

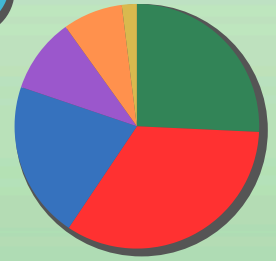
2023 ANNUAL REPORT



TOTAL CLIENTS SERVED = 2,281



- Money Management - 26%
- Homebuyer - 10%
- Tax Preparation - 34%
- Debt - 8%
- Credit Builder - 21%
- Other Housing Services - 2%



HOURS OF SERVICE = 4,054



Group Education
1,668 Hours



Individual Counseling & Coaching
1,568 Hours



Tax Preparation
819 Hours

MATCHED SAVINGS

\$42,156

Total \$ Clients Saved Towards Emergency Savings & Homebuyer Programs



TAX REFUNDS

\$840,651

Total Refunds Received By Tax Clients



FINANCIAL CAPABILITIES

402

Counseling Clients Took Action Steps Toward Their Financial Goals



FINANCIALS

VOLUNTEER

2,446 Hours

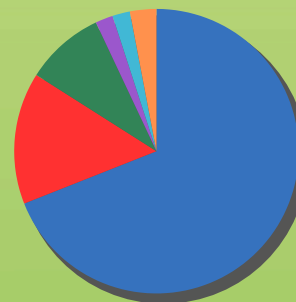
NEW IN 2023

In August, we welcomed our new Executive Director, Melinda Bullen, who brings a robust history of public service and DEI experience!

We also filled two new roles aimed at increasing access to our services and building language justice in our community: **Financial Educator & Outreach Specialist** and **Spanish Services Coordinator**!

As ever, our core programs remain in high demand. And we saw a huge turnout for our VITA tax season in 2023, providing tax returns for 51% more participants than in 2022! **A big thank you to all of our incredible volunteers!**

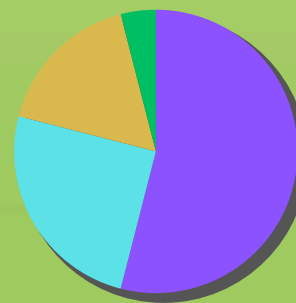
INCOME



- Grants - 69%
- Contributions - 15%
- Employer Contracts - 9%
- United Way - 2%
- Other Income - 3%
- Program Income - 2%

\$1,333,655

EXPENSES



- Credit & Money Management - 54%
- Housing - 25%
- Management - 17%
- Fundraising - 4%

\$1,399,263

Individual Donors

Heather Alley, Dan Anderson, Kathey Avery, Sandra Bailey, Vicki Banks, Randall Barnett, Kathryn Beach, Lonnie Bewernitz, Brad and Shelly Blackburn, Regi and Katherine Blackburn, Travis Boyer, William and Elaine Boyer, April Brown, Tara Brown, Martha Burrows, Alice Buske, Charlotte Caplan, Ellen Carr, Susan Chandler, Celeste Collins, Kathleen Collins, Deborah Compton, Ally Cresci-Callahan, Al and Jayme Davis, Corey Dall, Judy Davis, Susan Dotson-Smith, David Dowd, Jennifer Duvall, Kenneth R Edwards, Hedy Fischer, Anne Frick, Ruth Hall, Bobbi Holland, Amanda Hunsucker, Susan Jenkins, Ron Katz, Amanda Keiser, Robert and Debbie Lampton, Ron Layne, Susan Lupton, John Mayberry, Mark McGruder, Viki Lynn Meath, George Morosani, Andy Nadeau, Christine Nelson, Steven Obremski, Richard Olejniczak, Renee Ouellette, Rebekah Owens, Sharon Owen, Harli Palme, Bob and Lorraine Poe, Hannah Randall, William R Raynor, Allison Rollison, Nancy Rowan, Guy Sayles, Diana Sierra, Bonnie T Spradling, Jonathan Stansell, Jim and Robin Stickney, Nadine Stimak, Richard & Phyllis Stiles, Dana Stonestreet, Kelly Stokes, Meredith & Jeffrey Switzer, Anthony & Gatlin James Taylor, Terry Van Duyn, Dave Werle, Madison Sian Werle, Emily Wheeler, Grace Winters, Stephen Woody

Funding Partners

Advent Health, AVL Technologies, Bank of America, Beacon Pointe, Biltmore Company, Buncombe County Government, Capital One, Carleton Collins Architecture, Chaddick Foundation, Citi Bank, City of Asheville, Community Foundation of WNC – Consuelo’s Fund, Community Foundation of WNC – Eblen-Perkins Grant, Community Foundation of WNC – Henri Landwirth Fund, Community Foundation of WNC – Women for Women, Community Foundation of WNC, Dave Werle, Dogwood Health Trust, Employee Assistance Network, First Bank, First Horizon, Freddie Mac, GoPrime Mortgage, Helen A. Powers Fund, HomeTrust Bank, Howard Hanna Mortgage Services, Jennifer Adams, Kimberly-Clark, Land of the Sky Association of Realtors, Leon Levine Foundation, Local Government Federal Credit Union, Modera, Mosaic Community Lifestyle Realty, National Foundation for Credit Counseling, North Carolina Housing Finance Agency, North Carolina Housing Finance Agency, Oak Foundation, Paragon Financial, Pisgah Legal Services, Reinvestment Partners, Schwab Charitable, Self Help Credit Union, Sisters of Mercy Foundation, Skyla Credit Union, Starks Financial Group, State Farm Insurance, TD Charitable Foundation, United Community Bank, United Way Greater Cleveland, United Way of Asheville, United Way of Haywood, United Way of Henderson, US Department of Housing and Urban Development, Webb Investment Services, Wells Fargo Housing Foundation, Wells Fargo