



Greetings Friends!

Spring is the time of weather warming, earth thawing, flowers budding, and ... annual reports!

OnTrack WNC's 2017 report gives you important information about our agency's finances, statistics about the impact of our programs, and other highlights of the past year. You'll see that we **helped over 7,500 people** rewrite their financial stories and that we continue to be a strong, effectively-managed, and mission-focused nonprofit agency.

By using the **Financial Capability** approach, we're deepening our work with our clients, empowering them to build knowledge, develop skills, and take specific actions; all of which improve their access to appropriate financial products and affordable housing.

Think of it this way: our **Education** tills the soil and plants seeds of knowledge, then **Counseling** and Action Planning helps clients water, weed and prune until their financial dreams bloom! Your support enables us to be alongside our clients in their financial gardens, to celebrate blossoming dreams of credit scores climbing, emergency savings growing, budgets balanced, debts paid off, foreclosures avoided, and homes purchased!

Our support is growing too! In 2017 we launched the **OnTrack WNC Keystone Society**, a collection of multi-year donors who have made a significant financial commitment for at least three years!

All of YOU—our donors, funders, partners, clients, volunteers, and community connections—are the sunshine in our flourishing garden!

Thank you for helping beautiful hope to blossom for us and for the people we serve!



Brad Blackburn
President 2016-2017



Vicki Banks
President 2018-2019

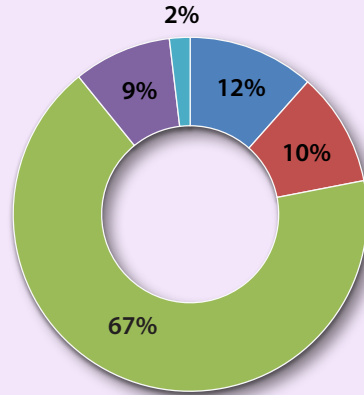


Celeste Collins
Executive Director

P.S. Contributions are greatly appreciated. [Click here to donate now!](#)

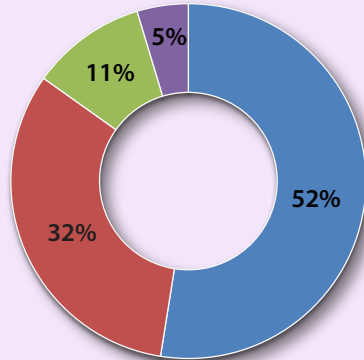
Revenues & Expenses

Based on audited financial statements as of June 30, 2017.



Revenues: \$1,116,172

- Contributions
- United Way
- Contracts & Grants
- Program Income
- Other



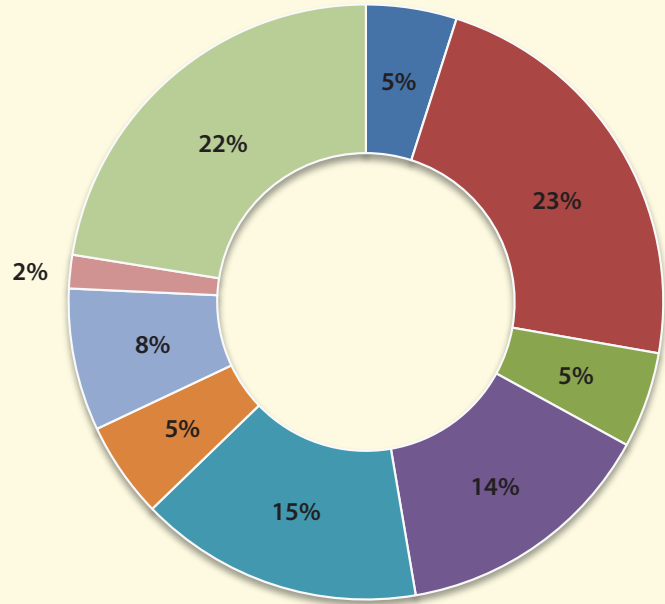
Expenses: \$1,114,153

- Credit & Money Management
- Housing
- Management
- Fundraising



Program Overview

Total Clients Served
7,555



Programs

- | | |
|---|---------------------------------|
| ● Homebuyer, 373 | ● Tax Preparation, 1,166 |
| ● Credit Builder, 1,725 | ● Youth Financial Literacy, 395 |
| ● Debt, 394 | ● Foreclosure Prevention, 585 |
| ● Women's Financial Empowerment Center, 1,083 | ● Reverse Mortgage, 138 |
| | ● Money Management, 1,696 |



Bridge Program

The NEW Bridge Program began in July 2017 for Biltmore employees to bolster long-term financial security by providing temporary, need-based housing and childcare subsidies, facilitating savings, and helping participants gain financial skills.

(Pictured here: OnTrack WNC counselor Virginia Wells-Layne and client, Hope Wright)





Keystone Society

Launched in May 2017, the OnTrack WNC Keystone Society recognizes businesses and individuals which make three-year, undesignated major gifts.

*(Pictured here are the founding business members:
Parsec Financial and Starks Financial Group)*





REAL Women. REAL Money Stories.

2017 marked the Women's Financial Empowerment Center's first-ever story sharing event. At THE BLOCK off biltmore our speakers got real and inspired us with their stories of money trials, tenacity and triumph!

(Pictured: Molly Sprengelmeyer, Linda Lowery-Keep, Kenya Jackson, Kate Singogo, Kathy Seguin Benn & Dawn Starks, not pictured Dewana Little)





Outreach

Our agency's focus on and commitment to expanding awareness and utilization of our services in communities of color has yielded results. Five years ago, 12% of our agency clients were people of color; for 2017 it had grown to 26%; Buncombe County results were even more significant at 29.7%, with 21% being African American.

(Pictured: OnTrack WNC counselor/educator, Anna-Marie Smith & client, Kenneth Drane)





SECURE Program

Our SECURE Program pilot was funded by the Community Foundation of WNC (CFWNC) for people with incomes 30% - 80% of Area Median Income. After meeting program requirements for financial education, budget/credit counseling and saving \$15 - \$30 per month for at least six consecutive months, participants received a \$3 match for every \$1 saved.

(Pictured here: OnTrack WNC counselor/educator, Anthony Jimenez and client, Theresa Brennan)





SECURE Program

The SECURE Pilot was remarkably successful: a whopping 79% (72 people) of the participants graduated and obtained the \$3 to \$1 match. More success: Four months after graduating the program, 98.6% still had their savings accounts open with total balances of \$38,964.66! No wonder CFWNC approved funding for Phase 2, twice as long (2 years) and four times the funding (\$200K)!

(Pictured here: Client, Lisa Gaskin & OnTrack WNC counselor, Amanda Hunsucker)





2017

Individual Donors

Thank you to these remarkable supporters whose gifts help us grow.

Jennifer Adams • Heather Alley • Dan Anderson • Anonymous • Anne Bailey
David D. Bailey • David K. & Lisa Bailey • Vicki Banks • Roxann Barnes • Randall Barnett
Gretchen Batra • Susan Bean • Jamie & Jen Beasley • Carolyn Beckner • Mariah Bellello
Lonnie Bewernitz • Regi & Katherine Blackburn • Brad & Shelly Blackburn
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Hannah Wolfe • Ann Woodford



2017

Funding Partners

**These partners represent grants,
sponsorships, donations and
contracts for services.**

A-B Tech • ABCCM • Acopia Home Loans • Action Pathways • Altavista Wealth Management
American Express • Asheville Catholic School • Asheville City Schools
Asheville Housing Authority • Asheville Savings Bank • Atlantic Bay Mortgage Group
Atlantic Capital Bank • AVL Technologies • Bank of America • Barclaycard • BB & T
Beverly-Hanks & Associates, Inc. • Biltmore Company
Buncombe County Department of Health and Human Services
Buncombe County Service Foundation • Capital One • Carolina Mountain Land Conservancy
Chaddick Foundation • Chase Card Services • Circles of Hope of Jackson County • Citi Cards
City of Asheville • Community Action Opportunities
The Community Foundation of Western North Carolina - Asheville Merchants Fund
The Community Foundation of Western North Carolina • Community Resource Council of SWCC
Council on Aging • Discover Card • Dixon Hughes Goodman • Duke Energy
Eastern Band of Cherokee Indians • Employee Assistance Network • Entegra Bank
Exit Realty Vistas • Fanny Landwirth Foundation • Fifth Third Bank • First Bank
First Citizens Bank • Green Opportunities • Gum, Hillier & McCroskey
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Homeward Bound • HUD • Land of Sky Regional Council • Meredith Baldrige Insurance
Mission Hospitals • Mosaic Realty • National Foundation for Credit Counseling
NC Association of CPAs • NC Housing Coalition • Next Step Recovery
North Carolina Housing Finance Agency • NTCA - The Rural Broadband Association
Parsec Financial Management • Partnership Property Management • Pitts Hay & Hugenschmidt
PNC Bank • PNC Foundation • Project Healing Waters • Rebecca Sandoval Insurance
Scott Link Insurance Agency • Security Camera Warehouse • Self-Help Credit Union
Sisters of Mercy of North Carolina Foundation • Starks Financial Group • State Farm Insurance
SunTrust Bank • Synchrony Bank • Tammy Murphy Insurance • TD Charitable Foundation
Ten Thousand Villages • UNC-Asheville • United Community Bank
United Way of Asheville & Buncombe County • United Way of Haywood County
United Way of Henderson County • United Way of Transylvania County
Van Winkle Law Firm • Wayne Smith Insurance • Wells Fargo Bank
Wells Fargo Housing Foundation

A stylized graphic of a plant with several large, rounded leaves and a central stem, rendered in shades of orange and white against a solid orange background.

2017 Volunteers

Total Volunteer Hours

2,695

Dan Anderson • Vicki Banks • Gretchen Batra • Sara Bensman
Lonnie Bewernitz • Regi Blackburn • Brad Blackburn
Clive Broadbent • Cathy Brown • Morgan Bryant • Tom Byers
Amanda Cobb • Betsy Cunagin • Manori Dockery • Jill Dotson
Jennifer Duvall • Katherine Early • Amber Emens • Frank Erickson
Sherman Fearing • Deidra Frady • Jacqui Friedrich • Roberta Gray
Richard Hill • Dawn Klug • Jack Laughlin • James Lee III
Dawn Lierman • Carl McGowan • Sarah McMillan • Laura Misner
John Nichols • Jennifer P. King • Harli Palme • Barry Paperno
Chuck Reiley • Bill Russell • Ali Schuetze • Yashika Smith
Jessica Stavish • Kelly Stokes • Dayton Weber
Dave Werle • George White, Jr.



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Dawn Klug, *Immediate Past President*

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Vicki Banks, *Vice President*

Dave Werle, *Secretary*

Jacqui Friedrich, *Member-at-Large*

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Anna Marie Smith • Jonathan Stansell • Ellen Szedon
Virginia Wells-Layne • Pete Wrublewski

Please consider making a donation
to OnTrack WNC. Your donation will help thousands
of people in Western North Carolina achieve their
money and housing goals.



OnTrack WNC Financial Education & Counseling
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