The Call to Make a Difference: Because of You...They Do

Fresh Start Scholarship Foundation is more than just an organization that awards scholarships to women seeking a second chance in life. It is a living foundation that is built on caring, human energy and the fulfillment of dreams.

Think of the “butterfly effect,” a term coined by mathematician and chaos theorist Edward Norton Lorenz. Putting it simplistically, a small change in one part of a system (such as the beat of a butterfly’s wings) can result in an even greater difference later on. So, the beat of a butterfly’s wings in the Amazon jungle could be the cause of a hurricane in the northeastern United States.

It’s a metaphor, but a beautiful and effective one. At Fresh Start, we believe that every dollar and every scholar make a profound difference for not just the people in our immediate spheres, but for the world. In other words, you make a difference with your dollars, your precious time, and your financial support, which, in effect, make a difference in the lives of women who are now able to receive their education because of you. Because you make a difference, they do.

In the past year, the Fresh Start board of directors made significant strides in increasing the impact of its volunteering efforts and the amount of contributions made to the organization. We have welcomed great minds and great talent into our fold; more are welcome and needed. We have continued to make a difference, and what is even more exciting, we have seen our reach and influence grow to new heights.

Thank you for helping us make a difference in the world by making our scholars’ dreams come true.

Rita S. Wilkins, President

Annual Report 2014 – 2015

The Fresh Start Scholarship Foundation:
- Provides one-on-one mentoring to its scholars
- Has awarded more than $650,000 in scholarships to 159 women
- Directs 97 cents of every dollar to the scholarship program
- Has no paid staff; all are volunteers
- Has achieved a 70% graduation rate
- Scholars have attained a current average GPA of 3.55

“It took me six years to get my associate’s degree in human services, squeezing classes into my 70-hour work weeks. The women at Fresh Start supported me all the way to keep me motivated and to remind me that I was capable not only of earning my degree, but showing me that I could overcome any obstacle.”

- Vickie Farrell, A.S. from Delaware Technical Community College in 2011 and currently pursuing B.S.W. from Delaware State University

Improving the lives of women through education
2015 Fresh Start Graduates

Michala Abrams
Associate of Applied Science in Nursing
Delaware Technical Community College

Desiree Allen
Bachelor of Science in Business Management
Wilmington University

Lauren Bates
Bachelor of Science in Business Management
Wilmington University

Angela Clemmons
Bachelor of Science in Biology
Wesley College

Cindi Era
Bachelor of Science in Information Systems Management
Wilmington University

Kelli Grant
Bachelor of Science in Organizational Dynamics
Wilmington University

Deceased December 2014

Michelle Hamrick
Associate of Applied Science in Nursing
Wilmington University

Delaware Technical Community College

Shaquilla Holmes
Bachelor of Science in Accounting & Finance
Wilmington University

LaKedia Johnson
Bachelor of Science in Behavioral Science
Wilmington University

Jane Long
Associate of Applied Science in Nursing
Delaware Technical Community College

Lena Thompson
Bachelor of Science in Nursing
Wilmington University

2014-2015 Board of Directors

PRESIDENT
Rita S. Wilkins

VP SCHOLARSHIP PROGRAM
Barbara Buckley

VP DEVELOPMENT
Sandy Schiebe

SECRETARY
Jeanne Griffith Leslie

TREASURER
Jenny Watson

ASSISTANT TREASURER
Evelyn Joiner

DIRECTORS
Pauline Brittingham
Dana Dobson
Lynn Fulkerson
Sarah Kenney
Judy Lewis
Joye Pedrate
Bonita Penn
Kristen Petro
Mary E. Maloney, Ex-Officio

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Joyce K. Hayes
Judith D. Powell
Beverly Stewart

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Tina D. Beetz
Fred Dawson
Sharon Kelly Hale
Maria F. Hess
Jay Jesup
Janie L. Julian
The Hon. Gregory F. Lawless
Claire F. McBride
Bonnie T. Meszaros
Janice Setz,
Chalome Smith
Jack P. Varsalona
Marguerite E. Vavala

2014-2015 Scholars

<table>
<thead>
<tr>
<th>Name</th>
<th>Hometown</th>
<th>College</th>
<th>Major</th>
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<tr>
<td>Michala A.</td>
<td>Millboro</td>
<td>Delaware Technical Community College</td>
<td>Nursing</td>
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<tr>
<td>Desiree A.</td>
<td>Elsmere</td>
<td>Wilmington University</td>
<td>Business Mgt.</td>
</tr>
<tr>
<td>Amanda B.</td>
<td>Smyrna</td>
<td>Wilmington University</td>
<td>Behavioral Science</td>
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<td>Lauren B.</td>
<td>Wilmington University</td>
<td></td>
<td>Organizational Mgt.</td>
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<td>Lori B.</td>
<td>Lincoln</td>
<td>Delaware Technical Community College</td>
<td>Human Services</td>
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<tr>
<td>Angela C.</td>
<td>Dover</td>
<td>Wesley College</td>
<td>Biology-Premed</td>
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<tr>
<td>Angela C.</td>
<td>Wilmington University</td>
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<td>Behavioral Science</td>
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<tr>
<td>Cindi E.</td>
<td>Wilmington University</td>
<td></td>
<td>Information Systems Mgt.</td>
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<tr>
<td>Brigette E.</td>
<td>Wilmington Delaware Technical Community College</td>
<td>Radiology Technology</td>
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<td>Melvina F.</td>
<td>Wilmington Delaware Technical Community College</td>
<td>Human Services</td>
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<tr>
<td>Vickie F.</td>
<td>Dover</td>
<td>Delaware State University</td>
<td>Social Work</td>
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<td>Elizabeth G.</td>
<td>Milton</td>
<td>Wilmington University</td>
<td>Organizational Dynamics</td>
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<td>Kelli G.</td>
<td>New Castle</td>
<td>Wilmington University</td>
<td>Organizational Dynamics</td>
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<tr>
<td>Michelle H.</td>
<td>Wilmington Delaware Technical Community College</td>
<td>Nuclear Medicine</td>
<td></td>
</tr>
<tr>
<td>Stella H.</td>
<td>Wilmington Delaware Technical Community College</td>
<td>Human Services</td>
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<tr>
<td>Kada H.</td>
<td>Newark</td>
<td>Wilmington University</td>
<td>Organizational Mgt.</td>
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<tr>
<td>Shaquilla H.</td>
<td>Wilmington University</td>
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<td>Accounting/Finance</td>
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<td>April J.</td>
<td>Camden</td>
<td>Wilmington University</td>
<td>Behavioral Science</td>
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<td>LaKedia J.</td>
<td>Selbyville</td>
<td>Wilmington University</td>
<td>Behavioral Science</td>
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<td>Rebecca J.</td>
<td>Claymont</td>
<td>Widener University</td>
<td>Psychology</td>
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<td>Michelle J.</td>
<td>Newark</td>
<td>Goldey Beacon College</td>
<td>Psychology</td>
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<td>Ralandre L.</td>
<td>Wilmington University</td>
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<td>Elementary Education</td>
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<td>Jane L.</td>
<td>Newark</td>
<td>Delaware Technical Community College</td>
<td>Nursing</td>
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<td>Meaghan M.</td>
<td>Wilmington University</td>
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<td>Elementary Education</td>
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<tr>
<td>Deanna N.</td>
<td>Newark</td>
<td>Goldey Beacon College</td>
<td>Criminal Justice</td>
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<tr>
<td>Lynette O.</td>
<td>Wilmington University</td>
<td></td>
<td>Career &amp; Tech Education</td>
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<tr>
<td>Nancy S.</td>
<td>Felton</td>
<td>Wilmington University</td>
<td>Early Childhood Development</td>
</tr>
<tr>
<td>Yvonne S.</td>
<td>Milfordo</td>
<td>Wilmington University</td>
<td>Criminal Justice</td>
</tr>
<tr>
<td>Tiklima S.</td>
<td>Dover</td>
<td>Wilmington University</td>
<td>Behavioral Science</td>
</tr>
<tr>
<td>Amber S.</td>
<td>Newark</td>
<td>Delaware Technical Community College</td>
<td>Nursing</td>
</tr>
<tr>
<td>Lena T.</td>
<td>Middletown</td>
<td>Wilmington University</td>
<td>Nursing</td>
</tr>
</tbody>
</table>

Fresh Start Scholars celebrate a successful year at the Networking Mixer in June 2015
(Photo Credit: Bonita Penn)
Mentoring Makes a Big Difference Even Bigger

Did you know that Fresh Start provides more than financial assistance? Unique to our program, each scholar is paired with a mentor who provides guidance and encouragement to keep her focused on the long-term benefits of education rather than the short-term challenges of managing family, job and school.

Each mentor, chosen from the Wilmington Women in Business membership, acts as a personal coach to help her scholar achieve the goal of academic success by regularly reminding her that the pride of her accomplishments will far outlast the difficult journey to achieve them.

We give our deepest gratitude to Yvonne Nass, who is stepping down as a co-chair of mentoring after three years of excellent service. Fresh Start board member Jaye Pedante has joined Barbara Buckley, Lynn Faulkner and Bonita Penn on the Scholarship Committee to serve as the new mentor co-chair. We have no doubt that Jaye will successfully continue the important work of our mentoring program.

2013-2014 Graduate Survey Results

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>83.5%</td>
<td>of respondents experienced an improvement in professional or career-level employment opportunities</td>
</tr>
<tr>
<td>66.7%</td>
<td>of respondents reported earning a higher income after graduation</td>
</tr>
<tr>
<td>83.3%</td>
<td>of respondents experienced a boost in self-confidence as a result of their relationship with Fresh Start</td>
</tr>
<tr>
<td>100%</td>
<td>of respondents agreed that Fresh Start contributed to their being able to complete their college degrees</td>
</tr>
</tbody>
</table>

2015 Fresh Start Graduates

“Fresh Start has definitely made a difference in my journey. I hope that I can be of help to other women as they embark on their own journeys.”

Desiree A. Wilmington University, 2015
B.S. in Business Management

“Fresh Start continuously provides all of their scholarship recipients with the tools they need to succeed.”

Connie P. Wilmington University, 2014
B.S. in Finance

“I value the help Fresh Start provided when I needed it most. Fresh Start was the start of things turning around for the better in my life.”

Sheila M. Wilmington University, 2013
B.S. in Business Management

“I am extremely blessed to have Fresh Start in my corner to help me attain my goals and to prove to my daughter that it can be done.”

April J. Wilmington University
Current Student, Behavioral Science

Note: We survey scholars on an annual basis

“IT’s Showtime!” Raises More Than $50,000 for Scholarships

Fresh Start’s annual fundraising gala, “IT’s Showtime,” broke all of its financial records last year, raising more than $50,000, which is more than 50 percent of its 2015-16 scholarship budget.

Deerfield provided a beautiful and elegant setting for the night’s festivities. It’s large and bright ballroom held a bandstand, dance floor, dozens of silent auction items, and a generous supply of fine food and drink.

Save the Date! November 5, 2015, 6-9pm
The Waterfall in Claymont, DE
2014-2015 Annual Campaign Donors
(July 1, 2014 thru June 30, 2015)

PACESETTER
$5,000+
Wilmington University

CHAMPION
$2,500 - $2,000
Janet Seitz

BENEFACCTOR
$1,000 - $2,499
Ann DiStephan
Helen Eliason
The Husking Foundation, Inc.
Mary Maloney

PATRON
$500 - $999
Bank of America Charitable Foundation
PFO Lewes Chapter
Barbara & William Buckley
Fred Dawson
The Dugan Family Charitable Fund
Gemini Hair Salon
Jaris Julian
J. Miller Family
Claire McElvee
Sandy Schene
Jane Taylor
Rita Wilkins

BOOSTER
$250 - $499
Anna Lee Bachtell
Nancy & Jay Blumberg
Phyllis E. Feibus
Beverly Finch
Shatika Harris
Claudia Hughes
Jan Jessup
Judy Lewis
Claire Morre
John & Sherry Mouser
Susan Ricardi
Beverly Stewart

SUPPORTER
$100 - $249
Virginia Appleby

Special thanks to First Ascent Design LLC for sponsoring design services and Highmark Blue Cross Blue Shield Delaware for sponsoring printing services for this annual report.

Mission Statement
The Fresh Start Scholarship Foundation, Inc., a 501(c)(3) organization, is the charitable arm of Wilmington Women in Business, Inc. Our mission is to provide incentive to adult women who face (or have faced) personal and economic challenges and are seeking to improve opportunities for themselves and their families through education. We award annual scholarships based on need and provide mentoring support through WWB members. Candidates must be enrolled in a two- or four-year degree undergraduate program at an accredited Delaware college or university.

How You Can Help
Scholarships are funded by foundations, corporate sponsorships, and individual donors to the scholarship program, fundraising events, grants and bequests to our scholarship endowment fund with the Delaware Community Foundation. You can help by sharing information about this scholarship program with others, encouraging candidates to apply, attending fundraising events and making contributions to the scholarship fund.

Checks should be made payable to the Fresh Start Scholarship Foundation, Inc., and sent to:
Fresh Start Scholarship Foundation, Inc.
Attention: Treasurer
P.O. Box 7784
Wilmington, DE 19803

For more information, call 302-397-3440, or visit freshstartscholarship.org

2014-2015 Financial Statement

INCOME
Annual Campaign, net $ 25,851
Signature Event, net $ 50,052
Grants $ 35,000
In-kind Income $ 9,717
Total Operating Income $ 120,620

EXPENSES
Scholarship Program $ 69,017
Administrative Expenses (see Note 1) $ 3,306
Total Operating Expenses $ 72,323

NET OPERATING INCOME $ 48,297

Assets
Cash $ 118,566
Accounts Receivable $ 690
Deferred Revenue, Event 2013 (4,764)
Endowment Fund Balance (see Note 2) $ 213,130
Total Net Assets $ 327,622

NOTES
1. Fresh Start’s Board of Directors set a goal years ago to keep administrative expenses at or below 3% of income. The table below shows that we achieved this goal in 2014-2015.

<table>
<thead>
<tr>
<th>Year</th>
<th>Operating Income</th>
<th>Administrative Expenses</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014-2015</td>
<td>$ 120,620</td>
<td>$ 3,306</td>
<td>2.7%</td>
</tr>
</tbody>
</table>

2. In 2009, the Board of Directors of Fresh Start set up an Endowment Fund using GIFT (Global Investment Foundation for Tomorrow) model to assure the sustainability of our program well into the future. A portion of the earnings can be withdrawn in 2014.

* Scholar graduates who made donations

* (as of 6/30/15)