



Assisting recent immigrants through loans, savings and financial education

Volume 2, Issue 3
December 2010

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Project Prosper's First Breakfast for Loans and Literacy Meets Goals

Project Prosper's first Breakfast for Loans and Literacy on October 26th resulted in first-time success by all accounts.

Project Prosper board members were delighted to have 88 invited guests join them at the Feather Sound Country Club quite early in the morning to enjoy a light breakfast and learn more about Project Prosper, a grassroots nonprofit founded only three years ago.

The highlight of the program was Board Secretary Robin Warren, and her mentee borrower, Trang Doan, who has repaid a loan she used to cover tuition at the Pinellas Technical Education Center (PTEC). Additionally, Board President Molly Auld shared Project Prosper's vision of a world in which immigrants feel informed, comfortable and welcome everywhere, particularly in making financial decisions and using United States financial institutions.

Finally, Project Propser was honored to present the first Project Prosper Empowerment Award to the Lealman and Asian Neighborhood and Family Center in

recognition of the dedication to working with Project Prosper to fulfill its mission.

Thank you to Raymond James Bank who sponsored the breakfast. Donations by attendees totaled more than \$4200, while many more individuals inquired about becoming volunteers.

Board President Molly Auld commented after the event, "I couldn't be more pleased with our results. We created an event which informed and educated, while also offering opportunities for greater involvement with

the organization, and giving people the occasion to support us (Project Prosper) financially. I believe we succeeded in achieving all of our goals."

The Board of Trustees, which worked hard for many months on this event, is already looking forward to the second annual Breakfast for Loans and Literacy!



Board Secretary, Robin Warren and her mentee borrower, Trang Doan



Board President, Molly Auld presents the Project Prosper Empowerment Award to Ms. T of the Lealman and Asian Neighborhood and Family Center



Supporters of Project Prosper, Wilma Negronluna with Loan Committee member, Birgit Nessmann

DID YOU KNOW?

The Project Prosper Financial Literacy courses are based on both the FDIC **Money Smart** and the **Hands on Banking** curricula. Below is a list of course topics and number of individuals taught in 2010:

Money Smart	
Course Topic	Individuals
General Banking & Structure of Financial	24
Checking Accounts and Savings Accounts	22
The benefits of saving money	13
Budgeting	18
Credit Cards	11
Loans & Borrowing	19
Lending Laws and Regulations & Identity	17
Credit, Credit Reports & Credit History	10
Bank On St. Petersburg Curriculum	60
TOTAL STUDENTS	194
TOTAL CLASSES	19

Hands On Banking	
Course Topic	Individuals
Banking Basics 1 (savings & checking accounts)	43
Banking Basics 2 (ATM, Managing Accounts)	43
Savings (savings basics, creating a spending plan)	54
Money Management (be a smart shopper)	38
Credit Cards, Loans, Debts	19
Credit (Defining Credit, Credit Scores, Credit Reports)	14
Protecting Your Identity (acct protection & predatory lending)	17
TOTAL STUDENTS	228
TOTAL CLASSES	19



Let's Extend a Warm Welcome

Maxi Wood is the newest addition to our Project Prosper family. She comes to us with a decade worth of experience in the field of teaching ESOL to adult students of various cultural backgrounds.

She is also familiar with the world of non-profit organizations, as she was the Manager of guest services for the Chicago faith-based social service organization, Elam Davies Social Service Center.

Since her return to the Tampa Bay area, Maxi has been teaching ESOL classes with United Methodist Cooperative Ministries in Dunedin, FL offering her valuable experience and expertise.

Maxi is also a professional smooth jazz vocalist, so don't be surprised if one day you will find her performing at a Project Prosper event...As with any family, she is now obligated to bring ALL her talents to the table!

Again, we welcome Maxi and look forward to working with her.



Our Recent Loan Recipient

We are proud to present the most recent Project Prosper loan recipient, Angela Escobar and her family.

Angela was born and raised in Colombia and has been living in the Saint Petersburg area as a political refugee for 8 years.

Angela first heard about Project Prosper's loan program from a ESOL Community Outreach with Pinellas County Schools.

She has been working at a nursing home for the past six years and enjoys living in the area with her husband and 7 year old son.



Pictured (Left): PP Loan Committee Chair, Stuart Berger; Angela Escobar and son; PP Board Member & mentor, Miksi McNulty

A Special Recognition to All of Our Donors

THANK YOU!

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This list includes all donors as of 12/5/2010. Please accept our apology for any oversights on the list. Please contact Maxi Wood at mwood@projectprosper.org for updates. We truly appreciate your support!



Spreading Our Wings

A Note from the President of the Board

2010 will be remembered for a number of incredible accomplishments and of course its share of scandals, but here at Project Prosper 2010 will be remembered as the year we learned to fly. This Project Prosper Year has seen new and exciting heights, none of which could have been accomplished without the dedication of our hard working Board of Trustees and the many volunteers whose time and expertise fuel our program delivery. Thank you to our loyal Board Members, and committed volunteers.

In the past year Project Prosper taught a total of 7 Financial Literacy courses in 38 different classes reaching hundreds of individuals empowering immigrants and refugees in our community.

Not only were we able to impart valuable knowledge, but we were able to do it in ways that created the maximum possible benefit for our participants. Additionally, we continued working with 9 of our previous borrowers and made 3 additional loans that aided borrowers in purchasing used cars to get to work, in applying for citizenship, and purchasing a computer for the home. In this year we had 4 individuals pay-off their original loans.

We held our first Annual Breakfast for Loans and Literacy, a remarkable event that spread awareness of the work we do and engaged partners, volunteers, and donors in inspiring conversation. We were recognized by the Refugee Service Providers for our contributions in assisting refugees, as well as awarded the Pinellas Adult and Career Technical Education (PACTE) Calvin Hunsinger Award for our efforts teaching Financial Literacy in partnership with Adult ESOL Programs.

Finally, we hired our first ever employee, a part-time Program Administrator, who will be yet another tool used as we continue to climb.

I have to say, I am incredibly proud of what we have accomplished this year, but what excites me most about Project Prosper is the potential of what lies ahead. With the support of all of you, I know that 2011 will bring more loan applicants, more financial literacy classes, **EMPOWERING** and **SUPPORTING** more immigrants and refugees in our community.

Wishing you Happy Holidays and a Happy and Healthy New Year!

*Molly Auld
President of the Board*

JOIN OUR FAMILY!

There are two easy ways you can also help Project Prosper keep assisting recent immigrants with financial education and loans.

1. Go to www.projectprosper.org and click [DONATE NOW](#) to make your tax-deductible contribution to Project Pro\$per.

Or mail your contribution to:

Project Pro\$per, PO Box 8411, Madeira Beach, FL 33738

2. Email us at info@projectprosper.com to get involved in a number of unique activities from mentoring a borrower to teaching financial literacy classes. We are always in need of volunteers!

A Special Thank You to a Board Member



We would like to take this opportunity to especially thank Stuart Berger for serving as Loan Committee Chairperson for the past year on the Project Prosper Board.

Although he will no longer be able to serve on the board, Stuart will remain part of the Loan Committee which oversees and approves Project Prosper's Loan borrowers.

We are so grateful for the time and dedication this past year.

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