



*2014 Annual Report*  
*Project for Pride in Living*



## ***Real Results for Real People***

I've long been an admirer of PPL's work in the community, and what I've seen since coming to the organization in April of 2014 has far surpassed my expectations.

I've been inspired by the tireless efforts of staff, volunteers, and board members who are working to help families and individuals in tangible ways that make a real difference. Our work in 2014 had two notable highlights. First, we broke ground on our Hamline Station Apartments along the Green Line in St. Paul, which will bring 108 quality rental units with great access to transit and jobs. Secondly, we launched our Human Services job training program, creating a career path for many through an innovative partnership with Hennepin County, Minneapolis Community and Technical College, and Minneapolis Public Schools Adult Education.

I've been energized by the PPL participants who are overcoming tremendous obstacles to create a higher quality of life for themselves, their families, and their neighbors. PPL served nearly 13,000 people last year, and I can tell you that we aren't just delivering services—we're delivering life-changing results for real people. You can go into our housing, our employment training programs, or our education work and see a real difference in the lives of real people. Your support makes all of this possible, and we're excited to share a few of their stories in this report.

The metropolitan region continues to face a number of challenges, and it's exciting to be leading this organization as we work with you to address them. Looking toward the next few years, I see us furthering our impact together—aligning our services, engaging the neighborhoods we work with, reducing the disparities our participants face—while building on the great work PPL has already done.

Lastly, I've been encouraged by your generous partnership and support. Together we are making a real impact—one person, one family, one home, and one neighborhood at a time. Your role in our work is critical, and I want thank you for being a part of it.

Sincerely,



Paul Williams  
President & CEO





## About PPL

PPL builds the hope, assets, and self-reliance of individuals and families who have lower incomes by providing transformative affordable housing and employment readiness services. The results of our work benefit participants and the community alike. Our affordable housing development and customized support services make Twin Cities neighborhoods stronger. Our employment training programs and schools help fill our region's critical workforce needs.



### HOUSING STABILITY

PPL develops and sustains quality affordable housing through new construction, renovation, and property management. **Alvin's PPL apartment represents a chance to make his life better. Read his story on Page 4.**



### ECONOMIC ADVANCEMENT

PPL's work readiness and job training programs help individuals increase their opportunities for economic advancement. **Rebecca's career path hit a dead end until she found PPL. Read her story on Page 5.**



### ADULT & FAMILY STABILITY

Families and individuals in our housing access one-to-one services and community building activities onsite, customized to their needs. **PPL's support services have given Liz something to talk about. Read her story on Page 6.**



### YOUTH ACHIEVEMENT

PPL connects students of every age, from early childhood to high school, to resources and relationships to help them succeed in school and in life. **Rakeal took the first steps to literacy at PPL's afterschool program. Read his story on Page 7.**

## 2014 Highlights

1

Broke ground on our Hamline Station Apartments in Saint Paul.

2

Received numerous design awards for our Rising Cedar Apartments.

3

Renovated homes for ownership in north Minneapolis.

4

Prepared first-time homebuyers to buy a home through our Home Ready financial coaching program.

5

Helped place a record 236 people in good-paying jobs.

6

Launched our Human Services job training program.

7

Marked 20 years of serving homeless families at our New Foundations program.

8

Taught healthy habits to Early Wonders Preschool families with St. Catherine University nursing students.

9

Closed the achievement gap by successfully graduating 50 students from our alternative schools.

10

Worked with thousands of donors and volunteers to build self-reliance in nearly 13,000 people in 2014.



## *Together We Make Homes for All*

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Alvin can't believe his luck. He sees the start of everything—a day, a job, getting an apartment with PPL—as a chance to improve his life, and he's had a lot of opportunity of late.

Living in PPL housing, Alvin credits staff with giving him the structure and support he needed to make a fresh start. PPL owns and/or manages over 1,100 units of quality affordable housing for people with low-incomes throughout the Twin Cities. Residents can also meet with PPL staff to maintain stable housing and work toward building brighter, more stable futures for themselves—something that's been a meaningful resource for Alvin.

“Having my own place means a lot to me, and the staff have been really helpful,” Alvin said. “I don't have family nearby, but I know I have someone that has my best interests at heart.”

Together with PPL, Alvin has worked to plan for the future and set goals like improving his income and saving up to buy a car. In the meantime, he has shown his dedication to providing for himself and sustaining stable housing without a car.

For many months, the chance to work required Alvin to commute an hour by bicycle through all sorts of weather, often beginning at 3 a.m. His positivity shone through as he arrived at work on time, ready to contribute, and found success on the job. After a long day's work, often after overtime, Alvin pedaled home, happy to be working and earning a paycheck.

“Having the support of the whole PPL family made me a firm believer that tough times don't last, but tough people do,” Alvin said. “It's become my anthem.”



## Together We **Kickstart Career Paths**

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Rebecca ran into a dead end. Years of experience as a personal care assistant and nonprofit professional inspired her to pursue a degree in Human Services once her kids were grown. Six courses short of graduation, with financial aid, student loans, and personal resources expended, Rebecca didn't have the means to cover tuition costs. This left her searching for answers or another way to fulfill her dream of working in the field. It ultimately led to her to PPL.

"I saw a flyer for this Human Services class at PPL," Rebecca remembered. "It was right up my alley."

Rebecca joined PPL's nine month Human Services program. Graduates received professional training for positions in the Human Services field and hands-on experience at Hennepin County while earning college credits and a certificate for their coursework through Minneapolis Community and Technical College and Minneapolis Public Schools Adult Education.

"I didn't know if I'd ever reach my goals," Rebecca said. "PPL gave me the chance to continue on my path."

Completing the Human Services certificate training opened doors for Rebecca, and she's now working in the field helping others access resources to achieve stability.

"People come in and they're trying to accomplish something. Sometimes they're anxious or nervous," Rebecca said. "Knowing that I am part of the process to help them meet their needs is empowering."

While she's working in the field, Rebecca plans to complete her bachelors degree in Human Services. The credits she earned in PPL's program will help her get closer to that goal. Rebecca's children were also inspired to further their education—one even completed another job training program at PPL.







## *Together We Support Families & Dreams*

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"I have this vision," Liz said, "and in it I'm wearing a microphone."

Recent public speaking opportunities have ignited a new passion for Liz. She's been sharing her story with people in recovery groups, helping others along their paths. It's an indication of where Liz sees herself going—and of how far she's come, thanks to PPL.

Long-time struggles with chemical dependency and mental health issues once left Liz unable to provide for her kids. Family support eventually dried up too, leaving her without a place to go.

"My sister said that she was working harder at my life than I was," Liz remembers. "She was right."

Liz entered treatment, motivated to get her life back and give her kids something better. After completing treatment, she came to PPL's New Foundations Program, which provides permanent, supportive housing to families while they address chemical and mental health issues.

"I didn't know how supportive PPL would be," Liz said. "There's no place like this!"

With the stability of housing and services at PPL, Liz has been able to finish a college degree, build stronger bonds with her children, and develop skills she can use when life gets hard. Her success has made her an example for her neighbors, and beyond.

"I started speaking at treatment centers and found my voice," Liz said. She hopes one day to be a professional public speaker, wearing a microphone headset to inspire large rooms of people. Until then, she knows she's making an impact today.

"I speak about something I'm passionate about and it's connecting with people in a very powerful way. I love that sharing my story helps others on their journey."



## *Together We Help Kids Grow Up Great*

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It's been a big year for Rakeal, and some days it's hard to recognize him from the shy kindergartner who started PPL's afterschool youth program this past fall.

As the youngest kid in the room, Rakeal was a quiet but curious observer. He formed a strong relationship with his tutor and started to feel comfortable in the program. Soon Rakeal was sociable with his peers, shared eagerly during group conversations, and made artistic creations that seemed beyond his years.

"I put him in the program to interact with other kids in the building," Rakeal's mom Roshee said. "I like how it keeps him engaged and active."

One daunting challenge for Rakeal remained: reading. PPL's afterschool programs pair volunteer tutors with kids to develop literacy skills and meet community-wide efforts to have kids reading by third grade. Rakeal came to our program aware he couldn't read and, like many older students in our program, was overwhelmed by the challenge of improving his reading abilities. His tutor found age-appropriate materials and began the process of teaching him how to read, encouraging him at every step. Eventually, Rakeal's determination paid off in a big way.

Early this fall, Rakeal knew only a few words of the book he and his tutor read. By December, he could read the whole book. The accomplishment visibly energized the kindergartner: he reportedly danced all the way home that night.

"I have seen Rakeal grow from not thinking he can read to finishing a whole book out loud," said Emily, who tutored Rakeal throughout the school year. "I am very glad I get the chance to work with him."

Today, Rakeal is an avid reader. He reads above grade level and is ready for a new challenge—reading his older brother's chapter books about superheroes.



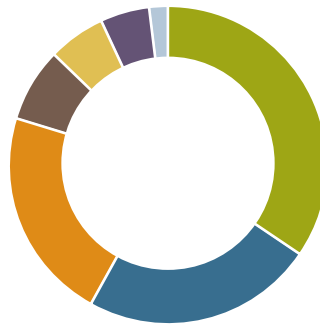
# Your Support Makes an Impact

## 2014 Financial Summary

As a generous PPL donor, your partnership fosters real change across the Twin Cities. Every day with your support, individuals and families have stable housing, kids are ready for kindergarten and beyond, jobseekers get the skills and confidence they need to start on a career path, and our neighborhoods become more vibrant and strong. PPL keeps administrative costs low, dedicating more resources to our programs that create life-changing opportunities. Your support helps create that change. **Thank you!**

### PPL, Inc. Revenue

BY SOURCE - \$17,459,829



- 34% Government Grants
- 24% Earned Income - Real Estate Services
- 22% Contributions
- 7% Developer Income
- 6% United Way
- 5% Program Income
- 2% Interest & Other Income

### PPL, Inc. Expenses

BY PROGRAM - \$17,789,586



- 32% Housing Management & Development
- 29% Housing Based Services
- 11% Employment Training
- 10% General & Administrative
- 10% Education
- 5% Technology & Other Programs
- 3% Fundraising



# PPL Financial Statement

2014 Audited Financials

## Statement of Activities and Changes in Net Assets Consolidated\* Statement of Financial Position

	PPL INC.	CONSOLIDATED*		
<b>REVENUE</b>			<b>ASSETS</b>	
Individual Contributions	\$ 1,024,616	\$ 1,068,457	Cash & Cash Equivalents	\$ 6,649,852
Corporate & Foundation Contributions	2,767,330	3,361,893	Cash Held in Rental Property Reserves	9,590,815
United Way	1,018,457	1,223,457	Cash - Custodial	662,994
Government Grants	6,030,046	6,468,831	Cash Held in Escrow	836,646
Sales	0	2,318,985	Marketable Securities	1,358,458
Rental Property Income	0	9,997,246	Account Receivables - Net	2,011,285
Program Income	865,783	865,783	Property Under Development and For Sale	13,192,263
Developer Income	1,325,748	1,325,748	Total Other Assets	1,899,196
Interest and Other Income	304,664	875,843	<b>TOTAL CURRENT ASSETS</b>	<b>\$ 36,201,509</b>
Earned Income - Real Estate Services	4,123,185	0	Net Property and Equipment	\$ 108,525,773
<b>TOTAL REVENUE</b>	<b>\$ 17,459,829</b>	<b>\$ 27,506,243</b>	<b>TOTAL ASSETS</b>	<b>\$ 144,727,282</b>
<b>EXPENSES</b>			<b>LIABILITIES</b>	
Housing Services	\$ 10,757,200	\$ 22,898,392	Accounts Payable	\$ 585,471
Programs	1,985,869	1,885,971	Accrued Expenses	9,460,484
Schools	1,731,853	1,536,449	Deferred Revenues	2,560,095
Technology & Other Programs	903,698	871,706	Notes and Mortgages Payable	77,931,610
Momentum Enterprises	0	3,027,558	Other Liabilities	2,587,268
<b>TOTAL PROGRAM EXPENSES</b>	<b>\$ 15,378,620</b>	<b>\$ 30,220,076</b>	<b>TOTAL LIABILITIES</b>	<b>\$ 93,124,928</b>
Supporting Activities			<b>NET ASSETS</b>	
General & Administrative	1,820,287	1,835,731	Unrestricted	\$ 50,595,752
Fundraising	590,679	590,679	Temporarily Restricted	793,943
<b>TOTAL EXPENSES</b>	<b>\$ 17,789,586</b>	<b>\$ 32,646,486</b>	Permanently Restricted	212,659
<b>CHANGE IN NET ASSETS FROM 2014 OPERATIONS</b>	<b>\$ (329,757)</b>	<b>\$ (5,140,243)</b>	<b>TOTAL NET ASSETS</b>	<b>\$ 51,602,354</b>
<b>NON-CASH CHARGES FOR DEPRECIATION AND AMORITIZATION</b>	<b>\$ 138,445</b>	<b>\$ 4,703,082</b>	<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 144,727,282</b>
<b>CHANGE IN NET ASSETS EXCLUDING DEPRECIATION AND AMORITIZATION</b>	<b>\$ (191,312)</b>	<b>\$ (437,161)</b>		

**Consolidated\* financial statements include four entities:**

- Project for Pride in Living, Inc. (parent organization)
- Momentum Enterprises, an affiliated social enterprise nonprofit organization under common PPL Board control
- Two real estate legal entities:
  - PPL Properties, an affiliated nonprofit organization under common PPL Board control which wholly owns single-purpose limited liability companies (LLCs)
  - Limited Partnerships in which PPL has a controlling interest as a General Partner



# Thank You 2014 Donors!

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