Report generated on 5/18/2026

Able Works

Platinum Transparency 2026
Candid.

EIN 20-2175098
Location San Francisco, CA, United States
Ruling year 2006

CEO and Co-Founder John Liotti
IRS subsection 501(c)(3) Public Charity
Organization type Public charities

Contribution tax deductible
as of April 14, 2026

IRS BMF 501(c)(3) Public Charity
as of April 14, 2026

CA Attorney General registry
May Operate as of May 6, 2026

CA Franchise Tax Board
Not Revoked as of May 7, 2026

Compliance report (Charity Check)

IRS filing requirement
This organization is required to file an IRS Form 990 or 990-EZ.

Mission

Our mission is to equip individuals with financial education, life skills and assets that enable one to live free from oppression and poverty.

Our focus

Subject area

Education

NTEE codes

Urban, Community (S31)

Geographic area served

Alameda County (California, United States) | East Los Angeles (California, United States) | Los Angeles (California, United States) | Riverside County (California, United States) | San Bernardino (California, United States) | San Bernardino County (California, United States) | San Mateo County (California, United States) | Santa Clara County (California, United States) | Stanislaus County (California, United States) | West Los Angeles (California, United States) | Inland Empire (region in United States) | Los Angeles County (California, United States) | San Diego County (California, United States) | Riverside (California, United States)

Population served

Adolescents | Children and youth | Economically disadvantaged people | Immigrants

Contact

Primary contact
John Liotti
CEO and Co-Founder
john@able.is

Mailing address
548 Market St # 74511
San Francisco, CA 94104
United States
Phone: 650-328-1890
http://www.able.is

Primary address
548 Market St PMB 74511
San Francisco, CA 94104
United States

Congressional district: California Congressional District 11

Donation payable

Legal name of organization: Able Works
EIN for payable organization: 20-2175098
548 Market St # 74511
San Francisco, CA 94104
United States

Program

Total programs

4

FutureProfits

The FutureProfits program goal is to ensure that junior and senior high school students gain a greater vision for their future, increase financial knowledge, build healthy financial habits, and identify and drive their own pathway towards economic freedom.

Population served: Adolescents Economically disadvantaged people Children and youth

Geographic area served: Alameda County (California, United States) East Los Angeles (California, United States) Los Angeles (California, United States) Riverside County (California, United States) San Bernardino (California, United States) San Bernardino County (California, United States) San Mateo County (California, United States) Santa Clara County (California, United States) Stanislaus County (California, United States) West Los Angeles (California, United States) Inland Empire (region in United States)

Program results

FutureProfits

Impact for Academic Year 2024-2025 - FutureProfits

Year	Total impact
2025	N/A

Note:
FutureProfits impacted 1,940 students. Upon Completion of the Program: 79%of students know how to establish and build credit. 83% of students have the financial knowledge and skills they need for a successful future. 74% of students are interested in pursuing college. 67% report sharing something they learned with a family member or friend.

AchieveAble

We provide under-resourced youth who have completed high school with a 24-month program including individual and group coaching, academic advising, financial and career development, and peer accountability, so that they will enroll, persist, and complete a degree at a local community college (or transfer to a 4-year college) which will put them on a path out of poverty and toward economic mobility.

Population served: Economically disadvantaged people Adolescents Young adults

Geographic area served: Santa Clara County (California, United States) San Mateo County (California, United States) Stanislaus County (California, United States)

Project WITH

Project With is designed to reach system-involved youth, ages 12-24, with healthy relationship education they easily relate to through the medium of storytelling. The curriculum equips facilitators to engage participants using stories and poems that spark reflection and dialogue about the skills they'll use in all the relationships they'll encounter in life—with family members, friends, romantic partners, and co-workers. In 12 lessons, Project With invites participants to explore the impact of "who they do life with" while gaining the know-how to build and nurture meaningful relationships.

Subject area: Youth services Youth mentoring Youth organizing

Population served: Children and youth Young adults Black/African people Hispanic/Latino/Latina/Latinx people Indigenous peoples Multi-racial/Multi-ethnic people Immigrants and migrants Economically disadvantaged people Justice-involved people Victims of crime and abuse

Geographic area served: Los Angeles County (California, United States) Riverside County (California, United States) San Bernardino County (California, United States) San Diego County (California, United States) Inland Empire (region in United States)

LiveAble

The LiveAble program serves justice-involved youth and young adults and those living in generational poverty (ages 16-25) by providing supportive community guidance in personal development, career development, and access to resources through supportive peer-to-peer cohorts, case management, and mentorship opportunities. Through 1:1 weekly coaching and monthly cohort

meetings, the LiveAble program aims to equip participants with critical life skills, support systems, and practical resources to overcome barriers, enhance self-sufficiency, and achieve personal, financial, and professional goals.

Subject area: Education Youth development Job services

Population served: Children and youth Black/African people Hispanic/Latino/Latina/Latinx people Indigenous peoples Economically disadvantaged people Immigrants and migrants Justice-involved people

Geographic area served: Los Angeles (California, United States) Riverside (California, United States) San Bernardino (California, United States) San Bernardino County (California, United States) Inland Empire (region in United States)

Grants

Able Works has received **83 grants** from **28 grantmakers** totaling **$3,883,013** over the most recent 5 years of available data.

Subject areas

Year	Number of grants	Value of gra

Total giving

Year	Number of grants	Value of gra

Grants given

$0
Total grant value

Grants	0
Recipients	0

Snapshot

Average grant size	$0
Midpoint grant size	$0
Most common grant size	$0
Range	$0

Grants received

$8,131,677
Total grant value

Grants	278
Funders	48

Snapshot

Average grant size	$29,251
Midpoint grant size	$10,000
Most common grant size	$1,000
Range	$44-$450.0K

Impact

Goals

What is the organization **aiming to accomplish?**

• Offer high school students a greater vision for their future, increase financial knowledge, build healthy financial habits, and identify and drive their own pathway towards economic freedom. • Provide under-resourced youth who have completed high school with a 24-month program including individual and group coaching, academic advising, financial and career development, and peer accountability to help them enroll, persist, and complete a degree at a local community college and/or transfer to a 4-year college or university • Create the conditions for positive emotional support of our participants as they engage in the world around them.

What are the organization's **key strategies** for making this happen?

We offer tools and training to young adults to help them become financially empowered, aware of their unique interests and skills, and then support them on their path to success and fulfillment.

Results

FutureProfits

Impact for Academic Year 2024-2025 - FutureProfits

Year	Total impact
2025	N/A

Note:
FutureProfits impacted 1,940 students. Upon Completion of the Program: 79%of students know how to establish and build credit. 83% of students have the financial knowledge and skills they need for a successful future. 74% of students are interested in pursuing college. 67% report sharing something they learned with a family member or friend.

How we listen

How is your organization using feedback from the people you serve?

- To make fundamental changes to our programs and/or operations
- To strengthen relationships with the people we serve
- To understand people's needs and how we can help them achieve their goals

Which feedback practices does your organization routinely carry out?

- We collect feedback from the people we serve at least annually
- We aim to collect feedback from as many people we serve as possible
- We take steps to ensure people feel comfortable being honest with us
- We act on the feedback we receive

What challenges does your organization face in collecting feedback from the people you serve?

- The people we serve tell us they find data collection burdensome
- It is difficult to get the people we serve to respond to requests for feedback

Board leadership practices

Board Orientation & Education Does the board conduct a formal orientation for new board members and require all board members to sign a written agreement regarding their roles, responsibilities, and expectations?	Yes

CEO Oversight Has the board conducted a formal, written assessment of the chief executive within the past year?	Yes
Ethics & Transparency Have the board and senior staff reviewed the conflict-of-interest policy and completed and signed disclosure statements within the past year?	Yes
Board Composition Does the board ensure an inclusive board member recruitment process that results in diversity of thought and leadership?	Yes
Board Performance Has the board conducted a formal, written self-assessment of its performance within the past three years?	Yes

Note: Candid worked with BoardSource, the national leader in nonprofit board leadership and governance, to create this section.

People

Leadership

CEO and Co-Founder

John Liotti

john@able.is

John has been serving in urban communities in the U.S. and Mexico for over 25 years. He co-founded Able Works in 2005. John is a gifted teacher, public speaker, team builder and strategic planner. His passion and life focus is to identify the best and brightest emerging leaders from under-resourced communities, serving them so they can be the agents of change in their communities. He sits on the Alumni Board for Christian Community Development Association, is a Chaplain for the East Palo Alto Police Department, and serves on the Board of Directors for the San Mateo County Housing Leadership Council. He has lived in East Palo Alto and the Belle Haven neighborhood of Menlo Park for 14 years with his wife Melissa, son Samuel and dogs Clementine and Jax. When not working, you can find him tearing up the hills on his motorcycle or playing insanely loud music.

Board members

Anina Tweed
Wells Fargo

Carla Lafayette

Jaime Puente

Jay Chung

John Schneider
Grant Thorton

Karl Welch

Kwame Eason

Michael David
Banc of California

Seth Dickson

Staff

Abigail Hernandez
AchieveAble Program Specialist, Central Valley

Angelica Calderon
Evaluation and Strategic Learning Manager

Armando Ochoa
Regional Coordinator, Bay Area

Brian Diaz
Project Analyst, Southern California

Chelsea Bjorkman
Director of Finance

Danielle Mejia Cruz
Program Manager, AchieveAble, Bay Area

Irene Cho
Regional Director, Bay Area

Jennifer Durden
Academic Advisor

John Lewis
Regional Director, Southern California

John Liotti
CEO and Co-Founder

Jose Cisneros
Program Manager, Southern California

Lizzet Pineda
Program Manager, Southern California

Michelle Arriaga
Development Coordinator

Priscilla Sanchez Luna
FutureProfits Program Specialist, Central Valley

Suzanne Gaxiola
Project Coordinator, Southern California

Yahaira Gutierrez
Regional Director, Central Valley

Number of employees

Year	Total number of employees
2024	20
2023	21
2022	21
2021	18
2020	15
2019	12
2018	13
2017	14
2016	13
2015	10
2014	10
2013	12
2012	6
2011	9

Source: IRS Form 990

Contact

Primary contact

John Liotti
CEO and Co-Founder
john@able.is

Compensation

Officers, directors, trustees, and key employees

Fiscal year ending:

2024

Name	Compensation from the organization	Compensation from related organizations	Other compensation
John Liotti CEO	$134,987	$0	$0
Adriana Michel CHAIRPERSON	$0	$0	$0
Anina Tweed DIRECTOR	$0	$0	$0
Jay Chung SECRETARY	$0	$0	$0

Name	Compensation from the organization	Compensation from related organizations	Other compensation
Jj Schneider DIRECTOR	$0	$0	$0
Karl Welch DIRECTOR	$0	$0	$0
Michael David DIRECTOR	$0	$0	$0
Michelle Goureaux CO-CHAIRPERSON	$0	$0	$0
Nancy Ortberg DIRECTOR	$0	$0	$0
Rodrigo Ortego DIRECTOR	$0	$0	$0
Seth Dickson TREASURER	$0	$0	$0

Source: IRS Form 990

Highest paid employees

Fiscal year ending: 2012

Name	Compensation from the organization	Compensation from related organizations	Other compensation
John Liotti CEO and President	$69,167	$0	$466

Source: IRS Form 990

Contractors

There are no contractors recorded for this organization.

Fundraisers

There are no fundraisers recorded for this organization

Demographics

SOURCE: Self-reported; last updated 1/23/2026

This organization's leader identifies as:

- White/Caucasian/European
- Male
- Not transgender (cisgender)
- Heterosexual or straight
- Person without a disability

Race & ethnicity

	Board members	Senior staff	Staff
Total	**10**	**7**	**9**
Asian / Asian American	1	1	0

	Board members	Senior staff	Staff
Black / African American	2	0	0
Hispanic / Latino / Latina / Latinx	2	1	8
Middle Eastern / North African	0	0	0
Multi-racial / multi-ethnic (2+ races / ethnicities)	0	0	0
Native American / American Indian / Alaska Native / Indigenous	0	0	0
Native Hawaiian / Pacific Islander	0	1	1
White / Caucasian / European	5	4	0
Decline to state	0	0	0
Other	0	0	0
Unknown	0	0	0

Gender identity

	Board members	Senior staff	Staff
Total	**10**	**7**	**9**
Female	4	5	7
Male	6	2	2
Non-binary	0	0	0
People who prefer to identify with another gender identity	0	0	0
Decline to state	0	0	0
Unknown	0	0	0

Transgender identity

	Board members	Senior staff	Staff
Total	**10**	**7**	**9**
Not transgender (cisgender)	10	7	9
Transgender	0	0	0
People who prefer to identify with another gender identity	0	0	0
Decline to state	0	0	0
Unknown	0	0	0

Sexual orientation

	Board members	Senior staff	Staff
Total	**10**	**7**	**9**
Gay, lesbian, bisexual, or other sexual orientations in the LGBTQIA+ community	0	0	0
Heterosexual or straight	10	7	8

	Board members	Senior staff	Staff
People who prefer to identify with another sexual orientation	0	0	0
Decline to state	0	0	1
Unknown	0	0	0

Disability

	Board members	Senior staff	Staff
Total	**10**	**7**	**9**
Person with a disability	0	0	0
Person without a disability	0	0	0
Decline to state	0	0	0
Unknown	10	7	9

Financial summary - 2024, Oct 01 - Sep 30

Total assets
$1,107,113

Total liabilities
$324,973

Total revenue
$1,869,268

Total expenses
$1,991,173

Net gain/loss
-$121,905

Revenue

Source	Amount	Percent of total
Contributions	$1,370,674	73.3%
Gov't grants	$0	0%
Program services	$435,732	23.3%
Investments	$62,862	3.4%
Special events	$0	0%
Sales	$0	0%
Other	$0	0%

Expenses

Source	Amount	Percent of total
Program services	$1,530,888	76.9%
Administration	$273,844	13.8%
Fundraising	$186,441	9.4%

2022 Paid Preparer
JOHNSON & MATOS CPAS INC
EIN: 45-3994255
631 15TH ST
MODESTO, CA 95354
Tel: 209-236-1040

✓ Financials were audited by an independent accountant for 2022.

2023 Paid Preparer
JOHNSON & MATOS CPAS INC
EIN: 45-3994255
631 15TH ST
MODESTO, CA 95354
Tel: 209-236-1040

✓ Financials were audited by an independent accountant for 2023.

This snapshot of Able Works's financial trends applies Nonprofit Finance Fund® analysis to data hosted by Candid. While it highlights the data that matter most, remember that context is key – numbers only tell part of any story.

Created in partnership with
Nonprofit Finance Fund®

Financial trends analysis

Fiscal year: Oct 01 - Sep 30

Business model indicators

Profitability	2020	2021	2022	2023	2024
Unrestricted surplus (deficit) before depreciation	$580,397	-$47,861	-$369,493	$43,442	-$72,443
As % of expenses	36.8%	-2.5%	-17.1%	2.7%	-3.7%

Profitability	2020	2021	2022	2023	2024
Unrestricted surplus (deficit) after depreciation	$578,919	-$47,861	-$377,353	$35,582	-$80,303
As % of expenses	36.7%	-2.5%	-17.4%	2.2%	-4.0%

Revenue composition	2020	2021	2022	2023	2024
Total revenue (unrestricted & restricted)	$2,300,213	$1,976,976	$1,671,590	$1,745,479	$1,869,268
Total revenue, % change over prior year	96.3%	-14.1%	-15.4%	4.4%	7.1%
Program services revenue	5.4%	6.3%	8.4%	10.6%	23.3%
Membership dues	0.0%	0.0%	0.0%	0.0%	0.0%
Investment income	0.2%	0.1%	0.1%	1.3%	1.7%
Government grants	5.1%	24.5%	26.8%	1.0%	0.0%
All other grants and contributions	74.0%	59.2%	50.1%	74.5%	73.3%
Other revenue	15.4%	10.0%	14.6%	12.6%	1.6%

Expense composition	2020	2021	2022	2023	2024
Total expenses before depreciation	$1,575,379	$1,914,585	$2,159,842	$1,632,065	$1,983,313
Total expenses, % change over prior year	22.4%	21.5%	12.8%	-24.4%	21.5%
Personnel	64.6%	65.3%	67.3%	70.1%	76.3%
Professional fees	11.4%	7.2%	10.1%	13.3%	6.3%
Occupancy	3.7%	3.3%	4.2%	3.2%	2.3%
Interest	0.0%	0.0%	0.7%	0.9%	0.7%
Pass-through	0.0%	4.4%	0.0%	0.0%	0.0%
All other expenses	20.2%	19.8%	17.6%	12.6%	14.4%

Full cost components (estimated)	2020	2021	2022	2023	2024
Total expenses (after depreciation)	$1,576,857	$1,914,585	$2,167,702	$1,639,925	$1,991,173
One month of savings	$131,282	$159,549	$179,987	$136,006	$165,277
Debt principal payment	$204,750	$16,572	$187,397	$5,315	$4,796
Fixed asset additions	$0	$0	$0	$0	$0
Total full costs (estimated)	$1,912,889	$2,090,706	$2,535,086	$1,781,246	$2,161,246

Capital structure indicators

Liquidity	2020	2021	2022	2023	2024
Months of cash	9.3	5.8	3.3	2.3	2.2
Months of cash and investments	9.3	5.8	3.3	2.3	2.2
Months of estimated liquid unrestricted net assets	8.0	6.3	3.5	4.9	3.5

Balance sheet composition	2020	2021	2022	2023	2024
Cash	$1,221,320	$927,560	$593,776	$311,722	$363,376
Investments	$0	$0	$0	$0	$0
Receivables	$264,182	$230,180	$46,250	$46,326	$85,138
Gross land, buildings, equipment (LBE)	$297,631	$297,631	$297,631	$297,631	$297,631
Accumulated depreciation (as a % of LBE)	28.8%	31.4%	34.0%	36.7%	39.3%
Liabilities (as a % of assets)	30.2%	31.0%	33.0%	27.7%	29.4%
Unrestricted net assets	$1,056,267	$1,008,406	$631,053	$666,635	$586,332
Temporarily restricted net assets	N/A	N/A	N/A	N/A	N/A
Permanently restricted net assets	N/A	N/A	N/A	N/A	N/A
Total restricted net assets	$144,437	$253,446	$130,331	$202,286	$195,808
Total net assets	$1,200,704	$1,261,852	$761,384	$868,921	$782,140

Key data checks

Key data checks	2020	2021	2022	2023	2024
Material data errors	No	No	No	No	No

Source: IRS Forms 990, Forms 990-EZ, Forms 990-PF

Audited financials Forms 990 Glossary and formula definitions Digitizing IRS form 990 data All organizational documents