,000 LBS FOOD

TAXES

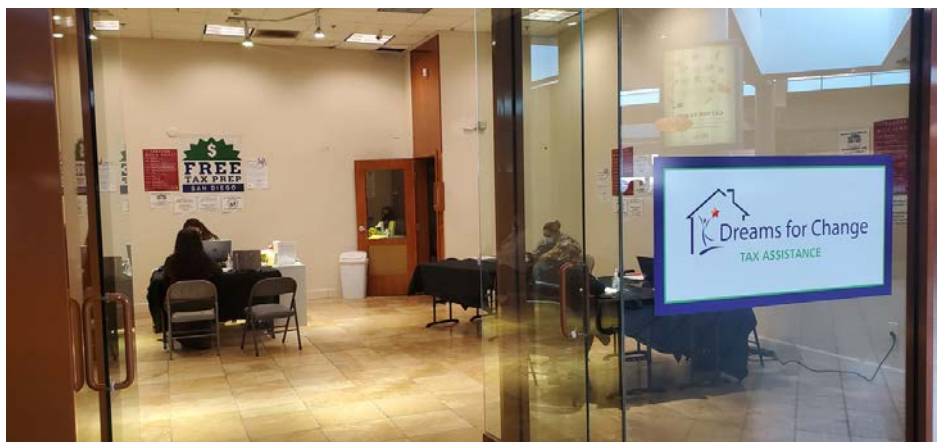
2021 brought many challenges to our tax program. There was a reduction in State funding, causing us to reduce our mall site locations from four to two sites in San Diego County. Many of our college student volunteers had not returned to campuses.



\$2,303,025
Child Tax Credit

\$2,836,535
Earned Income Tax Credit

\$10,401,825.00 IN REFUNDS



FINANCIAL EDUCATION

In 2021, Dreams for Change expanded our financial literacy program beyond our participants and clients. We worked with other organizations, churches, community groups, and people.

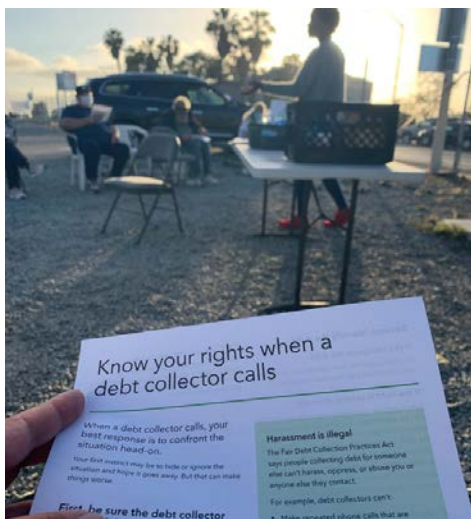
- 84 Workshops
- 442 people attended
- 253 people had individual coaching
- 312 people got banked



Ayoe was a trainee enrolled in the Dreams' Cuisine program to help her on her path to stability. One of the weekly work readiness and life skills classes that she took was Financial Literacy, which completely changed how she thought about income and finances. Coming from a tumultuous upbringing and past, Ayoe shared that she was never taught how to save money or keep track of spending. She dealt with bad credit and was even fearful of opening her mail to face bills and collections notices, thinking there was no way out. Without a good credit score or savings, she struggled with finding a place to rent.

Taking the financial literacy classes gave her the tools and resources to help tackle her finances for the first time. Ayoe shared that she learned she could pull her credit report for free and understand what factors would change her score. She discovered that she could dispute errors on her report and calculate and manage her debts to see what she owed and what bills to expect monthly. She could see a path forward, and she finally began to feel hopeful rather than fearful.

Ayoe continued through the Dreams' Cuisine program and eventually became a Team Lead. Using the skills she learned in financial literacy, Ayoe became intentional in saving her money and creating a budgeting plan. She began to prioritize her bills and set an allowance for herself; managing her debts became easier as she continued to plan. Ayoe would go on to rent her own place and stay on top of her spending. She applied to enroll in a culinary apprenticeship program with Kitchens for Good, to pursue her passion for cooking and sustain a career in the field. The confidence she gained from taking the financial literacy classes allowed her to take the next step and open a new bank account for the first time in many years. She shared that the tools she learned to utilize in the financial literacy classes would be essential as she progresses in her training and begins a new job.



Eucebio (left) “This class educated me on getting credit. Since I was in prison I’ve been wanting this type of information. Since I don’t have a cell phone, Dreams for Change brought all the information I’ve been looking for.”

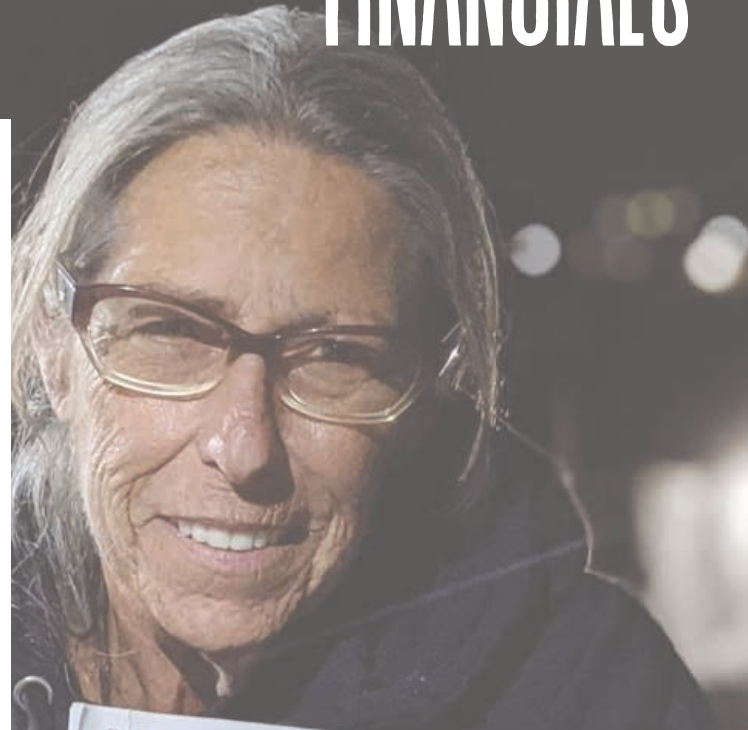
Scott (center) “Very informative. And nice presentation.”

Kyle (right) “Thank you for all the helpful resources and such a happy attitude.”

FINANCIALS

Dreams for Change Profit and Loss January - December 2021

	Total
Income	
43330 Foundation and Trust Grants	177,310.00
43410 Unrest Donations - Corp	34,719.18
43450 Unrest Donations - Indiv Cash	14,836.53
44420 Federal Contracts	351,949.39
44430 Local Government Contracts	158,142.84
44450 State Contracts	323,908.16
45020 Dividend, Interest (Securities)	291.63
46430 Miscellaneous Revenue	2,207.85
47250 Program Sales	36,620.16
Total Income	\$ 1,099,986.28
Cost of Goods Sold	
50001 Cost of Goods Sold	28,099.24
Gross Profit	\$ 1,071,887.04
Expenses	
50000 Salary Expense	690,532.44
50200 Payroll Tax Expense	66,248.43
50204 Workers' Compensation	21,696.94
50300 Health Insurance	43,964.17
60800 Stipends	64,425.00
60920 Permits and fees	1,767.35
62150 Outside Contract Services	8,950.00
62110 Accounting and Audit Fees	9,957.61
62840* Equip Rental and Maintenance	616.97
62850 Utilities	6,526.91
62890 Rent	114,722.51
63100 Depr and Amort	11,400.00
63400 Supplies	12,308.10
63402 Minor Equipment-Under 1000.00	4,292.16
63500 Communications	5,870.49
65030 Printing and Copying	3,694.75
65110 Advertising Expenses	1,004.42
65150 Memberships and Dues	950.00
65170 Staff Development	5,444.33
66100 Insurance	21,071.47
66130 Merchant and Bank Fees	2,726.70
68302 Vehicle Fuel and Maintenance	4,300.83
68321 Mileage	1,915.39
69000 Client Incentives	11,612.06
Total Expenses	\$ 1,115,999.03
Net Income	-\$ 44,111.99



Dreams for Change Balance Sheet Summary As of December 31, 2021

	Total
ASSETS	
Current Assets	
Bank Accounts	249,351.32
Accounts Receivable	0.00
Other Current Assets	85.00
Total Current Assets	\$ 249,436.32
Fixed Assets	36,056.52
Other Assets	1,525.00
TOTAL ASSETS	\$ 287,017.84
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	10,728.02
Other Current Liabilities	49,500.00
Total Current Liabilities	\$ 60,228.02
Long-Term Liabilities	0.00
Total Liabilities	\$ 60,228.02
Equity	205,668.99
TOTAL LIABILITIES AND EQUITY	\$ 265,897.01

7.5% ADMIN
92.5% PROGRAMMING

LETTER FROM THE CEO

I continue to be amazed at the strength and resolve of our clients, staff, partners and community. As I look back over this past year, one main theme resonated throughout: 2021 was a year of tough conversations.

The pandemic continued to affect our clients, team, and communities; however, the conversation shifted. The tough conversations ensued around the ongoing importance of masking, the fears and hesitation of pre-pandemic activities, returning to more in-person activities, and vaccinations. Our conversations included the direct impacts on those we serve from increases in food insecurity, unstable job market, access to healthcare and vaccines, and the skyrocketing costs of housing.

Throughout the year, our staff and board continued to learn through tough conversations on what it means to be an anti-racist organization to each of us as individuals, leaders, a team, and a partner in the community. These conversations have had a direct impact on how we interact with each other and those we serve. I have seen more staff show up in their authentic self with a profound passion to improve our communities through this collective growth process.

Across San Diego, many communities are grappling with the question of what does addressing homelessness look like in their community and city. I have attended multiple community meetings to listen and learn from these tough conversations. I heard the compassion in their voices while at the same time struggling to comprehend the scope and nature of the complexity of homelessness. I left each of these meetings hopeful in that each of these communities is engaging in the first step of solving homelessness through these open and tough conversations. I am optimistic communities across San Diego can help provide direction and solutions that match the needs of each community member regardless of housing status.

These are only a few examples of the tough conversations that I have had the privileged to engage and participate in. These conversations have been a source of growth and encouragement of the power of the voice. As we enter into a new year, we will continue to have these tough conversations and allow these conversations to guide us in understanding the challenges of the communities we serve and where we as an organization can assist in meeting these challenges.

As we look to 2022, Dreams for Change will be engaging in developing our new strategic plan that will guide our efforts in navigating this post-pandemic environment. Homelessness is at an all-time high.

Income disparity and inflation are making it harder for people to live in California. We are challenging our staff, board, and community partners to find long-term solutions to reduce homelessness, underemployment, systematic income, and racial disparities. We have already started by expanding our efforts in tax preparation and financial education in El Centro. We have secured a challenge grant through the Regional Taskforce on Homelessness to purchase the site of our Safe Parking Program in the Encanto neighborhood of San Diego which will allow long-term stabilization of the program while providing opportunities to continue to enrich the surrounding community. We ask that you join us in these efforts. To learn about ways you can get involved, please feel to reach out to me at Teresa@dreamsforchange.org

TERESA SMITH, PHD, CEO

