



Impact Report

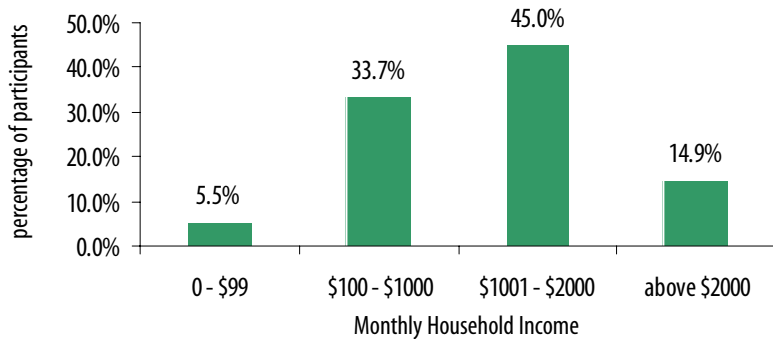


Asset Builders - IDA Accounts

May 2005

Number of Participants: 519
 Cumulative Savings: \$1,010,366 including participant savings and match money
 Asset Purchases: 234 participants have purchased their assets
 Mortgages Leveraged: \$2,502,909 in mortgage loans have been acquired by participants
 Banking Partners: **Arkansas:** Pine Bluff: Simmons First National Bank; Helena: First Bank of the Delta; 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

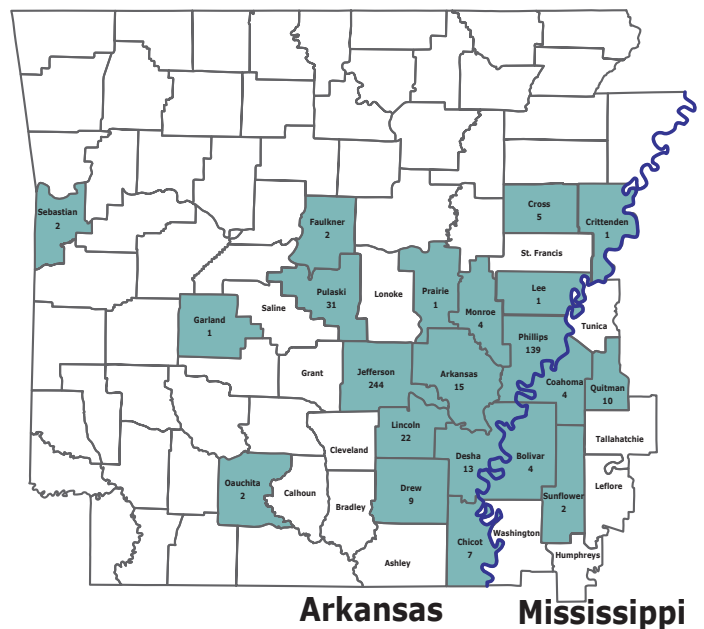
Participants by Monthly Household Income



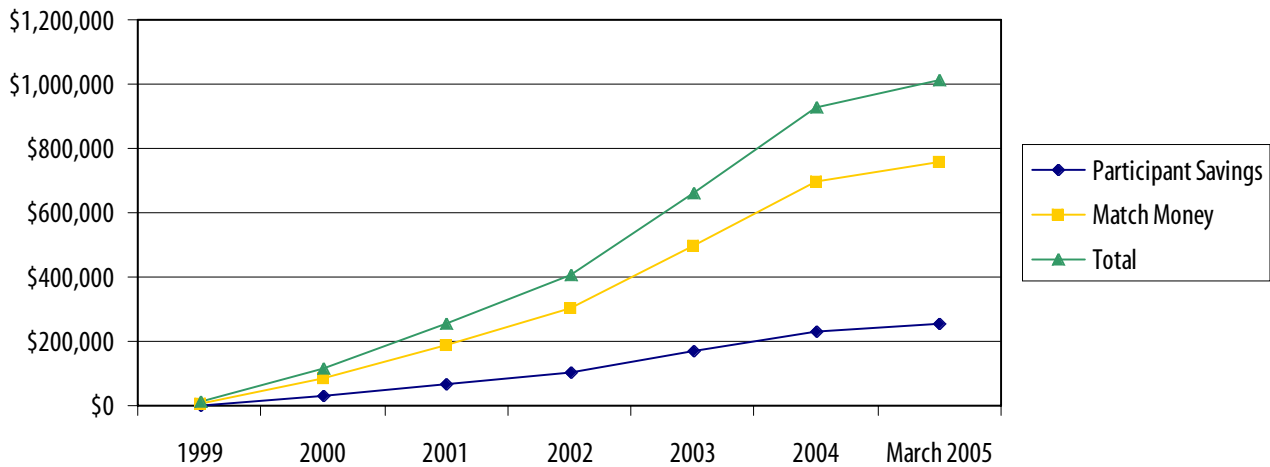
Monthly Household Income	Percentage of IDA Participants
0 - \$99	5.5%
\$100 - \$1000	33.7%
\$1001 - \$2000	45%
above \$2000	14.9%
No data	.9%

IDA Participation By County in Arkansas and Mississippi

County	# of Participants	County	# of Participants						
Arkansas									
Arkansas	15	Pulaski	31						
Chicot	7	Sebastian	2						
Crittenden	1	Mississippi							
Cross	5	Bolivar	4						
Desha	13	Coahoma	4						
Drew	9	Quitman	10						
Faulkner	2	Sunflower	2						
Garland	1	<table border="1"> <tr> <td>Total Arkansas</td> <td>499</td> </tr> <tr> <td>Total Mississippi</td> <td>20</td> </tr> <tr> <td>Total</td> <td>519</td> </tr> </table>		Total Arkansas	499	Total Mississippi	20	Total	519
Total Arkansas	499								
Total Mississippi	20								
Total	519								
Jefferson	244								
Lee	1								
Lincoln	22								
Monroe	4								
Ouachita	2								
Phillips	139								
Prairie	1								

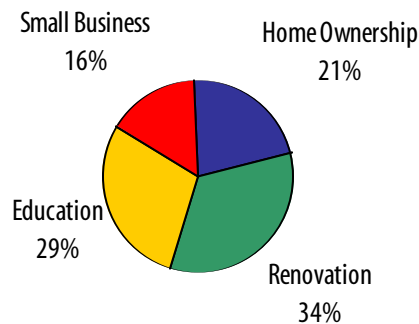


Cumulative Savings From 1999-March, 2005



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
2004	\$230,643.71	\$695,777.46	\$926,421.17
2005	\$255,563.33	\$754,802.31	\$1,010,365.97

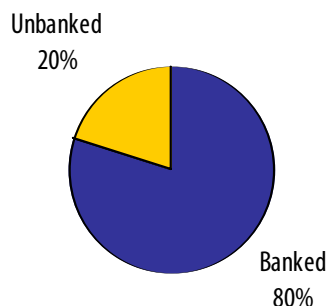
Type of Asset Purchased



Asset Type	Number Purchased
Home Ownership	50
Renovation	77
Education	69
Small Business	38
Total	234

Mortgages Leveraged: \$2,502,909

Participants' Banking History



Participants Banking History Upon Entering Asset Builders

Banked	80%
Unbanked	20%

