



YEARS

2013 ANNUAL REPORT



# FIVE YEARS

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## GTA IN TRANSFORMATION

In five years, GTA has brought our innovative toolkit for financial and life success to nearly 1,000 youth.

When GTA started, it was just me: photocopying and distributing outreach flyers, texting youth to remind them to come to class, creating curriculum materials, updating our web site, teaching classes. In 2013, GTA became a team organization.

In the following pages, we share information about the young people we see daily, how our curriculum specifically addresses the challenges they face, and what they have to say about our success in delivering it.

Thank you for reading, and please visit our classes any time!

Warmly,



Patricia Johnson

Founder & Executive Director



*GTA first class in Richmond at the RYSE Center, Summer 2013*



# THE GTA TEAM

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2013

Our devoted instructors – **Michele Thorne**, **Krystal Fortner**, and **Dale Wannan** – integrate their business careers into the classroom, providing a unique learning experience for our students. **Jeremy Yong** develops new games for our curriculum and GTA-inspired lesson plans for teachers from across the nation to download. **Preunky Akther** does the heavy lifting on our Oakland Youth-Friendly Business initiative, updates our web sites, engages our students on Facebook, and helps youth with resumes and college essays. **Nick Redfurn** handily manages the WOW Farm internship program, teaching biology, ecology, geometry, and, perhaps most valuable, how to be on time for work. **Philip Krohn** guides the WOW Farm strategy, holding us to high expectations for the most exquisite fresh produce available in the Bay Area. **Trish Dillon** not only recruits and memorizes the name and phone number of every GTA student, but also picks up any and every task to make our programs run smoothly.



*Michele's Summer 2013 Class*

# THE GTA TEAM

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PATRICIA JOHNSON  
EXECUTIVE  
DIRECTOR



TRISH DILLON  
OUTREACH  
COORDINATOR



JEREMY YONG  
PROGRAMS  
MANAGER



PREUNKY AKTHER  
COMMUNICATIONS  
DIRECTOR



NICK REDFURN  
WOW FARM MANAGER



PHILIP KROHN  
WOW FARM DIRECTOR



MICHELE THORNE  
INSTRUCTOR



DALE WANNAN  
INSTRUCTOR



KRYSTAL FORTNER  
INSTRUCTOR



# TOGETHER

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## IN 2013 WE:

Taught GTA's "Make Your Decisions Count" curriculum to **148** youth, **82%** of whom completed the program and received a graduation certificate.

Offered **17** youth internships at WOW Farm; **12** completed the demanding five-month program. They sold **\$6,585** in vegetables to local restaurants.

Engaged **24** volunteers in serving **37** GTA alumni through our Tuesday night career workshops, culminating in intensive, speed-round mock interview nights with professionals from business, government, and nonprofits.

Ran **6** two-day workshops inside juvenile hall, teaching **90** at-risk youth basic math skills and decision trees.

Published **3** new case study lesson plans – built on true stories written by GTA students – that have been downloaded by **135** teachers nationwide.

Honored **5** businesses, chosen among **63** nominations for the 2013 Oakland Youth-Friendly Business Awards, before an audience of **1,200** people at Oakland's historic Fox Theater.



*Fall 2013 mock interview night in action.*

# 75% OF GTA STUDENTS DO NOT HAVE A BANK ACCOUNT



This statistic is important because a child who has a bank account in her own name is seven times more likely to attend college than one who does not – even controlling for family income.

The bank account anchors a child to her future. GTA demystifies the banking system for youth who mistrust it, and we teach strategies for using a bank account to their advantage.

To build comfort with banking, we invited tellers from Union Bank to the GTA alumni workshops to speak about common mistakes, how to prioritize your banking matters, and how to start a bank career.

A credit union, Community Trust, visited GTA alumni to break down the difference between banks and credit unions, as well as how people ruin their credit, and how they can repair it.



GTA is a member of the Alameda County Community Asset Network (AC CAN), a local coalition. Over the past four years GTA staff have contributed to the development of AC CAN's "Savvy Consumer Toolkit", a two-hour curriculum aimed at protecting consumers from expensive, fringe banking products – payday loans, check cashing, prepaid cards – and steering them toward more affordable alternatives.

Every GTA student learns this curriculum and receives materials to take home to their families. In 2013, GTA helped train teachers and social workers county-wide how to deliver the Savvy Consumer Toolkit, expanding its impact. We are proud to announce that the toolkit won the Innovation Award from the California Asset-Building Coalition!

# RESULTS

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## ON EVALUATION SURVEYS

92%

of GTA graduates say the program has made them more confident in their ability to understand the difference between financial products (i.e., the real cost of using a credit card vs. paying cash).

While 55% of youth say they knew what questions to ask at the bank to avoid unnecessary fees before GTA, at the completion of the program 91% say they have this skill. In fact, 89% say if they are looking to open an account, they will shop around, ask questions and compare to find the bank offering the best deal, while only 8% say they would simply choose the bank nearest their home.

91%





# 75% OF GTA STUDENTS

## ARE UNEMPLOYED

Coming of age in a recession, GTA students often plead, "How can we save money when we can't find jobs?" It's a fair question, so GTA has developed job pathways.



Our WOW Farm internship program doubled its capacity this year. We hired 17 youth, and 12 completed the demanding 5-month program. They receive a vigorous education in sustainable farming, business operations, financial analysis, and triple bottom line strategic thinking. In 2013, WOW received *five times* more applications than we had positions to offer youth, so we are plotting to expand this initiative further in the new year.

# RESULTS

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92%

of WOW Farm participants say they are more comfortable speaking with professional adults as a result of their internship experience.



*Spring 2013 WOW Farm Team*

84%

of WOW Farm participants say that this internship helped them achieve other goals (i.e. get a scholarship, do well in school, gain more independence).

# JOB PATHWAYS



In 2013, GTA took on leadership of the Oakland Youth-Friendly Business Awards, to **honor businesses** that offer career-building opportunities to youth. The awards are also a springboard to **recruit volunteers**, bringing more business leaders into the lives of Oakland youth. In the fall, GTA launched an **online directory** of youth-friendly businesses, to encourage consumers to do business with companies that support youth.

A primary goal of our Tuesday night workshops for GTA alumni – aside from feeding them pizza – is to expose youth to career paths. Volunteers in 2013 spoke about salary negotiation, worker-owned cooperatives, starting a restaurant business, effective salesmanship, and the music industry.

Most exciting, we hosted two mock interview nights, where GTA youth received job interview coaching from volunteers from a variety of fields including real estate development, marketing, food service, and media.



*GTA Alumna Zakiya practicing a job interview with volunteer Charlie Hazlehurst*



# RESULTS

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31% of GTA students say they had the tools to choose a career in their best interest before the program, while 97% feel confident they have these tools after their time with GTA.

97%

Through the Oakland Youth-Friendly Business Awards events we recruited 26 new volunteers from the business community. Some volunteers visited classrooms or participated in educational events, and four offered workplace internships to Oakland students – a good start, and we aim to create more workplace opportunities in 2014.





# OF GTA STUDENTS

## QUALIFY FOR FREE OR REDUCED LUNCH AT SCHOOL

A significant majority of GTA students live in or on the edge of poverty. GTA pays our participants a stipend, as an essential tool they need to reach their goals. In the class setting, we use the stipend to teach the concept of opportunity cost.

### OPPORTUNITY COST @ GTA

*“How does the stipend tip the balance in your decision today to come to GTA versus do your homework, take a nap, or go skateboarding after school?”*

Every student has the option to get paid along the way or save their stipend until the end of the session, earning a significant “interest” bonus.

We do not pressure students to choose the saving option, but we do ask them to articulate why their decision is in their best interest.

Some youth have serious and immediate financial needs; they simply cannot afford to save. Others want to save, but they would rather spend it instead. About 60% of youth actually choose the saving option when asked on day one, but on anonymous surveys on the last day of class, 100% say their new preference is to get paid the full stipend at the end of the full session.

They learned!



Krystal with her Fall 2013 Graduates

# RESULTS

When payday arrives, we ask our students how they will spend their stipends. 15% say they will spend it on fun things – and who can blame them. But...



## WILL SAVE

## FOR THE FUTURE

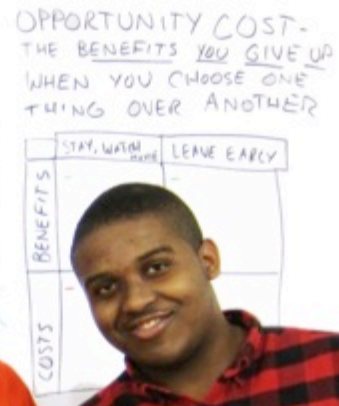
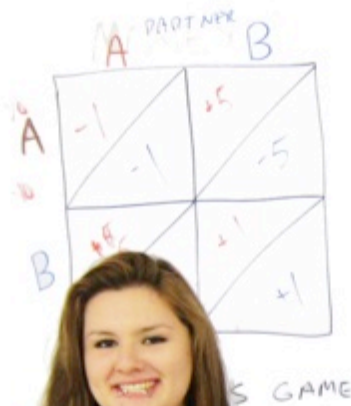
Another third of GTA graduates will use their stipend for necessities:

12% will give all or part of their stipend to their family.

10% will spend their stipend on bills or other needs not covered by their

parents.

13% are responsible for their senior year expenses (prom, yearbook, portraits, college application fees, etc.), and their GTA stipend will help.





# RESULTS

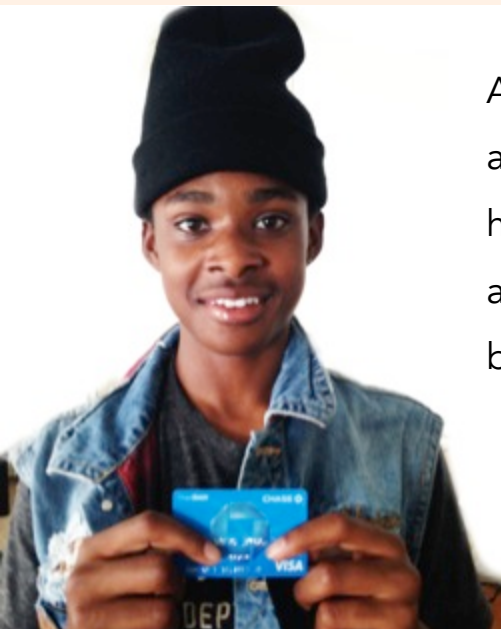
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55%

of youth say they had a good strategy for setting goals and saving money before GTA. By the end of the GTA program, 97% say they have a working strategy.

97% of GTA graduates agree, "I am more likely, when shopping, to think about whether I have perfect information about what I'm buying, and what trade-offs or opportunity costs to consider."

97%



After GTA, 99% of graduates say they have a better understanding of their money habits and how to change the habits that aren't working for them, in contrast to 65% before the program.

*"My favorite part of GTA was learning strategies, new things, and not being bored while learning."*

*"I'm more aware of how to spend my money and how to avoid scams."*

*"Now whenever I go anywhere I think about what I need over what I want."*

*"Now I write down my goals and how to achieve them by putting aside an amount of money for necessities."*

48% of of GTA students say they don't like school.

Yet 80% of participants complete our program.

*"In the future I know what bank to choose and how not to get caught up in owing them money."*



OF GRADUATES SAY

THEY ENJOYED THE CLASS & WHAT THEY LEARNED

In fact, GTA youth take what they learn home to their friends and families:

*"I always say, 'Before we buy something, we need to compare the prices in different places.'"*

*"I've helped my boyfriend learn how to manage his bank account and his credit card."*

*"I told my friends to plan out what you need instead of just using money out of proportion."*

*"I always mention 'risk' when making decisions with my friends and family now."*

*"I helped my aunt learn about constraints and tradeoffs."*

# OUR DONORS

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## WE THANK YOU

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## PROGRAM VOLUNTEERS

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## Essential, in-kind strategy, marketing, and legal support:

Jon Bauer \* Eddie Chau \* Seng Chen \* Susan Cheng \* Sandy Close, New America Media \* Jose Corona, Inner City Advisors \* Ann Elling \* Dan Fichte, LCB Associates \* Calvin Ketter \* Ellin O'Leary, Youth Radio \* Merav Tzur \* Elisabeth Watson \*\*



# FY 2013

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## INCOME STATEMENT

Foundation Grants	238,093
Individual Donors	29,814
Program Service Fees	5,498
WOW Farm Sales	6,585
Interest	<u>1</u>
Total Revenue	279,992

Personnel	132,954
Youth Participation Incentives	21,971
Teaching Supplies & Snacks	8,135
Oakland Youth-Friendly Business Awards	15,538
Professional Development	302
Travel & Transportation	2,076
Farm Supplies	4,058
Communications	962
Occupancy	12,957
Administration & Fundraising	<u>13,190</u>
Total Expenses	212,143

Net Income	67,849
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Net Assets beginning of year	99,616
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Net Assets end of year	167,465
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## BALANCE SHEET

December 31, 2013

Cash	140,637
Accounts Receivable	<u>27,550</u>
Total Assets	168,187

Credit Cards	722
Accounts Payable	<u>0</u>
Total Liabilities	722

Restricted Net Assets	67,850
Unrestricted Net Assets	<u>99,615</u>
Total Net Assets	167,465

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Dan Cavanaugh, Senior Executive, Accenture

Moirá Geraghty, President, Solar Projects Solutions

Patricia Johnson, Executive Director, Game Theory Academy

Namita Kamath, Director, CB Richard Ellis

Debra Koffler, Executive Director, Conscious Youth Media Crew

Sophia Skoda, Program Manager, East Bay Municipal Utility District



*WOW Farm Youth Associates stenciling the farm's southern wall*





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