Impact Report

Asset Builders ▪ IDA Accounts

GFF — Good Faith Fund

September 2004

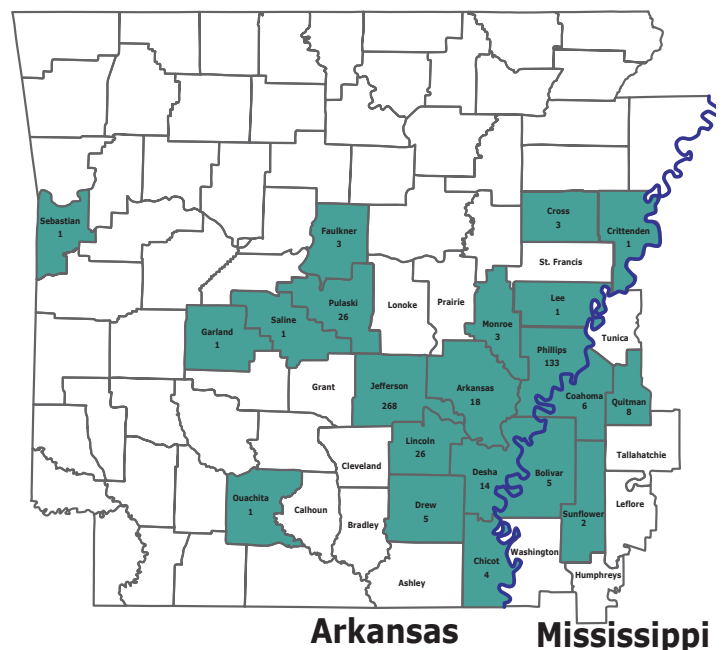|	
Number of Participants:	531
Cummulative Savings:	$851,220 including particpant savings and match money
Asset Purchases:	208 participants have purchased their assets
Mortgages Leveraged:	$2,101,106 in mortgage loans have been acquired by participants
Banking Partners:	**Arkansas:** Pine Bluff: Simmons First National Bank; Helena: First National Bank of Phillips County; McGehee: McGehee Bank; Dumas: Simmons First National Bank, Merchants & Farmers Bank; Stuttgart: Farmers & Merchants Bank; Brinkley: Bank of Brinkley; Gillet: Planters and Merchants; Dermott: Simmons First National Bank; Lake Village: Simmons First National Bank; **Mississippi:** Ruleville: Delta Southern Bank; Marks: Quitman County Development Organization

Participants by Monthly Household Income
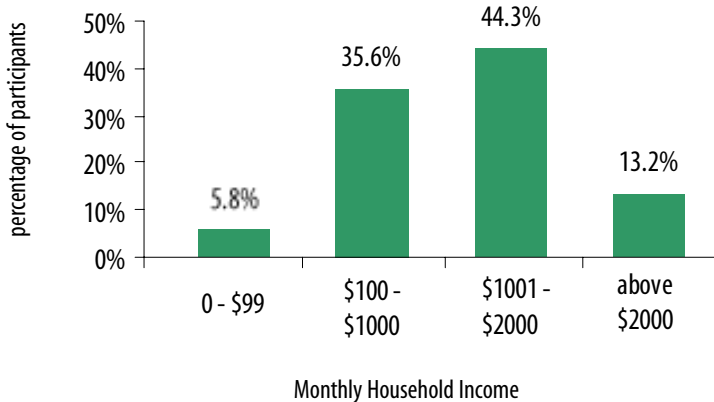
Monthly Household Income	Percentage of IDA Participants
0 - $99	5.8%
$100 - $1000	35.6%
$1001 - $2000	44.3%
above $2000	13.2%
No data	1%

IDA Participation By County in Arkansas and Mississippi

County	# of Participants
Arkansas	
Arkansas	18
Chicot	4
Crittenden	1
Cross	3
Desha	14
Drew	5
Faulkner	3
Garland	1
Jefferson	268
Lee	1
Lincoln	26
Monroe	3
Ouachita	1
Phillips	133

County	# of Participants
Pulaski	26
Saline	1
Sebastian	1
Mississippi	
Bolivar	5
Coahoma	6
Quitman	8
Sunflower	2

Total Arkansas	**510**
Total Mississippi	**21**
Total	**531**

Arkansas **Mississippi**

Cummulative Savings From 1999-2004
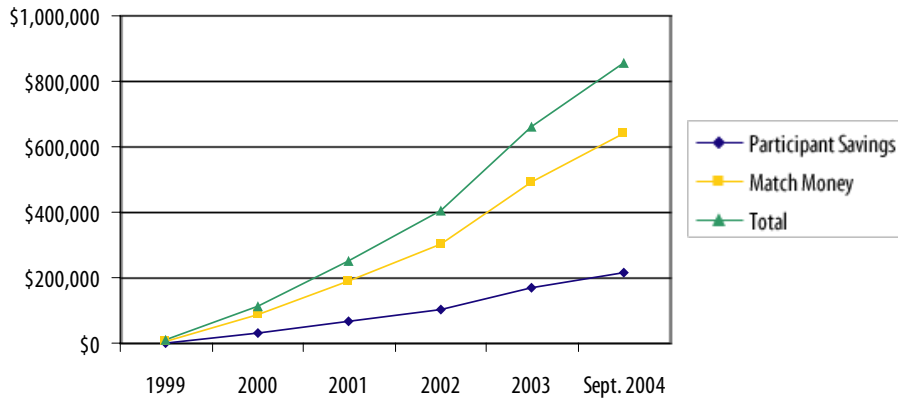
Year	Participant Savings	Match Money	Total
1999	$2,450.78	$7,352.34	$9,803.12
2000	$28,417.63	$85,250.89	$113,668.53
2001	$64,755.19	$188,697.97	$253,453.16
2002	$101,528.13	$304,584.39	$406,112.00
2003	$168,159.33	$494,817.45	$662,976.78
Sept. 2004	$217,079.44	$641,140.45	$858,219.89

Type of Asset Purchased

Small Business 16%
Home Ownership 21%
Education 29%
Renovation 34%
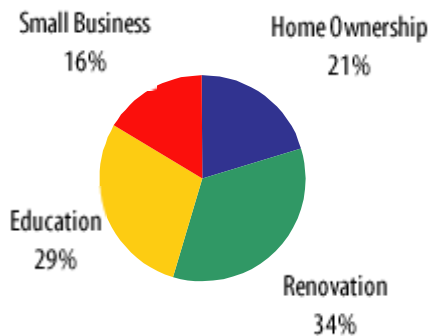
Asset Type	Number Purchased
Home Ownership	43
Renovation	70
Education	61
Small Business	34
Total	**208**

Mortgages Leveraged: $2,101,106

Participants' Banking History

Unbanked 20%
Banked 80%
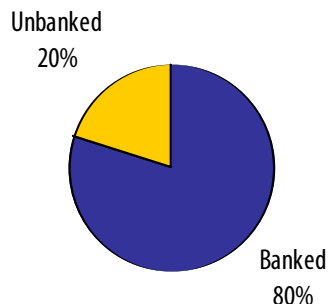
Participants Banking History Upon Entering Asset Builders

Banked	80%
Unbanked	20%

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Asset Builders Program ▪ IDA Accounts