At Home in a Global Community
2012 Year in Review
Silicon Valley Community Foundation® makes all forms of philanthropy more powerful.

We provide visionary community leadership by identifying emerging challenges in our region. We address those challenges through our grantmaking programs, our research and our ability to bring together diverse groups of problem-solvers. We build and energize a community of philanthropists who strengthen the common good.

One of our core strengths is professional investment management of the funds individual and corporate donors entrust to us. Unlike financial management companies, we offer expert guidance on the art and science of giving. We use our expertise to make giving easy and effective, helping donors achieve their philanthropic goals whether local, national or international.

Our leadership is rooted in our strong point of view on social equality as well as our collaborative relationships with the nonprofit groups and institutions advancing the best ideas.

Learn more about our numbers
Our 2012 fiscal year financial report will be published in September. Visit our website at www.siliconvalleycf.org/financial-data to see our most recent audited financial statements.

To read more of our publications, visit www.siliconvalleycf.org/publications.

Photos on the cover of this report were taken at an immigrant integration forum held by SVCF in 2012. Colored stickers mark participants’ countries of origin and the U.S. cities to which they immigrated.
#### Table of Contents

Letter from the Board Chair and CEO .................................. 2
Donors: Helping Solve Problems Locally and Globally ............. 3
Corporate Partners: Making a Difference at Home and Abroad. .... 7

**Grantmaking and Community Leadership**

- What We Learned .................................................. 11
- How We Helped ..................................................... 13
- Grantmaking Strategies ........................................... 11 - 14
- Research Highlight ................................................ 16
- Convening Highlight .............................................. 17
- Advocacy Highlight ................................................ 18
“Just as the valley has been the source of so many influential technologies, Silicon Valley Community Foundation is now at the center of a new wave of philanthropy.”

Thomas J. Friel, Board Chair, and Emmett D. Carson, Ph.D., CEO and President
Letter from the Board Chair and CEO

There’s a new boom taking place in Silicon Valley, bringing jobs, innovation and growth to our region and far beyond. And just as the valley has been the source of so many influential technologies, Silicon Valley Community Foundation is now at the center of a new wave of philanthropy. With creativity and an entrepreneurial spirit, today’s donors and community leaders are poised to tackle some of the toughest problems – like poverty and educational inequity – that still plague local neighborhoods and communities around the world.

In 2012 we welcomed over 100 new family and corporate donors. We formed a new supporting organization, Innovate Public Schools, that is dedicated to solving our region’s historically intractable public education problems; and we extended the depth and breadth of our work on corporate social responsibility issues. Through our donor advisors, we made $292 million in grants, 24 percent more than a year earlier. We had a record-breaking fund development year of $985 million, including the largest charitable gift in our history, nearly $500 million from Mark Zuckerberg, founder and CEO of Facebook.

Through the generosity of our donors, we continued to be the largest funder of Bay Area nonprofits. We also made grants to organizations in 29 different countries. Thanks to each of you, our reach is truly local and global. That’s a short summary of highlights from 2012.

As we look ahead, we know that Congress will likely consider changes to charitable deductibility as it seeks to reform federal tax law. The community foundation has worked with others to preserve those deductions. We know that as government support for safety-net services continues to erode, this creates even more demand for nonprofits’ services and more need for funding. With the partnership of our donors, dedicated corporate and elected leaders in our communities and our nonprofit partners, we know we can deliver a better future for thousands of people both close to home and around the world.

We are working hard to make 2013 another productive, rewarding year. Thank you for your continued support.

Thomas J. Friel
Board Chair

Emmett D. Carson, Ph.D.
CEO and President

By the Numbers 2012

- $2.9 billion: Assets under management
- $985 million: Contributions received
- $292 million: Grants awarded from all funds
- 10,181: Number of grants awarded
- 13.0%: Annualized return on endowment investments, 1 year

www.siliconvalleycf.org
Silicon Valley Community Foundation is a laboratory for problem-solvers. Our donors come to us with a singular purpose – to invest the best of their knowledge and talent into changing the world. From their personal histories – experiences as daughters and sons, mothers and fathers, engineers, educators, authors, investors and so much more – they bring unique insights about the world and a conviction that, with the right partners and the right levers, the answers to tough problems are there to be discovered.

In 2012 we gratefully welcomed many new donors. A total of 138 new funds were created at SVCF last year, a record number. Often donors bring to the community foundation a specific question they wish to answer, or a problem they hope to see solved, whether it’s in their own neighborhoods or on the other side of the globe. They see a world with more opportunity, more equality and a future worth fighting for. Working with us, they find tools we’ve developed over many years and can join new networks to collaborate to reach their goals. Just like the world’s best labs.

It’s this irrepressible vision that drives our donors to meet head-on the complexities and setbacks inherent to problem-solving. And in the process, they discover something new about themselves. They also find the unique joy that one can only find when contributing to efforts that are larger than oneself. We believe everyone has the capacity to find that joy.

So when we’re asked what defines our family of 2,600 donors, a group with connections to all parts of the world, we have a simple answer: Our donors refuse to accept the world as it is. They know it can be better.

On these pages, meet a few of our remarkable donors who are working to improve our world.
Donor Profile: Sally Liu

Causes I care about:
My passion is environmental protection and conservation. I’ve always been a nature girl – I love backpacking, hiking, biking, doing anything outdoors and appreciating the vistas, plants and animals I see! My professional career was as an environmental engineer and now I work as a volunteer scientist for The Nature Conservancy. I respect the incredibly innovative and diverse solutions of environmental nonprofits that work to protect and restore nature. I also support microfinance organizations, whose initiatives empower people to build livelihoods for themselves and others. Regarding basic human services, I’ve been really heart-struck by housing needs, as it appears that without a solid home base, a family’s life is so uncertain and fragile.

What I look for in organizations I support:
Regarding environmental nonprofits, I’m really impressed with those that have strong strategic vision, intelligent and impassioned staff and an ability to develop innovative solutions.

My most meaningful philanthropic experience:
I am very excited about the formation of the Donor Circle for the Environment at SVCF. It is so invigorating to meet fellow donors passionate about environmental issues, and to hear firsthand the deep thinking of experts in the field – both those leading the environmental work and those funding philanthropic work. The Donor Circle has broadened my knowledge in a powerful way, and prompted me to think more deeply about how to strategize and engage in philanthropic giving.

Donor Profile: Kathleen Bennett

Causes I care about:
I want my gifts to further causes that are personally and deeply important to me and my husband, Tom Malloy. We do not think these causes are more important than other worthy causes; they are simply the ones that touch us most profoundly: education, civil liberties, the environment, reproductive rights, and safety-net services in our local community.

For me, education was a lifeline: an escape from a difficult family with limited means and mediocre expectations for women. In founding and raising money for The Girls’ Middle School, the independent school I started in Palo Alto in 1998, I created a school that combined the love of learning with high expectations for young women and provided amazing scholarship opportunities for low-income girls.

Currently I focus my time – mentoring, researching and consulting – and my philanthropic dollars on college success for low-income students, particularly undocumented youth, whom I call “children without a country.” What brings joy to me is providing young people with the same sense of opportunity and hope that the University of California regents provided me when, years ago, they awarded me a four-year scholarship.

The change I want to create in the world:
At heart I’m just an old social studies teacher. The American dream permeates my vision.

What keeps our nation strong and vital is offering hope for the most vulnerable among us. My philanthropy underpins my vision of maintaining opportunity through education to those who are increasingly locked out by low expectations, rising tuition costs and inhospitable attitudes toward immigrants.

My most meaningful philanthropic experience:
Changing lives by encouraging the joy of learning and providing access to an otherwise unattainable education.

www.siliconvalleycf.org

Find out how to join our family of donors at www.siliconvalleycf.org/giving
SVCF donors made grants to organizations in 29 countries in 2012, from Australia to Wales

Children at an elementary school in Cape Town, South Africa, greet members of SVCF's Donor Circle for Africa. photo by Jim Ducey
Donor Profile: Jim Ducey

Causes I care about:
I mostly support education and environmental organizations. I am on the boards of African Angels Children’s Fund, Kasimu Education Fund and Friends of Pajaro Dunes. I also helped found the Donor Circle for Africa at SVCF, in which several SVCF donors interested in African philanthropy work to support renewable energy projects on the continent.

I am interested in environmental philanthropies because I believe “an ounce of prevention is worth a pound of cure.” Deterioration and destruction of habitat potentially eliminate countless species that rely on specific ecological niches. I support education because I think it is the primary route to peace and prosperity for our whole world community. Wherever I go in Africa, the first thing people talk about is education.

My most meaningful philanthropic experiences:
One was co-founding the Donor Circle for Africa, which will be two years old in March 2013. Last year we partnered with African Leadership Academy in Johannesburg, South Africa, to award a $10,000 grant to a young woman working to install bio-digesters in high schools in Rwanda to provide natural gas for cooking as a substitute for wood fuel. Five Donor Circle members traveled to South Africa on a 10-day adventure that included visits with students and faculty at the academy campus. We hope to partner with ALA again this year for a grant to another young leader working in renewable energy.

Another great experience has been funding scholarships for high school girls in Kenya. On the 2012 trip to Africa, I was able to meet two of the girls that I helped put through high school. Both of them were so appreciative of their opportunities in life because they were able to get a good education.

Read about the work of the Donor Circle for Africa at www.siliconvalleycf.org/donor-circle-africa
Symantec employees worldwide work to make their local communities better. Symantec is one of SVCF’s more than 150 corporate partners
Corporate Partners: Making a Difference at Home and Abroad

Throughout Silicon Valley, companies both large and small are playing a significant role in building better communities and revitalizing the economy. Whether they are awarding grants to improve education in science, technology, engineering and math or bringing clean water to rural villages in India, companies realize they have an enormous opportunity to harness their resources and networks of employees to improve society. At SVCF, we work with more than 150 forward-thinking companies of all sizes, engaging in their local and global corporate citizenship initiatives. In 2012 our corporate donors awarded more than $26.8 million in grants both in Silicon Valley and to 22 different countries.

Also in 2012, we launched Entrepreneurs’ Foundation of SVCF following our acquisition of EF, expanding our ability to help privately held companies develop their corporate social responsibility and philanthropic efforts.

Throughout the year, SVCF worked alongside our partner companies to launch corporate advised funds, customize their employee engagement initiatives and create signature programs. Whether administering companies’ scholarship programs, creating requests for proposals, or conducting research and due diligence on local, national and international nonprofits, we tailored our approach to meet each company’s unique needs and culture. We provided companies with infrastructure solutions – such as creating matching gift programs and “dollars for doers” policies and helping place their employees on nonprofit boards – as well as support, enabling their corporate citizenship initiatives to bring positive changes to the countless global communities in which they operate.

In partnership with our network of companies, we are making a difference in the world.

Business Services by the Numbers 2012

- Total grants from corporate advised funds: $26.8 million
- Number of grants from those funds: 1,467
- Countries in which grants awarded: 22
- Value of corporate advised funds managed: $89 million

www.siliconvalleycf.org
Symantec helps businesses of all sizes give back. Our more than 150 corporate partners range from startups to multinational powerhouses, like Symantec, a global leader in security, backup and availability solutions with operations in more than 50 countries. With SVCF’s partnership, Symantec has strengthened its strategic grantmaking to nonprofits around the world and fostered greater employee engagement in the company’s efforts to contribute to its myriad communities.

Symantec focuses on four primary philanthropic areas to support the creation of a sustainable and diverse technology industry: science, technology, engineering and math education, as well as equal access to education; diversity, particularly as it relates to encouraging women and other minorities to pursue careers in engineering; online safety; and environmental responsibility.

With employees around the world – from Mountain View to Ireland to Singapore – Symantec strives to make a positive impact on its local office communities through a combination of monetary donations, software donations and employee volunteer time. One of Symantec’s signature charitable partnerships is with the World Association of Girl Guides and Girl Scouts, WAGGGS, www.waggsworld.org, which shares the company’s commitment to diversity, online safety, and science, technology, engineering and math education. Through this partnership, Symantec employees helped develop a “Surf Smart” curriculum to teach young people about online safety and volunteered during the Surf Smart pilot programs in the United Kingdom, France, Germany and India. This effort will help Symantec meet its goal of increasing employee volunteering efforts by 20 percent.

With the help of SVCF, Symantec is finding even more ways to foster that kind of commitment, and to ensure that the grants the company makes to nonprofit organizations will continue to improve lives around the world.
Silver Spring Networks believes that its smart-energy technologies will yield significant benefits both for the environment and for consumers. Just as strongly, this startup company is committed to protecting the environment and believes that social responsibility is an important component of its work.

Early commitment to social responsibility has led the Redwood City-based Silver Spring to partner with Silicon Valley Community Foundation to advance its corporate citizenship program. The goal of Silver Spring’s work with SVCF is to build a base for a future corporate foundation for social impact, focusing on technological innovation and energy efficiency education to benefit underdeveloped and underserved communities of the world.

Working toward that goal, Silver Spring in 2012 launched an employee match program and online tool to encourage employees’ involvement in the company’s citizenship program. It increased participation in existing programs such as community service, seasonal appeals, Earth Day-related employee challenges, and signature event and employee awareness campaigns. Though Silver Spring’s products are in use around the world, many of company’s corporate citizenship efforts are focused close to home. For example, this year Silver Spring is partnering with the Presidio Graduate School in San Francisco. The company will work with students in the school’s sustainable management program on the benefits of smart energy and resource efficiency.

As Silver Spring progresses as a company, Silicon Valley Community Foundation will help it meet its charitable goals.
Grantmaking and Community Leadership: What We Learned in 2012

Silicon Valley Community Foundation makes a positive impact on our communities through our grantmaking and community leadership work. We work with more than 125 organizations – from foreclosure prevention agencies to educators focused on improving students’ academic futures – who are our partners in tackling the Bay Area’s thorniest problems and improving the lives of thousands of residents.

Each year, we are privileged to work with remarkable people within these organizations, and learn from the work they do with us. Here are just a few highlights from some of our key areas of focus in 2012:

• High quality preschools help students enter elementary school ready to succeed, but preschool alone cannot close the gap between children who come from relatively affluent families and those who do not. To ensure that students who start school behind their peers are able to catch up and achieve, instruction in preschool through third grade must be aligned and structured so that children’s learning experiences build upon each other. The community foundation’s Bridges to Success and Kick-off to Kindergarten programs are helping thousands of our region’s children enter school ready to succeed.

• Peer lending circles are becoming increasingly effective tools for immigrants trying to achieve U.S. citizenship. Lending Circles for Citizenship, a program run by Mission Asset Fund, one of our grantees, helps

Economic Security
This strategy supports programs that provide financial education, promote asset-building in low- and moderate-income households, combat predatory lending and assist homeowners and renters at risk of foreclosure or eviction.

Total granted: $1.7 million
Grants: 26

Impact:
• Nearly 2,500 people received financial education or coaching to build a more stable economic future for themselves, bringing the total since 2009 to more than 4,000.
• Successfully helped prevent state legislation that would have increased the amount of payday loan funds an individual can receive.
immigrants save for the costs of applying for U.S. citizenship. The program provides a 25 percent match to help those eligible pay the $680 fee required to submit their naturalization applications. By formalizing the social lending process, participants are also able to build a credit history, connect to civic organizations and ultimately register to vote. Supporting such programs is part of our larger strategy to ensure that immigrants can participate fully in the community.

• The new common core educational standards that will be in place in California’s public schools in 2014-2015 have the potential to dramatically improve the education of our children. With a focus on building critical thinking skills, using technology intentionally and increasing literacy and deepening knowledge, these new standards seek to ensure that all students have high quality learning experiences that prepare them for college and careers. Our grantmaking in 2012 helped teachers and administrators begin to adapt their practices to prepare for the common core standards. In addition, SVCF brought together 39 school superintendents in September 2012 to discuss the opportunities and challenges presented by the rigorous new standards.

See the impact of our strategic grantmaking at www.siliconvalleycf.org/grants

Education
This strategy is focused on closing the middle school achievement gap in mathematics that separates low-income students and students of color from others in preparing for college and future success.

Total granted: $1.7 million
Grants: 35

Impact:
• More than 3,000 students participated in after school or summer learning programs we supported, bringing the total since 2009 to 9,370.
• More than 550 teachers participated in professional development opportunities to become better instructors, increasing the likelihood that their students will succeed.
How We Helped in 2012

Silicon Valley Community Foundation is uniquely positioned both to study the problems facing our region and to fund and advocate for positive change in Santa Clara and San Mateo counties. In 2012 we made $8.1 million in grants through our five grantmaking strategies. With those funds, we helped more than 1,200 homeowners and tenants at risk of foreclosure or eviction. We enabled over 550 teachers to become better instructors, benefitting their students. And we helped feed more than 119,000 hungry residents in our two counties.

Here are more ways we made a significant impact in our communities:

- When regional government monies for affordable housing and transportation were in jeopardy in 2012, we helped advocate to maintain promised funding for the Bay Area Transit Oriented Affordable Housing (TOAH) Fund. Thanks to our leadership, we expect that up to $10 million will be added to the TOAH fund in 2013, enabling the eventual construction of hundreds of units of affordable housing near public transit. The fund – and our support for it – was critical to affordable-housing developers when California dissolved its Redevelopment Agencies in early 2012, thereby eliminating the agencies’ housing funds. The U.S. Environmental Protection Agency named the fund a winner of the 2012 National Award for Smart Growth Achievement, citing its creative approaches to building strong communities while protecting human health.

- In a significant win for our regional planning strategy, we helped ensure that the City of Menlo Park has begun updating its “housing element” plan, a process that should result in the planning and development of up to 1,000 units of affordable housing located throughout the city and near public transit.

Immigrant Integration

This strategy supports programs that bridge the cultural gap between immigrant and non-immigrant communities, expand availability of affordable legal services for immigrants and provide high-quality instruction in English as a Second Language. Visit www.immigrantintegrationsv.org to learn about the scope of this work.

Total granted: $1.8 million
Grants: 36

Impact:

- We supported creation of the Voto Latino mobile phone voter registration app, allowing users to gather election information and register to vote on their cell phones. Of Voto Latino’s 10,600 electronic registrations in California, 60 percent were from the Bay Area.
- Two legal service collaboratives in San Mateo and Santa Clara counties increased the number of legal consultations by an average of 15 percent, cutting wait times for low-income, immigrant clients.
- More than 4,000 students received instruction in English as a Second Language or Vocational English as a Second Language.
- CitizenshipWorks, www.citizenshipworks.org, developed with funding from SVCF, won a Webby Award for Best Law Site.
Regional Planning
This strategy supports programs devoted to implementing transportation, housing and land-use policies that will result in more affordable housing, less reliance on car travel, and a greater sense of community.

Total granted: $780,000
Grants: 15

Impact:
• Nearly 650 units of affordable housing will be located near public transit, thanks to the Bay Area Transit Oriented Affordable Housing Fund (TOAH), established partly with funding from SVCF.
• The City of Mountain View adopted a General Plan update that includes a greenhouse gas reduction program to reduce dependency on fossil fuels.

Community Opportunity/Safety Net
This strategy supports programs that provide shelter, food, homelessness prevention and emergency assistance for low-income and vulnerable people.

Total granted: $2.0 million
Grants: 60

Impact:
• More than 119,000 residents of San Mateo and Santa Clara counties in need of food received nearly 1.7 million meals.
• Nearly 291,000 “bed nights” were provided to more than 17,000 residents who otherwise might not have had shelter.
• An innovative partnership between SVCF and San Mateo County resulted in $1 million distributed to 19 nonprofit organizations providing food and shelter to the county’s most vulnerable residents, our second collaboration since the start of the recession.

In partnership with Caltrain, we brought back the Holiday Train, a Bay Area tradition that delivered the holiday spirit to more than 8,000 people from San Francisco to San Jose and collected nearly 3,000 toys for local children in need. For information about how you can support and participate in the 2013 Holiday Train, visit www.holiday-train.org

With our leadership, 16 school districts in Santa Clara and San Mateo counties have developed consistent criteria for placement of students in appropriate algebra and geometry classes based on objective measures of their readiness, rather than educator bias. This is important because research indicates that students of color and socio-economically disadvantaged students are more likely than others to be improperly placed in high school mathematics courses they have already completed. That repetition of coursework can make it impossible for them to stay on track for college admission. Our work has already helped hundreds of 8th graders as they moved into high school, and has resulted in new coordination among high school districts and their feeder K-8 school districts.

"Held Back," a report funded by SVCF, says districts may be liable for placing students in the wrong classes. Read it at www.siliconvalleycf.org/publications
Community Leadership for Silicon Valley

Silicon Valley has for decades been a center of innovation and growth. But despite the region’s general prosperity, we face persistent problems – including poverty and social and educational inequities – that require hard work and vigilant attention to solve.

Silicon Valley Community Foundation plays a vital leadership role in addressing the social, economic and environmental challenges we face. We commission research to identify emerging issues affecting our communities, monitor trends and provide analysis that helps community members understand issues in context. We bring diverse people and groups together to engage in discussion and problem-solving. We create local initiatives and special projects to drive toward specific positive outcomes.

In 2012 our community leadership team published a report examining the reasons our region has 54 school districts and calling for renewed dialogue about the possibility of district mergers or shared services to better serve students. We hosted an event to teach Bay Area employers how to offer small-dollar loans, decreasing the chances that their employees will turn to predatory payday loans. And we researched disaster preparedness in San Mateo County (see page 16).

Our leadership on these and other issues is resulting in significant progress on difficult issues such as education reform, disaster preparedness, economic security, transportation and land use in San Mateo and Santa Clara counties.

Read “How Did We End Up With 54 School Districts in San Mateo and Santa Clara Counties?” at www.siliconvalleycf.org/publications
When a disaster strikes – such as an earthquake, tsunami or fire – residents, institutions and government entities need to be prepared. That’s why the community foundation has been helping coastal communities evaluate their disaster readiness.

By most accounts, the response went fairly smoothly in Half Moon Bay and nearby coastal communities following the tsunami-evacuation warning that was issued after the massive Japanese earthquake and tsunami in March 2011. But there were several problems that prompted our board of directors to commission a community-disaster-preparedness assessment: Communication with Spanish-speaking residents about the emergency was insufficient, and local authorities were unsure what was inside emergency trailers and who had the keys to open them.

When our assessment report was released at a stakeholders’ briefing in August 2012, it was the first time that representatives from the entire region had been in one room to examine their roles in disaster preparedness and the impact they could have with more coordinated efforts. From Pacifica south to the Santa Cruz County line and from Skyline Boulevard west to the Pacific Ocean, we gathered people from fire departments, the sheriff’s office, the San Mateo County Transit District, the San Mateo County Harbor District, local nonprofit agencies, city and county government, the American Red Cross and many other organizations.

**Impact:**

- The community foundation has worked with the Office of Emergency Services, San Mateo County Supervisor Don Horsley’s office and the La Honda-Pescadero Unified School District to locate and install a working generator at Pescadero High School. Previously, the shelter site had a broken generator.

- All of the organizations that have emergency trailers on the coastside created inventories and maintenance schedules for their trailers. Now all of the players know who owns which trailers, what they contain, who has tow vehicles to move trailers where they are most needed and who has the keys to the trailers.

- The community foundation is bringing a variety of government and non-governmental agencies to the table on an ongoing basis to help build a cohesive emergency-response protocol for the San Mateo County coastside.

Read our assessment report on coastside disaster preparedness at www.siliconvalleycf.org/publications
2012 Convening Highlight: Giving Strategies for College Completion

Our donors have always taken a strong interest in helping young people go to college and our robust scholarship program is ongoing evidence of that interest. In past years, the emphasis has been on helping students get into college, providing funding for the first year. It is equally important to provide ongoing support – including scholarships and non-monetary support – over the four to six years that a student may need to obtain a college degree.

In June, the community foundation worked with the College Access Foundation of California to bring individual donors and foundations together with nonprofits, academics and students to examine the reasons behind low graduation rates among African-American and Latino students at public four-year institutions and community colleges. Inadequate academic preparation, insufficient financial support, limited knowledge about how to navigate the higher education system and cultural norms that do not support higher education are just some of the reasons.

The community foundation administers nearly 50 scholarship programs, and in many cases SVCF has the authority to specify how those scholarships are structured. Here are a few of the changes we implemented for many of them as a result of this convening, through conversations with our board of directors and donors:

- We’ve taken steps to ensure that applicants to all our scholarships are aware of government financial aid programs for which they may be eligible.
- Many resources, such as online mentoring, tutoring and family support, are available to sustain students throughout their college experience. We plan to help our scholarship winners learn more about these resources.
- As opportunity permits, we will encourage renewable scholarships, to give students a source of reliable funding for more than one year.

2012 Scholarships

- Scholarships awarded by SVCF: 299
- Students receiving those scholarships: 261
- Total awarded in 2012: $918,000
- Total awarded since 2007: $4.3 million

Scholarships and “Dreamers”

SVCF’s board of directors agreed in December 2011 to expand scholarship eligibility to align with the California Dream Act. Since then, nine scholarships have been opened to undocumented students as defined in the Act. We are actively promoting the availability of these scholarships to local “Dreamer” students for the first time in 2013.
2012 Advocacy Highlight: Alternatives to Payday Lending

In SVCF’s ongoing work to curb payday lending – the availability of short-term loans made at exorbitant interest rates to people who cannot afford them – we’ve broadened our work to include helping low-income borrowers find good alternatives to meet their borrowing needs.

Payday loans are not primarily used for short-term emergencies, according to a key study by The Pew Charitable Trusts titled “Payday Lending in America.” Rather, people use them to cover ordinary living expenses. Clearly, two-week loans at 459 percent are not the answer to household budgeting.

Impact

• The community foundation has been instrumental in showcasing alternative small-dollar loan products, working with One PacificCoast Foundation to educate nonprofits and public sector entities about its “Pal” loan, an employer-based alternative to payday loans. The County of Santa Clara is now offering the loan to its employees, as are some local nonprofit agencies, including Silicon Valley FACES and Hope Services.

• Through our advocacy, the list of governments that imposed restrictions on payday lending storefronts grew in 2012. San Jose, the 10th largest city in the country, passed a tough law capping the number of stores in the city and prohibiting new stores in very low-income neighborhoods.

• Los Altos, Menlo Park and the counties of San Mateo and Santa Clara also adopted anti-payday-lending moratoria or ordinances in 2012.

I am so pleased to be in partnership with the community foundation and the Coalition Against Payday Predators. As a result of this collaboration, the City of San Jose passed one of the strongest ordinances in the country that curbs payday lending in our community.

-Ash Kalra, San Jose City Councilman

Initiatives and Programs

In response to complex community issues, SVCF creates targeted initiatives to drive toward specific results over a three- to six-year period. Initiatives either relate to the foundation’s grantmaking strategies or address an issue outside those strategies that demands focused attention. Among our initiatives and programs:

Bridges to Success provides coordinated learning opportunities for children transitioning from preschool to kindergarten.

Community Leadership Project strengthens nonprofits to better serve diverse communities.

Envision Bay Area engages residents to make informed decisions about how and where the Bay Area grows. Visit www.youchoosabayarea.org

Fostering the Future supports a successful transition to adulthood for foster and kinship youth.

Innovate Public Schools is a new school reform organization that engages parents, business leaders and elected officials to create great public schools for low-income children and children of color.

Raising A Reader encourages parent-child reading to build language and literacy skills. Visit www.raisingreader.org

Read our report on the status of payday lending in California at www.siliconvalleycf.org/publications
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