



BEGIN THE JOURNEY TO CHANGE.

Annual Report 2011

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November 2011***

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DEAR FRIENDS OF RUBICON,

In 2011 we implemented the second year of our three-year strategic plan, designed to increase our impact on the diverse populations who come to us for help.

Life is a journey that's full of twists and turns, and we all need guidance along the way. For some of us, support comes from family and friends. And for many people in the Bay Area, that support comes from Rubicon.

Rubicon helps people facing some of life's biggest challenges, such as recovering from mental illness and working to become financially independent. Guiding people to jobs, housing, and health services, Rubicon finds support that's right for each individual: the support that enables them to continue on the path of a healthy, productive life.

The need for our services continues to grow. In 2010-2011, we served over 3,400 persons. The year's accomplishments include:

- Launching a Financial Opportunity Center (FOC) in Richmond with federal Social Innovation Funds from Local Initiative Support Corporation (LISC)
- Planning Golden State Works in Oakland in collaboration with City of Oakland, REDF, Volunteers of America, CEO, Tipping Point Community, California Department of Corrections and Rehabilitation, and Caltrans
- Carrying out North Richmond Transitional Work in collaboration with Community Housing Development Corporation and funded by Chevron
- Conceptualizing a healthcare conference to take place in May 2012
- Establishing a second Assertive Community Treatment team in Concord
- Strengthening local partnerships with public and private organizations in Alameda and Contra Costa counties including helping to put together Contra Costa County's Re-Entry Plan approved by the Board of Supervisors in spring 2011

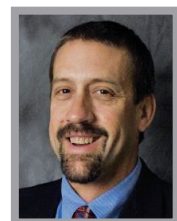
Rubicon again achieved healthy financial performance – positive cash flow and a strong balance sheet. We added four individuals to Rubicon's Board of Directors. We secured \$75,000 in gifts from new donors and gift upgrades from existing donors to leverage a challenge grant from Y&H Soda Foundation for that same amount.

Thank you for everything you do to help Rubicon advance its mission of preparing very low-income people to achieve financial independence and partnering with people with mental illness on their journey of recovery.

Warmest Regards,



JANE FISCHBERG
PRESIDENT AND EXECUTIVE DIRECTOR



PAUL LEONARD
BOARD CHAIRMAN

IMPACT: SUCCESS STORIES

WILLIE BASS

Willie is from Merced, California, a small town with few opportunities. When he was younger, Willie acquired felonies which made it hard for him to find a good job. Willie and his friend started a moving company which had steady customers, but didn't earn enough to pay the bills. Willie became depressed when he couldn't find a job or support his family. He moved to Oakland in search of more opportunities and a new start.



Willie saw a flyer for Rubicon's services while he was looking for work at a local employment agency. He attended Rubicon's intensive two-week workshop at the Financial Opportunity Center (FOC) and began working on his resume with one of our career coaches. A few months later, Willie was hired to work in the shipping department at a national corporation. Today, he is happy to

be employed and continues to meet with his career coach to search for even better employment opportunities. Willie is also working with Rubicon's legal staff to clean up his past record.

If he hadn't found Rubicon, Willie believes he would have ended up homeless and lost. He says, "I love the people at Rubicon, they treat you like family, and really work with you. I wish there were more programs like this because there are so many people in need."

VERONICA FERNANDEZ

Veronica tried to get Medi-Cal and Food Stamp benefits on her own but was denied.

Without medical insurance, Veronica had not been to the doctor for three years despite having had multiple surgeries in the past. She knew she needed to see a doctor but was not able to after her last surgery because she didn't have insurance. Worried about her health, Veronica became stressed and depressed.



She went to see a psychologist who referred her to Rubicon.

Without Rubicon's legal support and help obtaining medical insurance so she could see a doctor, Veronica says "I would have just kept taking pain pills without really knowing what was wrong with me and getting more and more depressed about my situation."

She went on to say "Not only did Rubicon make it possible for me to see a doctor, it improved my self-esteem and made some of my stress go away. Before I came to Rubicon I didn't know that I qualified for these services. Now I can share this information with other people who are in my situation and help them too."

Veronica had quick results working with Rubicon: "I am very grateful for the service and attention I received at Rubicon Legal Services. It took exactly one week from the time I met with the Rubicon attorney for me to receive my Food Stamp and Medi-Cal benefits." She went to the doctor and started to receive medical care, which she had not received in several years.

PROGRAM HIGHLIGHTS

ECONOMIC EMPOWERMENT

Rubicon's Workforce Services Division became the Economic Empowerment Division this year. The name change reflects Rubicon's shift to defining our work by the individuals we serve and what they are striving to accomplish rather than by the services we provide. While employment remains the central tool Rubicon uses to support clients in their pursuit of financial independence, we integrate additional services into our workforce development programs. Additional services include housing placement, financial coaching and education, and assistance in removing legal barriers to employment and housing.

Rubicon launched a Financial Opportunity Center at our Richmond location in April, 2011. The Center enables us to work with individuals for up to three years. We now provide a full-scale financial stability services program that offers financial education, one-on-one financial coaching, credit repair, free tax preparation, and other vital services.

Unemployment rates continue to soar in many of the communities we serve; in Richmond the rate exceeded 20% at one point this year. The labor market is saturated with jobseekers, and businesses have many candidates from whom to choose when hiring.

For the individuals we serve who face significant barriers to employment (criminal record, homelessness, or history of substance abuse) job prospects have become scarce. Despite this environment, Rubicon successfully placed 360 people in jobs this year.

At our One Stop Career Centers in Berkeley and Hayward, staff began to offer additional workshops on resume writing, interviewing, and online job searching. In Richmond and Berkeley we now offer clients transitional employment—time-limited, paid work that provides individuals an opportunity to learn work behaviors in a supportive environment, while also building recent work history on their resume. We launched two exciting new partnerships involving transitional employment in Richmond this year: the Chevron-sponsored North Richmond Transitional Work program in partnership with Community Housing Development Corporation and Rubicon Landscape, and the Neighborhood Ambassador Program with Richmond Main Street Initiative.

Rubicon opened a new site in Oakland. We partnered with Volunteers of America, REDF, City of Oakland, Caltrans, and the California Department of Corrections and Rehabilitation to replicate a successful New York-based transitional work program for parolees. The new program, Golden State Works, provides life skills training, transitional employment on work crews and job placement and job retention services for recently released parolees.



MENTAL HEALTH AND WELLNESS

Mental Health and Wellness programs served 803 individuals over the past year - the vast majority with serious and persistent mental illness. Programs emphasize a recovery based approach to services wherein participants partner with staff to develop and implement wellness plans that support functioning in mental health, family, community, physical health, spirituality, housing, employment, and other forms of meaningful daily activity.

We opened a new site in Concord for the growing number of individuals we serve in Central and East Contra Costa County. This site houses a full range of case management, therapy, and money management services. It is the base of First Step Forward, in partnership with Contra Costa County Mental Health, which reaches out to individuals utilizing hospital and crisis services to bring them into the right level of care.

Our services are usually provided in the community or at participants' homes as this allows staff to partner with participants in developing strong connections to their communities. We are focused on providing the appropriate level and intensity of service to lead to the best outcomes for each individual, while allowing Rubicon to respond to the unmet need in the communities we serve.

LEGAL SERVICES

Social Security Advocacy: In a down economy, individuals with disabilities have even more difficulty competing for scarce jobs and must turn to Social Security for financial support. The application process can be complicated and Rubicon staff helps clients to appeal denied applications. Rubicon had a higher than 90% success rate assisting clients to appeal denial of their application for Social Security.



Legal and Workforce Services (LaWS): LaWS meets the needs of the re-entry population, and addresses barriers to economic self-sufficiency. We conducted workshops and trainings related to criminal history for clients of Rubicon's Financial Opportunity Center.

Over the past two years Rubicon played a central role in the formation of a Re-Entry Network in Contra Costa, which came to fruition this year with the County's adoption of a formal Re-Entry Plan for men and women released from prison.

Rubicon staff worked closely with elected leaders, as well as other County agencies

and legal services providers, to hold Contra Costa County's first Clean Slate Day in June, 2011. In preparation, we provided legal counseling to over 150 men and women, represented more than 40 individuals on expungement petitions, and assisted with the expungement of over 90 former convictions.

Mental Health Legal Services: We provide free legal services to low-income, West Contra Costa County residents living with serious mental illness. Services target adults involved with the county's indigent mental health care system and are provided in Spanish and English. This year, 63 clients were provided legal representation and counseling on a wide range of issues including eviction prevention, public benefits advocacy, health care access, debt remediation, protection from civil harassment, and immigration. Referral and legal education services were made available to mental health clients and care providers. Services focus on issues which impact our clients' basic needs: housing, income, and health care.

DEMOGRAPHICS AND PROGRAM OUTCOMES

Rubicon tracks program successes through CICERO (Consumer Information Collection, Entry, and Reporting for Organizations), a custom database which allows Rubicon to manage client information, measure progress in real time, and track program outcomes.

In 2011, Rubicon served	3,425 individuals
Persons participating in Economic Empowerment programs	1,390
Persons participating in Mental Health and Wellness programs	803
Persons receiving Legal Services	645
Persons receiving information and referral	687

Gender

Female	51%
Male	49%

Race

African American	51%
Asian/Pacific Islander	5%
Hispanic/Latino	14%
White/Non-Hispanic	24%
Multi-racial, other, or declined to answer	6%

Age

Under 21	2%
21-30	19%
31-40	19%
41-64	58%
65 and older	2%

Status at Entry

Reporting Psychological Disability	26%
Homeless (including at risk)	56%
Unemployed	88%

FINANCIALS

This condensed financial information is derived from the audited financial statements of Rubicon Programs and Affiliates.

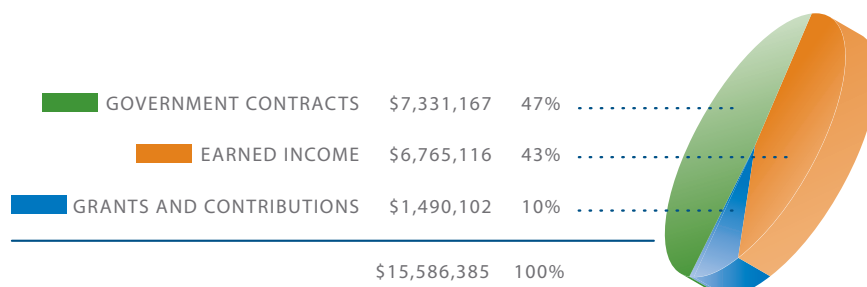
ASSETS AND LIABILITIES 2010-2011

Current Assets	\$4,833,643
Property and Equipment	\$4,492,514
Other Assets	\$696,638
Total Assets	\$10,022,795
Current Liabilities	\$2,390,463
Other Liabilities	\$3,353,966
Total Liabilities	\$5,744,429
Total Net Assets	\$4,278,366
Total Liabilities and Net Assets	\$10,022,795



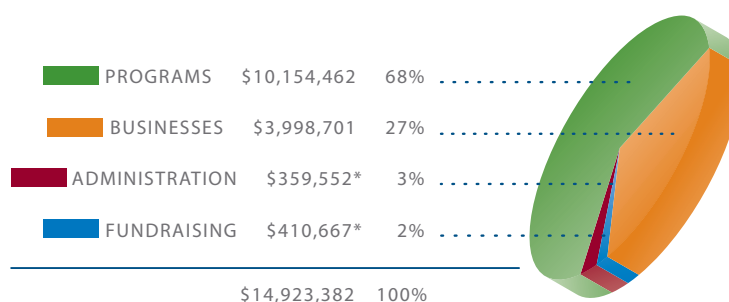
REVENUE

Revenue Category, 2010-2011 Totals and Percentages



EXPENSES

Expense Category, 2010-2011 Totals and Percentages



*95 cents of every dollar goes directly to programs (administration + fundraising costs / administration + fundraising + programs = 5%).

SUPPORTERS 2010-2011

\$250,000 - \$999,999

Tipping Point Community
Chevron Richmond Refinery

\$100,000-\$249,000

Dean and Margaret Leshner Foundation
LISC
Y & H Soda Foundation

\$25,000-\$99,999

Citi Foundation
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\$10,000-\$24,999

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2500 Bissell Avenue
Richmond, CA 94804
(510) 235-1516
www.rubiconprograms.org