



Impact Report

Asset Builders - IDA Accounts

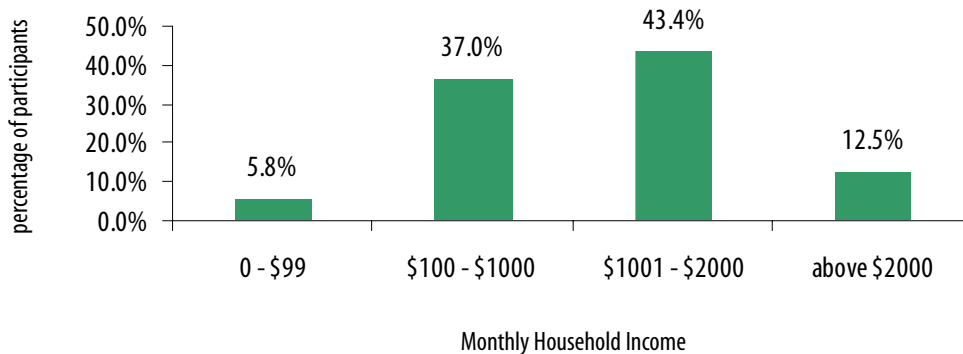
GFF

Good Faith Fund

February 2004

Number of Participants: 470
 Cumulative Savings: \$703,343.56 including participant savings and match money
 Asset Purchases: 151 participants have purchased their assets
 Mortgages Leveraged: \$1,615,659 in mortgage loans have been acquired by participants
 Banking Partners: Pine Bluff: Simmons First National Bank, Bank of America; 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; Ruleville: Delta Southern Bank; Gillet: Planters and Merchants; Dermott: Simmons First National Bank; Lake Village: Simmons First National Bank

Participants by Monthly Household Income

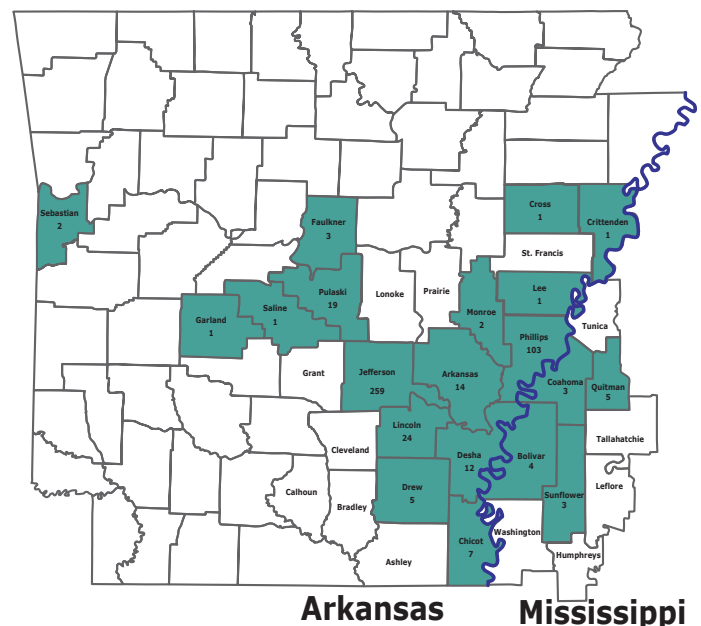


Monthly Household Income	Percentage of IDA Participants
0 - \$99	5.8%
\$100 - \$1000	37.0%
\$1001 - \$2000	43.4%
above \$2000	12.5%
No data	1.2%

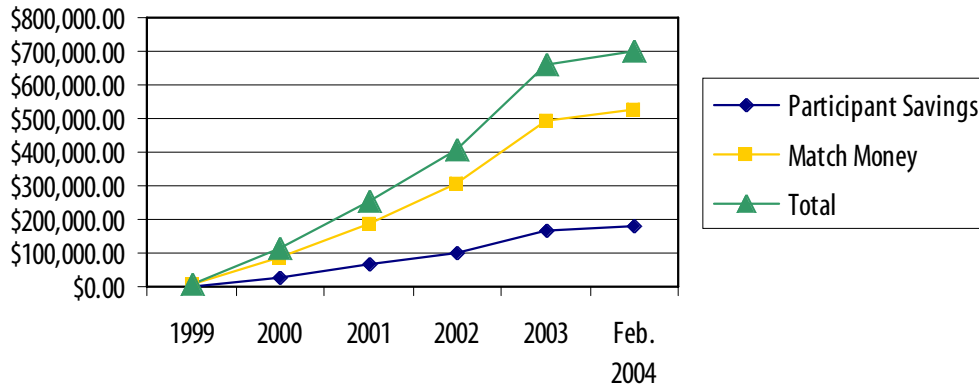
IDA Participation By County in Arkansas and Mississippi

County	# of Participants	County	# of Participants
Arkansas		Mississippi	
Arkansas	14	Bolivar	4
Chicot	7	Coahoma	3
Crittenden	1	Quitman	5
Cross	1	Sunflower	3
Desha	12		
Drew	5		
Faulkner	3		
Jefferson	259		
Lee	1		
Lincoln	24		
Monroe	2		
Phillips	103		
Pulaski	19		
Saline	1		
Sebastian	2		

Total Arkansas	455
Total Mississippi	15
Total	470

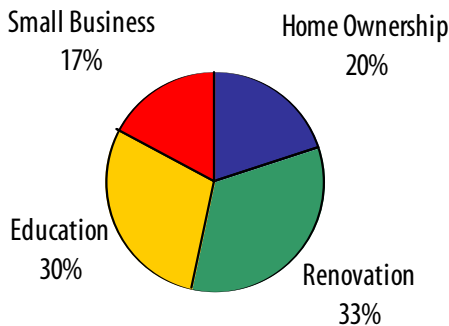


Cummulative Savings From 1999-2004



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
Feb. 2004	\$177,802.75	\$525,440.81	\$703,343.56

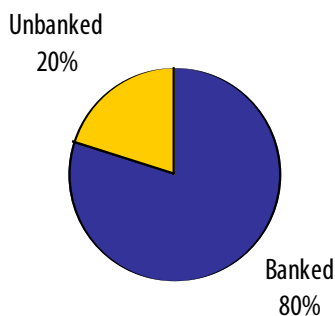
Type of Asset Purchased



Asset Type	Number Purchased
Home Ownership	30
Renovation	50
Education	45
Small Business	26
Total	151

Mortgages Leveraged: \$1,615,659

Participants' Banking History



Participants Banking History Upon Entering Asset Builders

Banked	80%
Unbanked	20%

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Asset Builders Program - IDA Accounts