



BEGIN THE JOURNEY TO CHANGE.

Annual Report 2009-2010



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June 2010*

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DEAR FRIENDS OF RUBICON,

In spring 2010 we launched an ambitious three-year strategic plan, the cornerstone of which has been reorganizing Rubicon to best serve the diverse populations who come to us for help. We are now structured to focus first on the individuals we serve — people who are seeking to move to financial independence, and people on a journey of mental health recovery. This allows us to increase our impact by maximizing our ability to provide truly integrated services designed for each population. Highlights of 2009-2010 include:

- We were awarded a three-year \$420,000 federal Social Innovation Fund (SIF) grant from Local Initiatives Support Corporation (LISC). The Social Innovation Fund is an innovative new federal program that grows high-impact nonprofit organizations delivering proven solutions. Rubicon is one of 47 nonprofits across the nation to win this highly competitive award. With the SIF award, Rubicon will launch a Financial Opportunity Center (FOC) in Richmond.
- Bridges to Home provided services to 110 individuals who are homeless or at risk of homelessness, with severe and persistent mental illness. The program has transformative impacts — a 97% reduction in homelessness and a 50% reduction of hospitalization and crisis visits. The program is funded by the California Mental Health Services Act.
- Rubicon's Workforce-Legal Services helps people overcome barriers — a history of incarceration, debt and financial illiteracy, homelessness, disability, and for non-custodial parents, child support obligations and arrearages. Our Mental Health Legal Services help low-income residents of West Contra Costa County living with mental illness overcome legal barriers to treatment, housing, and public benefits, to help improve their quality of life.
- In a win-win transaction, we sold Rubicon Bakery. This move allowed Rubicon Bakery employees to retain their jobs, and the social mission to stay in place, while making it possible for Rubicon Programs to focus on its mission. We continue to operate our successful commercial landscape social enterprise, Rubicon Landscape. We have affirmed our position in the social purpose enterprise field, social purpose business being a strategy to pursue to create training opportunities for the people we serve.
- We freshened Rubicon's brand, and increased our visibility through placements in mainstream and specialized press. Over the last year, we have had coverage in The San Francisco Chronicle, The Daily Reporter, The San Francisco Business Times, West Contra Costa Times, Richmond Confidential, Street Spirit, Comcast, ABC7, the alumni journal of the Goldman School of Public Policy at the University of California Berkeley, and a Bridgespan publication.
- Rubicon had unprecedented robust financial performance – positive cash flow and a strong balance sheet; and we grew our Board of Directors.

Rubicon finds support that's right for each individual, enabling them to overcome life's twists and turns and continue on the path of a healthy, productive life. We have been in operation since 1973 and we are committed to staying vital, effective and resilient as long as we are needed by the East Bay communities we serve.

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

TERESA EASTER

Teresa, a 44-year old Richmond native with a long history of drug addiction and homelessness, would stay up for five or more days straight using drugs, feeling tired, down and out. With the help of Rubicon case managers, Teresa was placed in transitional housing. Before that, she states "I lived from pillar to post to abandoned houses; we lived at bus stops, we stayed at friends' houses." Rubicon helped her with housing, drug treatment, healthcare, and job training.



Teresa continues her participation in Rubicon's Bridges to Home Program, a Mental Health Services Act (MHSA) program, designed to work with homeless adults in West Contra Costa County. With the support of staff, Teresa obtained permanent housing, enrolled in a drug rehabilitation program, received medication for her mental illness, and enrolled in Rubicon's Transitional Work Program. This was the first job she had in her life.

While at Rubicon, Teresa has taken care of her health, learned parenting skills and now lives in a quiet neighborhood in Crockett, far removed from the streets she once knew. "It's been a little over two years now that I've been clean and sober. I used for over 25 years," she said. Teresa is currently enrolled at Contra Costa College part-time and enjoys her free time cooking and spending time with her family and grandchildren. Teresa's life is a testament to the courage of personal change.

ATHEA EMMONS

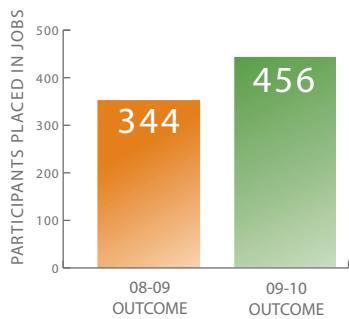
Athea came to Rubicon Programs in 2008 after struggling with alcohol and substance abuse, and losing her job as an Accounting Clerk. Athaea discovered Rubicon and stopped by the Richmond Economic Empowerment site in hopes of dusting off her resume and finding a stable job and more permanent housing. Athaea worked with a Rubicon Career Coach, who helped her craft her resume and follow up job leads matching her skill set. Within several weeks, she was hired at a business in Richmond, where she remains employed and was recently promoted to Manager, supervising ten people. She hopes to continue her professional growth and continue moving up the ladder.



"So now I'm able to start my life from scratch but it was hard you know. Learning a new way of life. Being on my own. It's a great feeling – learning how to budget, how to pay my bills, how to pay my rent. They've taught me a lot. I'm very grateful for that," Athaea said.

Athea is very proud of being clean and sober for 3 1/2 years. She now lives in her own apartment with her six-year old daughter, Marium, and she saved enough money to buy her own car.

"Once you decide that you want to do something, you just do everything that you have to do to make it happen. Regardless of what it may be, whether it's going to be difficult to make it happen – you do it," she said. "I want to say thank you to Rubicon for giving me the opportunity to be in their program. It's been a wonderful experience."



IMPACT: SUCCESS STORIES

EDWARD HAMILTON

With the help and guidance of Rubicon, Edward remains employed and eager to continue to build a financially secure future for himself and his daughter.

Edward knew it wasn't going to be easy to find a job. Motivated to get his life on track, Edward turned to Rubicon. He did not want to return to jail, was motivated to get his life on track, and needed help to do so because of the barriers associated with his past involvement in the criminal justice system. Rubicon worked closely with a Career Coach in Richmond, who helped him develop a resume, explore job leads, and linked him to Rubicon's Training Program, so he could earn money and build his resume while he was looking for work.

In order to get to work, Edward walked, as he was no longer driving due to a suspended driver's license. When he crossed the railroad tracks, Edward received a citation which constituted a violation of probation — which led to his re-arrest.

Rubicon's Legal Services team went to court with Edward to help clear the probation violation, and successfully cleared the warrant to prevent him from going to jail. In addition, Rubicon staff attended Homeless Court and got over \$4,500 in fees waived. Rubicon also helped file for modification of child support while Edward was still looking for work, and assisted him in having his license restored.

Since then, Edward has obtained a car to get to work and secured a full-time job. Now that he is employed, Edward has resumed paying child support.



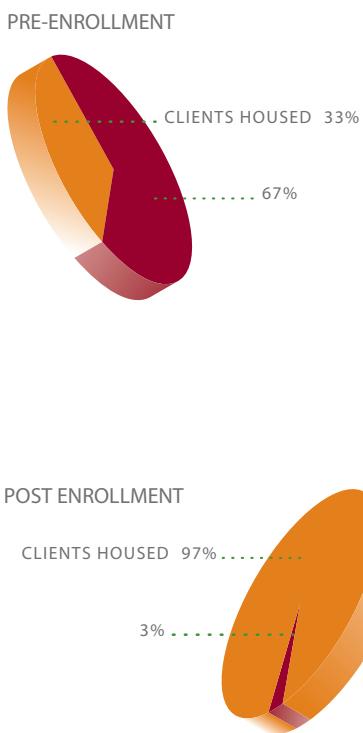
PROGRAM HIGHLIGHTS

ECONOMIC EMPOWERMENT

In 2009-10 Rubicon operated three One-Stop Career Centers, in addition to providing employment services to homeless and low-income residents of Contra Costa and Alameda Counties. The continued high unemployment rate in the Bay Area fueled significant growth in demand for our services, and presented increased challenges to connecting the growing pool of job seekers to limited employment opportunities. Despite these challenges, Rubicon's job placements increased 33% over 2008-2009, with the average wage at placement increasing to \$12 per hour.

We saw the impact of joblessness and the foreclosure crisis on housing stability of East Bay residents this year, and responded by increasing the number of homeless individuals placed in housing to 267 individuals. Rubicon also experienced great success as a provider of services to newly homeless clients as part of the American Reinvestment and Recovery Act funded Homeless Prevention and Rapid Re-Housing program in the City of Richmond and Contra Costa County, providing housing placement, case management and financial education services to 15 clients and their families.

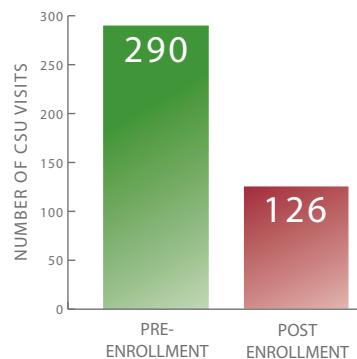
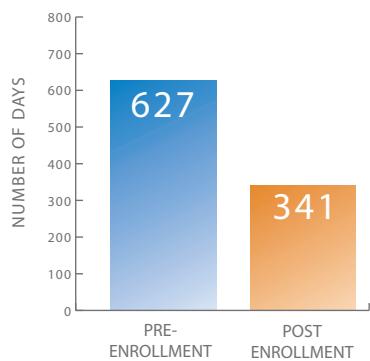
MENTAL HEALTH AND WELLNESS



During the past year, Mental Health and Wellness programs served 500 individuals, the vast majority having a serious and persistent mental illness. Programs continue to emphasize a recovery based approach to services, where program participants are supported in developing and implementing wellness plans that support functioning in a wide array of domains: family, community, physical health, spirituality, housing, employment and other forms of meaningful daily activity, and mental health.

Mental Health and Wellness programs have focused on becoming more flexible and individualized, so each consumer receives the right amount of care to support their forward progress. More and more of our services are done off site (in the community or at participants' homes), and care management is central to all behavioral health programs.

Of particular note was the success of our Mental Health Services Act (MHSA) funded Bridges To Home Program. This program has been effective in moving individuals into housing. It has also dramatically reduced hospitalizations (46% reduction) and crisis visits (57% reduction).



LEGAL SERVICES

Rubicon Legal services provided services to more than 500 low and very low income East Bay residents. Through our Social Security Advocacy program, we represented 335 disabled individuals at all levels of the application process, successfully obtaining benefits for over 90% of our clients. Approximately one-third of those we served experience a severe mental illness, and another one-third have a mental impairment which significantly contributes to disability. Successful representation led to an increase in monthly income ranging from 30% to over 400%, plus access to medical care through the Medicare and MediCal programs.

Beyond what can be measured tangibly, is the emotional relief and hope for a better future so many of our clients experience when obtaining basic financial and health insurance security. This is reflected in an email we received from the mother of a young adult with a severe, disabling mental illness:

"Your willingness to work so hard for her and not give up, even when her fear caused her to be unkind and inconsiderate with you showed her that there is hope that things will be better. Some people do care....You have no idea what a positive impact that has made on her life and psyche."

Legal and Workforce Services (LaWS) addresses a variety of legal barriers to employment, with direct client services this year focused primarily on issues related to barriers created by prior criminal convictions. We successfully assisted with expungements of past convictions, reducing felony convictions to misdemeanors, and clearing DMV records. We also increased our involvement in the community, playing an important role in bringing together private, non-profit and public groups working with the formerly incarcerated in Contra Costa County. These efforts helped advance the formation of the Contra Costa County Reentry Network. The Network will seek to facilitate planning and coordination of services to individuals leaving incarceration and reentering the community in Contra Costa.

RUBICON LANDSCAPE

Rubicon operates a fully licensed (C-27) landscape maintenance and installation business. We specialize in medium to large properties and public spaces, including parks, corporate, military and hospital campuses, shopping centers and apartment communities. We also install landscapes and irrigation systems at new construction sites. Our staff includes certified Bay-Friendly landscape professionals and we employ environmentally conscious work methods.

As we deliver top quality landscaping services, we provide training and employment to a workforce of 60 to 80 employees and trainees. We hire and train men and women who have disabilities or other barriers to employment and help them learn a trade and develop valuable transferable job skills.

While 2009-2010 was challenging, we managed to keep the business on track, and we continue to be financially self-sustaining. Our annual revenue is approximately \$4,000,000, approximately the same as the previous year. In addition to creating employment opportunities for individuals, we continue to help support the rest of Rubicon.

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 2009 -10, Rubicon served **4,109 individuals**
 Persons participating in intensive Workforce Services **1,882**
 Persons receiving Housing assistance..... **890**
 Persons participating in Behavioral Healthcare programs..... **500**
 Persons receiving Legal Services..... **508**

Gender

Female **47%**
 Male **53%**

Race

African American **52%**
 Asian/Pacific Islander **6%**
 Hispanic/Latino **11%**
 White/Non-Hispanic **26%**
 Multi-racial, other or declined to answer **5%**

Age

Under 21 **4%**
 21-30 **18%**
 31-40 **19%**
 41-64 **58%**
 65 and older **2%**

Status at Entry

Reporting Psychological Disability **21%**
 Homeless (including at risk)..... **64%**
 Unemployed **89%**

FINANCIALS

The following information shows revenue and expenses for fiscal year 2009-2010.

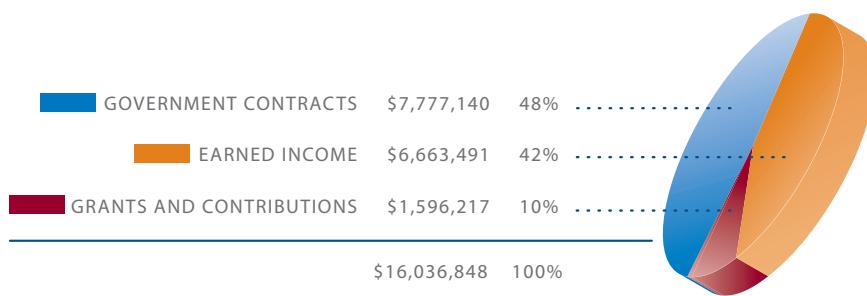
The condensed financial information has been derived from the audited financial statements of Rubicon Programs and Affiliates (June 30, 2010).

ASSETS AND LIABILITIES 2009-2010

Current Assets.....	\$4,813,945	Current Liabilities.....	\$2,602,354
Property and Equipment.....	\$4,418,177	Other Liabilities	\$3,596,964
Other Assets	\$342,559	Total Liabilities	\$6,199,318
Total Assets	\$9,574,681	Total Net Assets	\$3,375,363
		Total Liabilities and Net Assets	\$9,574,681

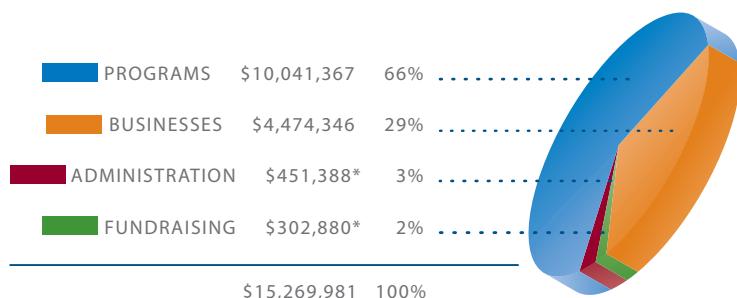
REVENUE

Revenue Category, 2009-2010 Totals and Percentages



EXPENSES

Expense Category, 2009-2010 Totals and Percentages



*93 cents of every dollar goes directly to programs (administration + fundraising costs / administration + fundraising + programs = 7%).

SUPPORTERS 2009-2010

\$1,000,000+

Contra Costa County Department of Health Services
U.S. Department of Housing and Urban Development
U.S. Department of Labor

\$250,000 - \$999,999

City and County of San Francisco Department of Economic and Workforce Development
Contra Costa Community Development Department
Tipping Point Community

\$100,000 - \$249,000

Chevron Corporation
City of Berkeley
Contra Costa County
East Bay Community Foundation
Lesher Foundation
U.S. Department of Health and Human Services

\$25,000-\$99,999

Alameda County Community Development Department
Bank of America
Bay Area LISC

California Bar Foundation
Charles Stewart Mott Foundation
Chevron Richmond Refinery
City and County of San Francisco Department of Human Services
City of Richmond Community Development Department
Department of Rehabilitation
Equal Justice Works
Kaiser Permanente
The San Francisco Foundation
United Way of the Bay Area
Wells Fargo Foundation

\$10,000-\$24,999

Bank of the West
City of Richmond
Crescent Porter Hale
Virginia and Murray Davis
Paul Leonard
REDF
Union Bank of California

\$5,000-\$9,999

Heffernan Insurance Brokers
Macy's
The Mechanics Bank
Vodafone Americans Foundation
Wells Fargo Bank

\$1,000-\$4,999

Jenn Bonilla and Steve Myer
Carianne Coffey and Gina Midili
Tracy Curtis
Susan and John Diekman
Rebecca Dowdakin
Edward Downer III and Ms. Yoshimi Downer
Jane Fischberg and Dan Robinson
John Ford and Toni Ayres
Constance Fraser
Import Tile Company
Miriam Joscelyn
Maureen Kennedy and Konrad Alt
Greg and Alison Powell
W. Geoffrey and Verity Powell
Wanda Salvatto
Elizabeth Schaaf
Samuel Schuchat and Ilana DeBare
The Morrison & Foerster Foundation
The Morton Foundation
The Safeway Foundation
Lynn Year and Dale Schultz

Continued on next page

SUPPORTERS 2009-2010

\$500- \$999

Chevron Humankind Employee Funds
 Deborah Clarett
 Lindy Hahn
 Wayne and Vickie Hiltz
 Christopher and Dee Hockett
 Maria Lazzarini
 Lucasfilm Foundation
 Gary and Carolyn Pomerantz
 Richmond Sanitary Service
 Cyndi Sunderman
 Lewis and Elma Ruth White
 Rick Williams

Below \$500

Susan Abernethy
 Haig Agigian
 Bill Baker
 Briony Bax
 Carol Beth
 Bill and Melinda Gates Foundation
 Zachary Blume
 Christopher Buckley
 Susan Lynn Buseck
 David and Elizabeth Calfee
 Bruce Caplan
 Carol and Robert Castaneda
 Maribel Castaneda
 Community Health Charities of California
 Miriam Covington
 Betty Dahlquist and Paul Sherman
 Paul Sussman and Linda Dallin
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 E. Deborah and John K. George
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 Eda Freggiaro
 Genentech Givingstation
 GOODSEARCH
 Google Matching Gifts Program
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 Erica Hahn
 Jennifer Halbleib
 Bill and Kathleen Hamm
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 John Hillman
 Sherry Hirsch
 David Jaeger
 Barbara Johnson
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 Kaiser Permanente Community Giving
 Matching Gift Program
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 Adrienne Kimball
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 Thomas La Tour
 Darice Lau

Mary Law
 Le Beau's Nob Hill Market
 Bob Leet
 Maryann Leshin
 Jill Levine
 Gerald and Corrine Lynch
 Mary Alacoque Martin
 Laurence Mayers and Janis Brewer
 Joe and Maria Medeiros
 Nicole Medeiros
 Microsoft Giving Campaign
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 Philip Monrad and Molly Sullivan
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 Johanna Mandel

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 Chevron Humankind Employee Funds
 Fairlsaac
 Genentech Givingstation
 Google Matching Gifts Program
 Kaiser Permanente Community Giving
 Matching Gift Program
 Microsoft Giving Campaign
 The Clorox Company Foundation
 United Way CA Capital Region
 United Way of Central Maryland
 United Way of the Bay Area

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