

Helping People Become More Financially Capable!



2016 Annual Report



Hello Friends,
Connections are crucial, because the power of hope flows through them. Many of you have helped people connect with our programs and services to create budgets, pay off debt, improve credit, have taxes prepared, save homes from foreclosure and save money to buy homes. In 2016, with your help, OnTrack WNC connected over **7,737 people** to a new sense of hope! Thank You!



We've integrated the Financial Capability approach into our services; at its core is connection: ***Knowledge + Skills + Actions + Products.*** Everything we do—financial education, counseling, and support—encourages and empowers clients to build knowledge, develop skills, take specific actions, and access appropriate financial products and resources.

We celebrate our connection with YOU: our donors, funders, partners, clients, and volunteers! Together, we're bringing hope to our community! Enjoy our 2016 Annual Report and **THANK YOU** for your ongoing support of our work!



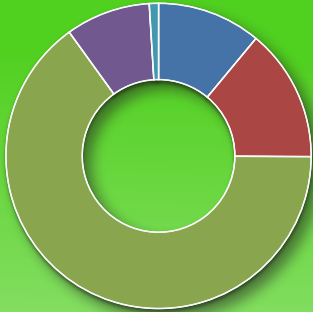
Brad Blackburn
Board President

Celeste Collins
Executive Director

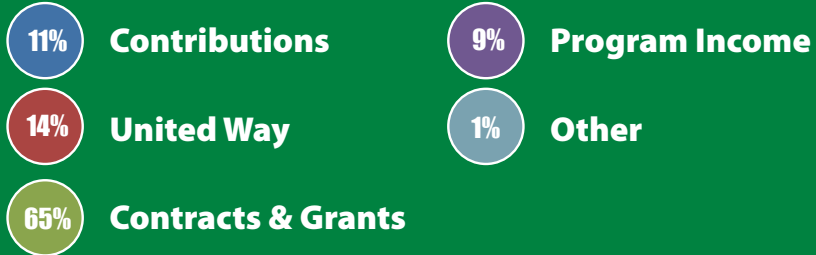


P.S. Contributions are greatly appreciated. [Click here to donate now!](#)

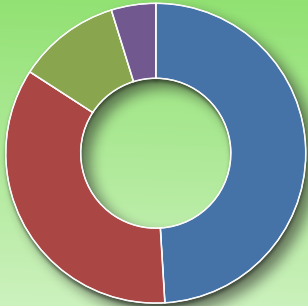
Income and Expenses



total income: \$925,882



Financial information based on audited financial statements as of June 30, 2016.



total expenses: \$1,191,868



For FY16 the Board of Directors approved the use of agency working capital funds to cover expenses in excess of revenue.



knowledge



skills



action



products

What is the Program Impact?



5% Homebuyer

6% Women's Financial Empowerment Center

10% Foreclosure Prevention

21% Credit Builder

16% Tax Preparation

2% Reverse Mortgage

5% Debt

12% Youth Financial Literacy

23% Money Management



CAPABLE

total clients served:

7,737



CONFIDENT



knowledge



skills



action



products

Program Highlights



1,634

Clients who worked to improve their credit to meet their goals.

93

The number of dedicated volunteers who contributed 2,889 hours of service.

5

The average number of program hours our 2,006 Financial Capability Program participants received.

\$15,067

Total amount saved by participants in the SECURE Matched Savings Program to build emergency funds.



knowledge



skills



action



products

2017 CLIENT OF THE YEAR



Cynthia Clark

“Before I came to OnTrack WNC I’d lost everything. At every class, I knew I was going to learn something different and see a different perspective on finances. After using what I learned in classes, my finances are in order and credit is being rebuilt.”

Cynthia is pictured on the cover with OnTrack WNC staff members Tamara Lee and Virginia Wells-Layne.



knowledge



skills



action



products

+

+

+

2017 CLIENT OF THE YEAR



William Raynor

“Thank you so much for the SECURE savings program and all it has offered! I have come a long way in achieving my financial goals, and in other areas of my life, and am still working a little at a time to get there. It is so important to me to have a long term goal plan and stick with it!”

William is pictured on the cover with OnTrack WNC staff members Anthony Jimenez and Anna Smith.



knowledge



skills



action



products

2017 CLIENT OF THE YEAR



Shanae Johnson

“Prior to working with OnTrack WNC, I felt really discouraged about credit and I didn’t know where to start. The tools and confidence they gave me have given me hope to have a better financial future.”

Shanae is pictured on the cover with Life Works coach, Kate Singogo, and OnTrack WNC counselor Amanda Orders.



knowledge

+



skills

+



action

+



products

2016 Individual Donors

Heather Alley • Jonathan Allred • Dan Anderson • Anonymous • Anne Bailey • Ann Baldwin • Vicki Banks • Kimberly Barber • Roxann Barnes
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2016 Volunteers

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Logan Bolick • Julia Book • Clive Broadbent • Cathy Brown • David Brown • April Burt • Charlotte Caplan • William Carrington • Penny Carter • Pam Cartier
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2016 Funding Partners

A-B Tech Community College • ABCCM • Action Pathways • Altavista Wealth Management • Amazon Smile • American Express
Asheville Area Habitat for Humanity, Inc. • Asheville Housing Authority • Asheville Savings Bank • Atlantic Bay Mortgage Group • AvL Technologies
Bank of America • Bank of North Carolina • Barclaycard • BB&T • Beverly-Hanks & Associates, Inc. • Buncombe County Aging Services
Buncombe County Department of Health and Human Services • Capital One • Catholic Charities • Chaddick Foundation • Chase Card Services
Children & Family Resource Center • Citi • City of Asheville Community Development Block Grant • City of Asheville (Strategic Partnerships)
Community Action Opportunities • Community Foundation of Henderson County • Community Foundation of Western North Carolina
Community Resource Council of SWCC • Discover Cards • Dixon Hughes Goodman LLP • Employee Assistance Network • Entegra Bank
Fanny Landwirth Foundation • Fifth Third Bank • First Citizens Bank • Francine Delany New School for Children • Green Opportunities
Gum, Hillier & McCroskey, PA • Haywood Habitat for Humanity • Henderson County Public Library • Hi-Alta Real Estate • HomeTrust Bank • IRS VITA Funding
Jacob Holm Industries • Land of Sky Regional Council (Buncombe County Aging Funds) • Legal Aid of North Carolina • McDowell County Health Coalition, Inc.
McDowell County United Fund • Mission Health • Mission Hospitals • Mortgage Bankers Association of WNC • Mosaic Realty • Mountain Housing Opportunities
National Foundation for Credit Counseling • NC Association of CPAs • NC Housing Coalition • Next Step Recovery • North Carolina Housing Finance Agency
Parish of St. Eugene • Parsec Financial Wealth Management • Pitts, Hay & Hugenschmidt, P.A. • PNC Bank • PNC Foundation • Project Healing Waters
Security Camera Warehouse • Self-Help Credit Union • Sequoyah Fund • Sisters of Mercy of NC Foundation, Inc • Starks Financial Group • State Farm Insurance
SunTrust • Synchrony Financial • TD Bank • TD Charitable Foundation • Ten Thousand Villages • The Biltmore Company • The Eastern Band of Cherokee Indians
Toshiba Business Solutions • UNCA • United Community Bank • United Methodist Women • United Way of Asheville & Buncombe County
United Way of Haywood County • United Way of Henderson County • United Way of Transylvania County • US Bank
US Department of Housing and Urban Development • US Department of Treasury CDFI Fund • Wall Street Investments • Warren Wilson College
Wells Fargo Bank • Wells Fargo Housing Foundation • Western Carolina Medical Society • Westgate Terrace • Women for Women Giving Circle • YWCA

We appreciate these organizations, foundations, and businesses that support our work through grants, contracts, and sponsorships. We thank the individual donors for their generous contributions to our programs and endowment fund. And we wouldn't be able to have the success we do with our programming without the support and dedication of our giving volunteers!

**Please consider making a donation
to OnTrack WNC. Your donation will help
thousands of people in Western North Carolina
manage their money and credit better.**



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Rewrite Your Financial Story**