

ROOTS



WINGS



**2006 Annual Report
Women Blessing Women**



Women Blessing Women Has Roots and Wings!



An old saying that we need to give our children “roots and wings” applies to our organization. As we look back to March 1995, we are grateful for the roots, the vision of 100 religious from our diocese who gathered to collaboratively meet the growing ministerial needs of women and children. From this vision, Women Blessing Women has grown and is a tender, young but strong sprout.

Our organization’s strength is in its generous support of more than 280 volunteers who give in excess of 11,000 service hours each year to the 452 participants in the program. Women Blessing Women is a unique program that provides for the educational, emotional and spiritual needs of the participants. It is a year-round program which

meets the needs of the participants for ongoing growth. This holistic approach is part of that vision to empower each participant to have “wings” to be able to achieve her potential, secure a living-wage job with confidence and break the cycle of poverty.

We are grateful for the staff: Director Chris Palmerton, GED Manager Sister Mary Bonita, Job Program Manager Maree Bargar, Social Worker Alice Eck, and Office Manager Glenda Brown, as well as the volunteers without whom we could not begin to accomplish our mission. In this past year we have added more than 100 volunteers to our program, and these volunteers will attest that in giving, they receive much from the participants. It is truly a blessing for all involved. We appreciate the help of university and college interns, high school community service volunteers, women religious, associates of religious congregations and representatives from business organizations in the local community. Thank you for your generous service to the participants. You have made a difference in their lives.

I am grateful for the Board of Trustees who serve with me to keep Women Blessing Women a viable organization. In this past year, we have accomplished most of our goals in the strategic plan and established the Endowment Fund with a kick off event held in September. This is an effort to provide a secure future for Women Blessing Women. Each Board member works on a committee and brings to it the expertise and resources that contribute what is needed. Our second annual Spring Blessing Luncheon and Fashion Show was a success, and our first Chili Cook-off (replacing the Sole Sisters Walk) holds the potential to be both a friend and a fundraiser. Our participation in the New Hope Auction is another fundraising effort that is growing each year. Again, we count as blessing the wonderful gifts of time, talent and treasure of so many of our volunteers. Without you, none of these events would bear the fruit they do. Women Blessing Women has roots and wings! Thank you to all who contribute your gifts. We are confident that God will continue to bless us as we help those who come to us.

—Sister Nancy Vance, SND, Board Chair

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Staff

Chris Palmerton, Director
Maree Bargar, Job Program Manager
Glenda Brown, Office Manager
Alice Eck LSW, Social Worker
Bonita Sniegowski SND, G.E.D. Manager



Mission Statement

To serve, bless and empower women to achieve their potential, obtain living-wage jobs and break the cycle of poverty.

WOMEN BLESSING WOMEN



The Empowerment Program Offers Women the Tools for Success

The year 2006 was a year of growth as Women Blessing Women planted “roots” and helped the women it served gain “wings.” The holistic program continued to provide resources so that women could earn their GEDs, attain job skills, increase their self-confidence and eventually lift themselves out of poverty by obtaining living-wage employment. The empowerment program achieves its goals through tutoring and group sessions including:

- Job search
- Job preparation
- Career assessment
- Work ethics
- Basic computer skills
- Basic literacy skills
- GED (General Education Diploma)
- Learning positive behaviors
- Relationship skills
- Communications skills
- Conflict resolution
- Adapting to change/transitioning
- Money management
- Self esteem/self confidence
- Stress/anxiety reduction
- Goal setting
- Spiritual retreats
- Unpaid work experience

During 2006 our program served 452 participants, an 11 percent increase over 2005. Of those women, five enrolled in college and 16 earned their GED, a 50 percent increase over 2005, and 24 percent advanced their grade level. We are pleased that 54 women found jobs.

Spiritual Retreats Heal and Inspire

Spiritual retreats are an important component to developing a healthier outlook for the women. In 2006, Women Blessing Women held seven spiritual retreats. These half-day retreats encouraged the women to reflect on hope, peace, blessings, simplicity, creativity and restored the women’s spirits.

The retreats were hosted by the Sisters of Notre Dame, the Ursuline Sisters, and the Sisters of St. Francis in Sylvania and held

at their centers. A special thank you to the religious sisters and associates for their time, talents and love in providing these inspirational spiritual retreats for the Women Blessing Women participants.

Profile of the Average Participant

- 23 years old
- Head of household
- Mother of three children
- Lives in Toledo Zip codes 43608, 43605 or 43620
- Dropped out of school in 9th or 10th grade
- Tests at the sixth grade level
- Became pregnant as a teen
- Lacks self-esteem/confidence
- Mentally, physically and/or sexually abused
- Little or no job experience
- Income at or below poverty level

Volunteers Make it Happen!

We were grateful to have had 286 volunteers serving our participants during 2006 in various capacities as mentors, tutors, instructors, coaches, leaders, financial and administrative consultants. They served 11,077 hours. Without the devotion and skills of our volunteers, we could not continue to provide our empowerment program.

Endowment Fund

\$11,817

An endowment fund was established in 2006 to provide future additional funding for the empowerment program and increase the number of women served. Donations to the endowment fund are invested and current earnings are reinvested. Our goal is to grow the endowment to \$75,000.

Endowment Fund Donors

Mr. and Mrs. Edward Ahlfors
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Mr. and Mrs. Mike Biscay
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Grants

Conventual Franciscan Friars
Oswald Supporting Organization
Raskob Foundation
Sisters of Saint Francis, Tiffin, OH
Sisters of Notre Dame, Toledo, OH
Toledo Community Foundation

Contract

Lucas County Job and Family Services

Memorial Gifts

In Memory of
Helen Dziak
Michael and Kristine Berger
Vivan Toomey
Michael and Kristine Berger

In-Kind Donors

Total value of in-kind donated services is \$150,792.60. Total value of in-kind donated items is \$37,710.55.

Joanne Allan
Linda Allman
Joyce Ameen
The Andersons
29 Annoymous Donors
Assumption Outreach Center
Aurora House
Sylvester Awls
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Cindy Baker
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Judy Zeiler

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Gifts of \$1,000-4,999

Catholic Diocese of Toledo
Mercy Health Partners
Pepsi Americas
Sisters of St. Francis, Tiffin
St. Joseph Parish, Sylvania

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Gifts of \$500-999

Concord Management, Ltd
Dorrie Schmidt, M.D.
Sisters of Notre Dame
Sisters of St. Francis, Sylvania
St. Thomas More Parish
United Parcel Service (UPS)
Ursuline Sisters

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Gifts of \$100-499

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Toledo Edison Fund
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Associates Gifts up to \$99

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Linda Benton
Jill Bergman
Sara Best
Christina Billops
Zaitoon Bivee
Brittany Blanton
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Pasha Bryd
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Cheryl Carpenter
Jessica Carter
Beth Casper
Lindsey Cathers
Sandra Chamblee
Robin Charney
Telshia Chestnut
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 Samara Taylor
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 Shanell Thomas
 Ophelia Thompson
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 Becky Tobias
 Michael Todak
 Central Travel
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 Pat Valdez
 Nancy Vance, SND
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Every effort has been made to report our donors and volunteers correctly. If we have made an error, please contact us.

Endowment Account Narrative

The Women Blessing Women Endowment Fund was initiated on June 29, 2006. The purpose of this fund is to perpetuate, support and uphold the mission of Women Blessing Women, Inc. Endowment funds are generally invested in a portfolio that fluctuates in value, depending on the market. This is the case with funds invested in the Catholic Foundation, such as the Women Blessing Women Endowment Fund.

The Catholic Foundation, Inc., created in 1988 as an Ohio non-profit corporation, is registered as a tax-exempt entity with the IRS under the U.S. Catholic Conference of Bishops group ruling and complies with canon law. The foundation was established with the specific purpose of facilitating the investment of endowment funds for Catholic parishes, schools, cemeteries and agencies of the Diocese of Toledo. The Catholic Foundation Board of Trustees provides oversight of funds held at a large regional bank.

General Information:

Initial opening deposit of \$10,000.00 on June 29, 2006

Allocation breakdown:

55% Investment in Fixed Income Fund

35% Investment in Equity Fund

10% Investment in Small Cap Fund

Current market value as of Dec. 31, 2006:

\$11,817.00

Total Deposits:

\$ 2,213.00

Total Withdrawals:

(\$ 1,297.32)

Overall account performance as of December 31, 2006, (Quarter End):

2.59%

Jeff Fortney, Chair of the Endowment Fund



WOMEN BLESSING WOMEN

2006 Ordinary Income/Expense*

Income

4010 · Donations	
4010.1 · Honoriums/Memorials	100.00
4010.2 · Religious Orders	2,850.00
4010.3 · Churches / Parishes	6,140.62
4010.4 · Individuals	3,371.46
4010.5 · Groups & Businesses	1,895.00
4010.6 · Other donations	1,297.32
4010 · Donations - Other	0.00
Total 4010 · Donations	15,654.40
4020 · Grants	
4020.1 · Grants-Restricted	21,200.00
4020.2 · Grants-Unrestricted	20,000.00
Total 4020 · Grants	41,200.00
4025 · Contracts	
4025.1 · JFS	119,783.21
Total 4025 · Contracts	119,783.21
4030 · Fundraising Income	
4030.1 · Chili Event	5,550.40
4030.2 · Other fundraisers	4,368.33
Total 4030 · Fundraising Income	9,918.73
4050 · Interest Income	3,455.88
4055 · Miscellaneous Income	289.84
4090 · Other Miscellaneous Income	86.95
Total Income	190,389.01

Expense

5000 · Payroll Wage Expenses	
5000.1 · Administrative Payroll	31,479.42
5000.2 · BookKeeper Payroll	379.95
5000.3 · Office Manager Payroll	12,815.00
5000.4 · GED Coordinator Payroll	33,012.00
5000.5 · JOB Coordinator Payroll	16,975.54
5000.6 · Social Worker Payroll	8,013.75
5000.7 · Fringe Benefits	
5007.71 · Retirement Expense	1,930.48
5000.73 · Health Insurance	6,096.00
Total 5000.7 · Fringe Benefits	8,026.48
5000.8 · Payroll Service	586.46
Total 5000 · Payroll Wage Expenses	111,288.60
5005 · Payroll Tax Expenses	
5005.1 · FIT & FICA	5,329.28
5005.2 · Ohio BWC Expense	236.48
5005.4 · ODJFS Expense	0.00
5005.5 · FUTA Expense	0.00
Total 5005 · Payroll Tax Expenses	5,565.76
5010 · Administrative Expenses	
5010.1 · AD Postage	425.24
5010.2 · AD Supplies	221.75
5010.4 · AD Copier	502.95

5010.5 · AD Mileage	28.00
5010.6 · AD Training	20.00
5010.7 · AD Recruitment	203.94
5010.8 · AD Printing	161.20
5010.9 · AD Memberships	300.00
5010.10 · AD Miscellaneous	420.81
Total 5010 · Administrative Expenses	2,283.89
5020 · Job Training Expenses	
5020.1 · JT Postage	96.50
5020.2 · JT Supplies	1,249.43
5020.3 · JT Equipment	1,543.08
5020.4 · JT Copier	366.31
5020.5 · JT Mileage	29.69
5020.7 · JT Recruitment	140.31
Total 5020 · Job Training Expenses	3,425.32
5025 · GED Expenses	
5025.1 · GED Postage	27.98
5025.2 · GED Supplies	2,172.32
5025.3 · GED Equipment	7,634.00
5025.4 · GED Copier	744.80
5025.5 · GED Mileage	7.50
5025.10 · GED Miscellaneous	35.00
Total 5025 · GED Expenses	10,621.60
5040 · Volunteer Expenses	
5040.1 · V Postage	12.00
5040.2 · V Supplies	158.93
5040.4 · Copies	16.74
5040.12 · V Awards	44.18
Total 5040 · Volunteer Expenses	231.85
5050 · Communication Expenses	
5050.1 · Internet Service	1,155.97
5050.2 · Telephone	
5050.21 · Monthly Telephone	1,250.39
5050.23 · Telephone Equipment Lease	1,369.70
5050.24 · Telephone Repair	1,554.36
Total 5050.2 · Telephone	4,174.45
5050.3 · Communications Supplies	109.71
5050.4 · Computer Software/Security	583.59
5050.5 · Computer Tech Service	3,307.73
Total 5050 · Communication Expenses	9,331.45
5055 · Marketing	
5055.1 · Postage	260.00
5055.2 · Supplies	22.37
5055.5 · Photo supplies/equipment	6.99
Total 5055 · Marketing	289.36
5060 · Operations Expenses	
5060.1 · Postage	7.35
5060.2 · Supplies	904.52
5060.3 · Equipment	4,922.46
5060.4 · Copier	153.57
5060.14 · Legal Exp	564.51
5060.15 · Insurance	1,990.00

5060.17 · Miscellaneous Operations Exp	1,060.22
Total 5060 · Operations Expenses	9,602.63
5070 · Occupancy Expenses	
5070.1 · Rent	9,125.00
5070.2 · Gas	3,962.46
5070.3 · Electric	1,551.26
5070.4 · Maintenance	104.43
5070.7 · Cleaning Supplies	132.09
Total 5070 · Occupancy Expenses	14,875.24
5075 · Fundraising Expenses	
5075.1 · Chili Event	189.92
5075.2 · Fundraising Other Expense	1,983.46
Total 5075 · Fundraising Expenses	2,173.38
Total Expense	169,689.08
Net Ordinary Income	20,699.93
Net Income	20,699.93

Assets as of Dec. 31, 2006

Current Assets

Checking/Savings	
1001 · Business Checking	22,152.33
1030 · Money Management-TACCU	20,906.16
1040 · Petty cash	100.00
1050 · Primary Shares-TACCU	367.75
Total Checking/Savings	43,526.24

Other Current Assets

1090 · Toledo Catholic Diocese	1279	102,279.93
Total Other Current Assets		102,279.93
Total Current Assets		145,806.17
TOTAL ASSETS**		145,806.17

LIABILITIES & EQUITY

Liabilities

Current Liabilities

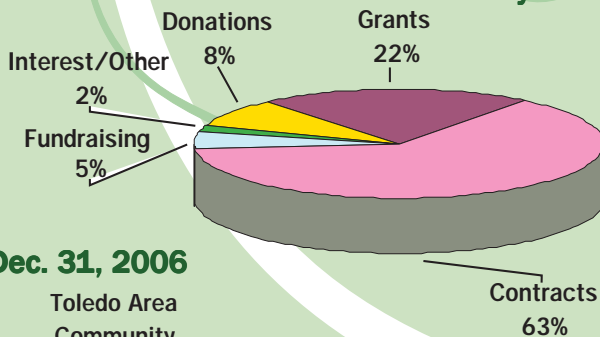
Other Current Liabilities	
2099 · Deferred Revenue	37,729.00
2100 · Payroll Liabilities	
2140 · State WH Liability	396.50
2150 · Toledo WH Liability	428.89
2180 · Retirement Company Liability	161.06
2185 · Retirement Employee Liability	80.53
Total 2100 · Payroll Liabilities	1,066.98
Total Other Current Liabilities	38,795.98
Total Current Liabilities	38,795.98
Total Liabilities	38,795.98

Equity

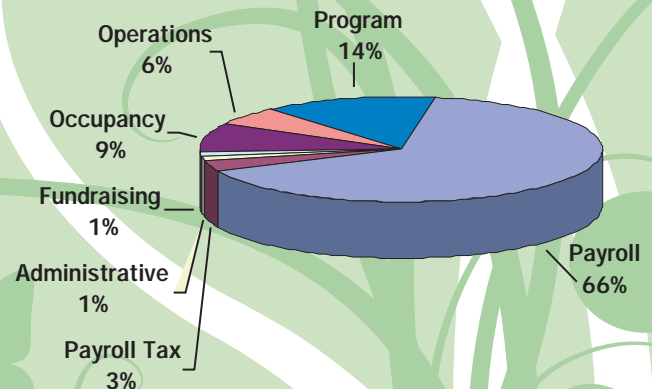
3001 · Opening Bal Equity 1998-2003	129,184.67
3010 · Retained Earnings 2004-PriorYR	-42,874.41
Net Income	20,699.93
Total Equity	107,010.19
TOTAL LIABILITIES & EQUITY**	145,806.17

*Unaudited, excludes in-kind donations.

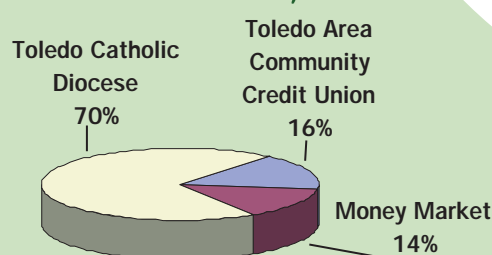
2006 Income Summary



2006 Expense Summary



Assets as of Dec. 31, 2006





WOMEN BLESSING WOMEN

223 PAGE STREET

TOLEDO, OH 43620

419.241.9789

FAX: 419.241.9791

E-MAIL: wbw@womenblessingwomen.org

WEB: www.womenblessingwomen.org

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