



Annual Report 2010



*Fostering equity and opportunity for women and girls.
Today and tomorrow..*



From the Chair

As you all surely know, we continue to live in interesting times. The recession is technically over, but economic conditions remain stuck in the dour to dismal range. Despite the challenges of the past year, however, there is good news to report.

WFSA continued to support its first multi-year grant initiative, the Equity and Opportunity Fund, providing a second year of funding for our partners Primavera Foundation and New Beginnings for Women and Children. Current conditions have, if anything, underscored our decision to focus much of our work on building women's economic self-sufficiency, and both of these organizations run excellent programs to address women's financial literacy, economic stability and net worth.

We brought the same focus to our annual grants this year, looking specifically for programs designed to increase women's economic security. As a result, we directed funds to programs like those at BIO5 and Northwest Fire, which are working to bring young women into stable (and remunerative) careers in science, engineering and firefighting. Overall, WFSA granted more than \$130,000 to eight worthy nonprofits in 2010.

We also issued the first update to our Status of Women and Girls in Southern Arizona report, which further confirmed that poverty and economic development remain critical issues for women and girls in our region. One in six women in Southern Arizona (one in three for single mothers) lives in poverty. Pay discrimination continues to undercut women's financial security, and we lag behind men in building savings and assets. The full report and 2010 update are available on our website www.womengiving.org, and WFSA will continue to track our community's needs and the impact of our work through future updates.

WFSA also reached a major milestone in 2010, surpassing the \$1 million mark in our endowment campaign. This would be a tremendous achievement under any circumstances, but is truly remarkable given the current economy. I cannot praise the members of our endowment committee enough for their tireless efforts to get us to this point. More than anyone, however, I must thank our incredibly generous donors who so clearly believe in the mission of WFSA—this substantial and permanent fund will help ensure our continued strength and stability for years to come. The young women in our Unidas program have also gotten in on the act, having been challenged by the Lovell Foundation, a longtime supporter of Unidas, to raise \$25,000 for a girls' philanthropy endowment at WFSA. To date, and only ten months into their campaign, the girls have raised more than \$21,000—more than 80 percent of their goal.

Although conditions may remain difficult in the days ahead, WFSA is fortunate to have an amazingly talented staff, an energetic and dedicated Board of Trustees, and deeply committed donors and supporters, all of whom understand the power and importance of our work. This has certainly been the key to our past success—even through challenging times—and together we will continue to build a strong WFSA and a better world for all women and girls.

Sincerely,

Sarah Meadows
Chair, Board of Trustees

*On the cover:
Primavera Foundation Her Family program participants.
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Thoughtful Giving

Time and Talent

Janet Grace has served on the board, strategic planning committee, and on the grants committee. She now serves on the Advisory Board.

Annual

“This is a practical way to support the Foundation’s operating and grants budget. The grants are my love, so I want to help ensure the Foundation continues to make them.”

Endowment

“For something to endure, you have to have an endowment. Yearly giving can fluctuate, so it’s important to be able to rely on endowment payouts.”

Legacy

“I feel that leaving money for women’s issues is an important way to continue my giving well after my lifetime.”

Donor Profile

A Saving Grace: Dedication to Women & Girls

Twenty years ago, WFSA co-founder Harriet Silverman met a friend of Janet Grace at a Women’s Funding Network conference in Florida. When Harriet returned to Tucson, she called Janet and the rest is herstory.

“She was eager to help and we were glad to have her. Janet has an incredible point of view, a lot of experience in human services, and she knows what the needs are,” says Harriet. “Her sagacity, advice, and financial support continue to be invaluable.”

Growing up in Ohio with encouraging parents who had many interests, the lens through which Janet viewed the possibilities for her life always had a wide angle.

After earning an undergraduate degree in history and English, and eager for new experiences, she traveled to a post-war Germany and worked in a hotel for a few months without knowing the language. She now speaks German, French, Spanish, and Russian—a language she picked up when she and her late husband George lived in Moscow during his international banking days. When asked about her world travels, it’s easier to list where she hasn’t been (Japan, China, South America) than where she has.

Warm weather and George’s retirement brought them to Tucson in 1992.

Janet’s career included three years as a high school teacher, but the environment was too regimented for her. “I didn’t like the bells,” she says.

After teaching, Janet spent 12 years at the YWCA in Princeton,

New Jersey, where she served as a youth director and college recruiter. “In those days, the YWCA was one of the few places where women were executives, even though some of those women could have run any company in the world.”

Janet went on to obtain a master’s degree in counseling from Rutgers University and to serve in other capacities that supported women, including a stint as legislative liaison for the New Jersey Division of Women, Department of Community Affairs; and one on the Commission on Sex Discrimination, where she examined statutes for sex discrimination and set up bills to rectify problems.

Janet always has been a feminist, in part because of the encouragement she received from her parents. And she emphasizes that “feminism isn’t new. Women have played strong roles throughout history.” In addition to her volunteer work with WFSA, Janet serves on the board of Southern Arizona’s YWCA, and the board and development committee of Interfaith Community Services.

When asked, Janet enjoys talking about her life; and her granddaughter Desiree likes to hear the stories. “I think she looks at my life and realizes that she too can have a rewarding, fun life that includes a career and wonderful life partner.”

“Serving on the WFSA grants committee is how I got to know Tucson,” says Janet. “The Foundation is important for a variety of reasons including the fact that it supports fledgling and established groups and helps plant seeds for women and girls.”



Her Family program participants

At least 17 percent of females in Southern Arizona live in poverty; the rate more than doubles for female-headed households with children, placing families at risk for poor health, unstable housing, and poor academic outcomes. In response to this research undertaken for the Status of Women in Southern Arizona report, WFSA established the Equity and Opportunity Fund in 2008 to address women's economic self-sufficiency.

The Fund's first two grants totaling \$75,000 over three years were awarded in 2009 to New Beginnings for Women and Children and the Primavera Foundation for programs to help lift women and their families out of poverty. The grants are the Women's Foundation's first multi-year grants and reflect the Foundation's belief that economic security is crucial to the health and well-being of women and girls.

HER FAMILY

Program participant Shannon Ritchie wants to purchase a home. Through participation in Her Family classes, this 44-year-old single mother of two improved her credit rating, is now free of debt, and has an established income and a savings account. She is eligible through the Primavera Foundation to receive financial assistance toward a down payment and/or closing costs. Both she and her six-year-old daughter are prepared to share what they learned with others.

The Primavera Foundation was created more than 25 years ago to assist the homeless. In the intervening years, the combined energy and devotion of the founders, staff, donors, volunteers and friends has yielded an organization that offers programs and services designed to help people "...transition from poverty to greater well-being."

Her Family is Primavera's financial fitness education program for single mothers and their daughters that incorporates courses offered by Primavera staff and volunteers from local banks and credit unions, businesses, and University of Arizona

Equity & Opportunity Fund Grants

(UA) students on credit counseling, budgeting and money management, banking skills, and home ownership. Primavera partnered with the Sahuaro Girl Scouts, the UA Credit Wise-Cats, Hughes Federal Credit Union, and the Take Charge America Institute at the UA.

In the first year of the program, 36 mothers and 48 daughters were registered to participate; 17 mothers and 36 daughters graduated from all classes. Twelve mothers completed at least one class, five girls completed four sessions, and seven mothers and seven girls dropped out.

Most recently, Her Family staff developed a solid relationship with trained members of the Sahuaro Girl Scout Council. In 2010-2011, 18 women and 20 children are enrolled to participate in classes conducted by the Girl Scouts at their facility. Topics include values and goals, money management, predatory lending, credit, mortgage, identity theft, real estate and secondary market, other investments, federal laws protecting consumers, and foreclosure prevention, totaling 13 hours of classes provided in both Spanish and English.

ELEVATE

A recent ELEVATE graduate left NWBC housing after obtaining a bachelor's degree and finding full-time employment. After paying off all debt, she has secured stable housing for herself and her family.

NBWC (New Beginnings for Women and Children) is a non-profit organization that provides women with low income, the knowledge and tools to raise their economic standing and pull themselves out of financial crisis. ELEVATE serves homeless women participating in NBWC, helping them "elevate" their economic standing through financial education and peer support groups.

Typically, the women who enter the program begin with a substantial amount of debt, earn an average of \$1,100 per month, and have an average of 2.5 children. Upon entering the program, participants are asked to take part in five hours of financial literacy training and join small peer support groups, which help them obtain control over their financial situations.

ELEVATE partners with Tucson Habitat for Humanity in an effort to help participants achieve home ownership. This possibility provides an incentive for ELEVATE participants to work toward credit repair, budgeting, and debt reduction. To date, one ELEVATE participant has received a Habitat for Humanity home, enabling a fresh start and substantial progress in the journey to financial stability.



Left to right: SACASA peer educators and others from Rincon High School; UA Biolink mentors and students from Liberty Elementary School's science club

Annual Grants

ARIZONA'S CHILDREN ASSOCIATION – SOUTHERN ARIZONA CENTER AGAINST SEXUAL ASSAULT (SACASA) **\$15,000**

Thirteen percent of high school-aged girls report having had sexual contact against their will (2007 Arizona Youth Risk Behavior Survey). Through a new peer education program, SACASA helps students recognize situations that require intervention and then identify the appropriate and safe course of action to take in these situations. Knowledgeable SACASA volunteers train motivated students to become peer educators and mediators in order to successfully spread the word about sexual violence. The program began as an after-school program at Rincon and Pueblo High Schools, and has become a class for which students receive elective credit. Program goals include changing the way sexual violence education is implemented among students in the community, and making sexual violence a topic that can be discussed easily among students and their peers.

BIO5 INSTITUTE – BioLINK **\$14,987**

The BIO5 Institute's Biolink program trains undergraduate university women studying science, technology, engineering, and math (STEM) to serve as role models and mentors to young girls in local schools. The university students collaborate with teachers, volunteers and the Sahuaro Girl Scout Council in the classroom, at meetings, and in large-scale com-

munity events such as the Tucson Festival of Books. Through the dedication and hard work of undergraduates such as Misha Pangasa and Emily Ricq, the program has engaged thousands of girls and introduced them to STEM education and careers. Part of the University of Arizona, BIO5's mission includes facilitating collaborative research, moving innovation to market faster, and training the next generation of scientists.

THE HAVEN – THIRD MONTH PEER MENTORING PROJECT **\$15,000**

It is not unusual for a proposal to change direction once begun and evaluated by participants. The Third Month Peer Mentor Program quickly became the First Month when clients at The Haven learned about the program and voiced their need for mentors from the moment they entered the Haven's three-month program. The WFSA grant funded the development of the program – training, materials and mentor stipends. After a selection process that leaves room for choice and change, mentors are matched with clients who meet together one hour, once a week for 12 weeks. Mentors help clients prepare to return to or line up housing and employment, establish an aftercare plan, and provide companionship and an example for a healthy lifestyle and sober fun. The Haven's mission is to provide support for women as they recover from substance disorders, and transition into a clean and sober life of health and wholeness.

**NORTHWEST FIRE RESCUE DISTRICT –
FIRE CAMP FOR YOUNG GIRLS
\$10,000**

Inspirational female leaders Cheryl Horvath and Laura Baker of Northwest Fire and the City of Tucson Fire Departments created this fun and educational summer camp for girls ages 13-17 in the Tucson community to encourage them to pursue a career in firefighting. The program educates girls about firefighting careers and gives them a hands-on, up-close and realistic perspective of the career. Modeled after a camp created in Seattle, Camp Fury empowers local female youth by improving their team-building skills, increasing their physical abilities, and enhancing their knowledge about a career in the first-response industry. The founders hope to make Camp Fury a national program by creating a step-by-step manual so that it can be distributed easily to fire stations nationwide and enable them to host similar fire camps and encourage innovation throughout the country.

**PLANNED PARENTHOOD ARIZONA –
MEDICAL TRAINING
\$15,000**

Arizona is the only state in the union with a ban on performing abortions and clinical abortion training in any facility operated by a public university. The UA has the only public medical school in Arizona, but UA medical students and OB/GYN residents must seek training in this area elsewhere. WFSA funding for Planned Parenthood's award-winning Medical Training Program helped 1) establish standards for hands-on learning by incorporating a didactic curriculum portion to the training, 2) add a fulltime, statewide medical director, and 3) expand program evaluation. The program began in 2002 in response to a law, passed in 1974, that ensured funding for skyboxes in Bear Down Stadium at the UA in exchange for an amendment including this ban, and is known as Arizona Revised Statute 15-1630.

Photo above right: Youth on Their Own program participant



**YOUTH ON THEIR OWN (YOTO) –
TEENAGE MOTHERS MOVING FORWARD
\$14,461**

Teenage moms often do not have goals beyond high school or if they do, they lack information about how to achieve them. This YOTO program introduced participants to choices and paths available including, for example, scholarships and programs in higher education as well as support services for parents while attending such programs. YOTO supports high school graduation and the continued success of homeless youth by providing financial assistance, basic human needs, and guidance. To meet the need of teenage moms, YOTO partnered with 110 middle and high school liaisons in metropolitan Tucson to recruit and work with homeless and unaccompanied pregnant and parenting teens ages 15-20 who were enrolled and attending high school. Goals included creating and beginning to implement a 'strategic plan' for their life while in high school as well as two years beyond.

Interested in Supporting WFSA's Work Forever?

Consider a Charitable Gift Annuity (CGA). It allows you to support the Women's Foundation, receive a tax deduction, and receive a fixed stream of income for life, regardless of market conditions.

Through our partnership with the Community Foundation for Southern Arizona, you can establish an agreement that combines immediate annuity payments (quarterly, annually or semi-annually) with a deferred charitable gift. Upon your death, the remaining funds benefit WFSA and may be designated to an endowment, which will support the Foundation's work forever.

Interested in learning more? Please contact Laura Penny at 520.622.8886 or lpenny@womensgiving.org.

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2010

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Statement of Activities

July 2009 - June 2010*

ORDINARY INCOME/EXPENSE

INCOME

Foundations	75,628
Contributions	125,038
Luncheon	112,816
Interest Income	1,979
Unrealized gains/losses	-1,237
Distribution from endowment	11,387

TOTAL INCOME **\$325,611**

EXPENSES

Grant Awards	141,200
Programs	40,673
Personnel	125,159
Occupancy	4,620
Luncheon/special events	36,095
Administration	8,696
Fundraising	13,211

TOTAL EXPENSE **\$369,654**

NET OPERATING INCOME **-44,043**

Endowment Contributions	128,478
Endowment Expenses	3,311

TOTAL NET INCOME **\$69,737**

Statement of Financial Position

As of June 30, 2010*

ASSETS

CURRENT ASSETS

Checking/Savings

Checking	22,173.32
Money Market	1,941.08
Investments & Savings	456,532.05

Endowment/Restricted Investments

Permanently Restricted	703,031.92
Board Restricted	259,146.08
Total Cash Position	1,442,824.45

Accounts Receivable

Endowment Pledges	310,500.00
Pledges Receivable	11,598.40
Discount on Pledge AR	-29,793.00
Total Accounts Receivable	292,305.40

Other Current Assets

Undeposited Funds	25.00
Total Other Current Assets	25.00

TOTAL ASSETS **\$1,735,154.85**

LIABILITIES & EQUITY

LIABILITIES

Accounts Payable

Accounts Payable	15,131.91
Accrued Vacation	2,875.40

Total Liabilities **18,007.31**

EQUITY

3010 - Unrestricted Net Assets	453,290.70
3011 - Board Restricted E & O Fund	72,500.00
3012 - Endowment (Perm. Restricted)	1,101,456.10
3110 - Temp restricted net assets	20,164.36
Net Income	69,736.38
Total Equity	1,717,147.54

TOTAL LIABILITIES & EQUITY **\$1,735,154.85**

*Financials are unaudited.





Data Central: What is the Status of Women and Girls in Southern Arizona?



One of the major projects WFSA has undertaken is a periodic analysis of the Status of Women in Southern Arizona. Looking at the three counties the Foundation serves – Cochise, Pima, and Santa Cruz – the research examines how women are doing in the areas of education, economic prosperity and health, among other indicators.

We are putting these data into context and distributing the information as widely as possible. This report allows us to work with the community for years to come to prioritize the issues and develop action plans to address them.

Learn more at www.womengiving.org/research/status-of-women-in-southern-arizona.

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