

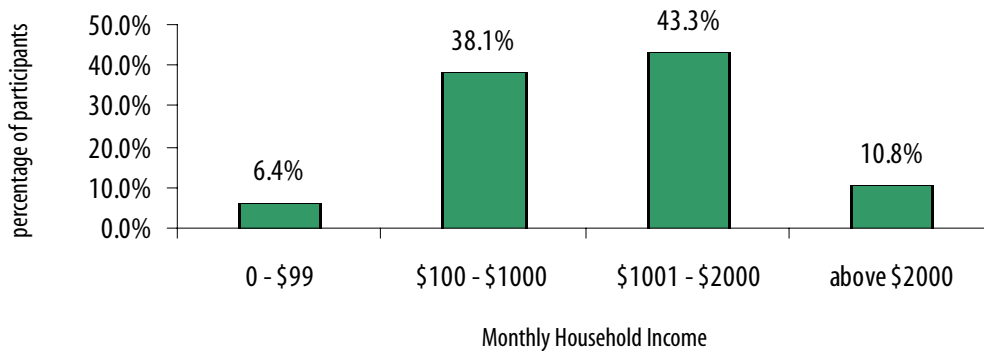


Rapid Assets Individual Development Accounts, August 2003

Impact Report

Number of Participants: 274
 Cumulative Savings: \$639,268 including participant savings and match money
 Asset Purchases: 124 participants have purchased their assets
 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

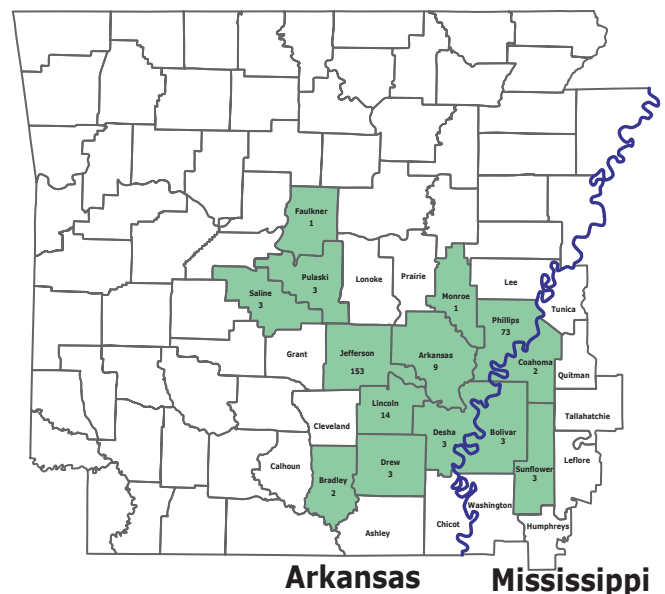
Participants by Monthly Household Income



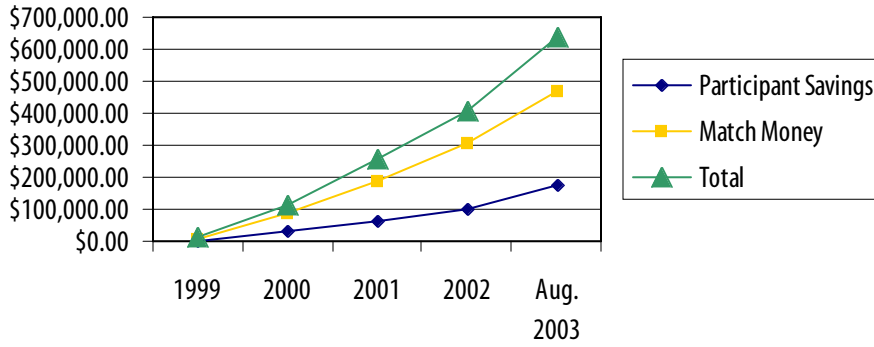
Monthly Household Income	Percentage of IDA Participants
0 - \$99	6.4%
\$100 - \$1000	38.1%
\$1001 - \$2000	43.3%
above \$2000	10.8%

IDA Participation By County in Arkansas and Mississippi

County	# of Participants	County	# of Participants
Arkansas		Mississippi	
Arkansas	9	Bolivar	3
Bradley	2	Sunflower	3
Desha	3	Coahoma	2
Drew	3		
Faulkner	1		
Jefferson	153		
Lincoln	14		
Monroe	1		
Phillips	73		
Pulaski	6		
Saline	1		
Total Arkansas	266		
Total Mississippi	8		
Total	274		

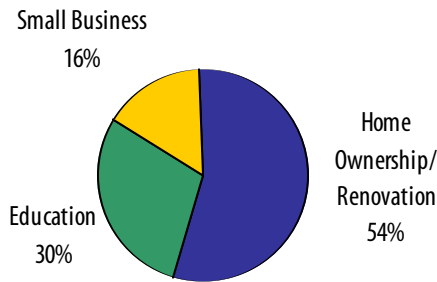


Cummulative Savings From 1999-2003



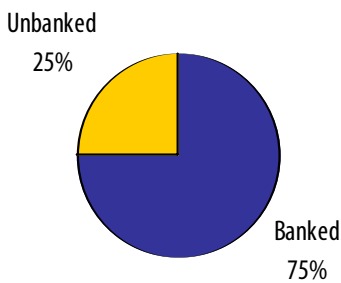
Year	Participant Savings	Match Money	Total
1999	\$2,450.78	\$7,352.34	\$9,803.12
2000	\$28,417.63	\$85,250.89	\$113,668.53
2001	\$64,755.19	\$188,697.97	\$253,453.16
2002	\$101,528.13	\$304,584.39	\$406,112.00
August 2003	\$173,145.97	\$466,121.68	\$639,267.65

Type of Asset Purchased



Asset Type	Number Purchased
Home Ownership/Renovation	67
Education	37
Small Business	20
Total	124

Participants' Banking History



Banked	75%
Unbanked	25%

