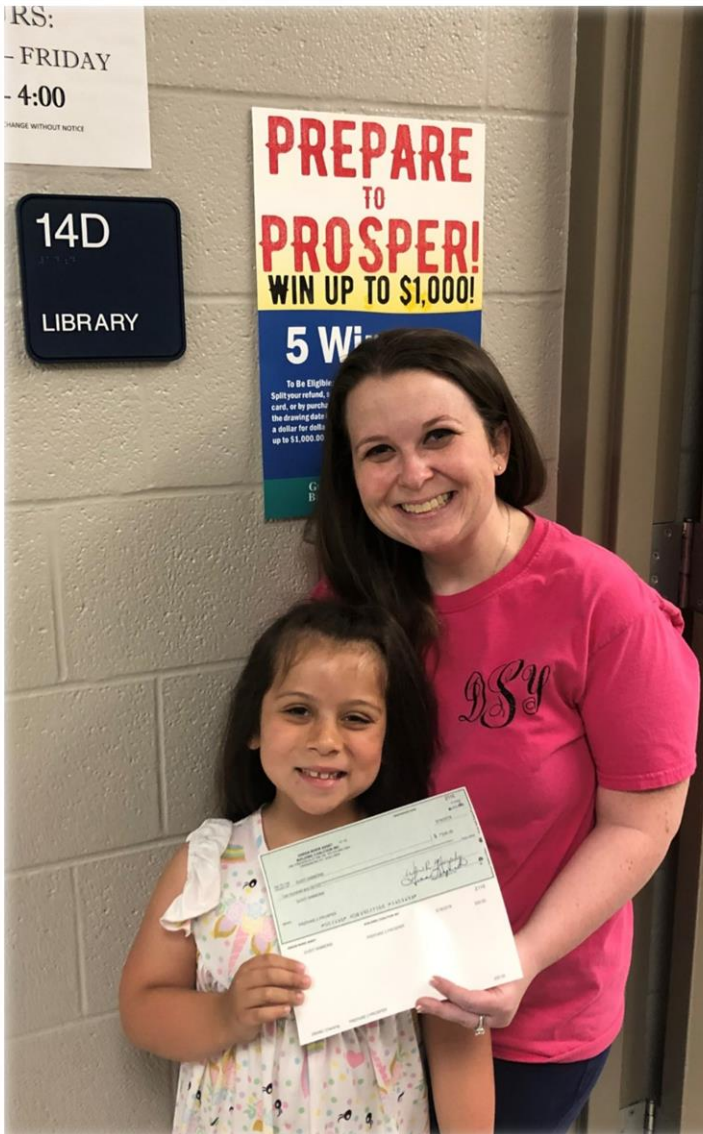




## OUR MISSION

Helping families become economically self-sufficient.



“GRABC volunteers taught me that I could purchase savings bonds each year with part of my Tax Refund. I am saving for my daughter’s college education”

- GRABC VITA client  
Prepare2Prosper Winner

## OUR VISION

Economic success and financial stability accessible for all, regardless of income level or social situation.

## OUR IMPACT

GRABC provides free tax assistance and savings strategies for low to moderate income individuals and families. Our work is the result of a deep commitment to the people we serve – a mother of three living paycheck to paycheck looking to move to a better neighborhood, a father who is riding his bike to work in the cold to ensure he doesn't lose his job because he can't accumulate enough money to fix his car, a retired couple who now has custody of their granddaughters and had to return to work to cover additional expenses. Our services directly support our clients and work to promote family stability. In 2019, GRABC achieved the following:

- Added **2** new tax sites, expanding VITA services throughout **11** western Kentucky counties
- Extended **1** tax site service calendar through October 15<sup>th</sup>
- **140** volunteers dedicated **9,032** service hours
- Prepared and filed **5,558** federal and state tax returns for families and individuals
- Saved tax filers over **\$975,000** in tax preparation fees
- **73** tax filers designated a collective **\$47,750** to savings
- Presented **\$100** to **1** lucky “SaveYourRefund” contest entrant
- Matched **5** clients' savings deposits totaling **\$3,550** in the Prepare2Prosper initiative

# The Green River Asset Building Coalition

## *15<sup>th</sup> Annual Celebration of Community Building*



### *Recognition of VITA Volunteers*

#### **5 Years of Service**

Jan Crask  
Gerald Jones  
John McClellan  
Ann Metzger  
Jeanna Ramage  
Laurie Sapp  
Karen Thompson  
David Wilson

#### **10 Years of Service**

Mary Bailey  
Harold Herndon  
Lisa Leslie  
Jean Mattingly  
Pat Roberts

#### **15 Years of Service**

Tina Ray Lynch

# 2019 FINANCIALS



## Revenue

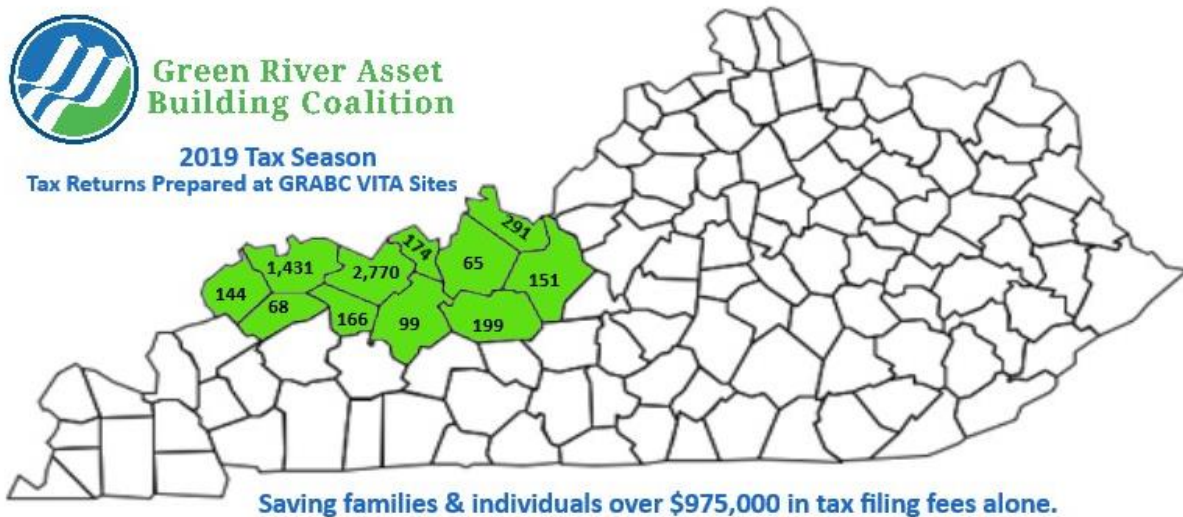
● Charitable Grants	\$ 67,500.00
● Government Grants	\$ 34,486.00
● Public Support	\$ 9,143.09
<b>Total</b>	<b>\$ 111,129.09</b>



## Expenditures

● Volunteer Income Tax Assistance	\$ 30,007.00
● Prepare2Prosper Savings Initiative	\$ 8,550.00
● Management & Operational	\$ 54,201.00
<b>Total</b>	<b>\$ 92,758.00</b>

## PLOTTING A PATH...



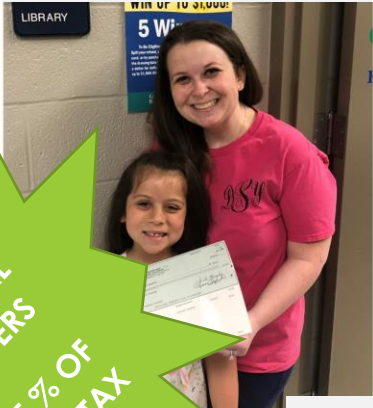
GRABC is committed to growing the Volunteer Income Tax Assistance (VITA) service and implementing the asset building programs needed in the Green River area, as we continue to explore the economic measures for all residents of Kentucky.

- **43.9%** of Kentucky households live in liquid asset poverty
- **28.7%** of Kentucky consumers have debt in collections
- **26.8%** of Kentucky households are unbanked or underbanked
- **19.2%** of Kentucky households experienced income instability
- **50.7%** of Kentucky households have zero net worth
- **25.0%** of Kentucky employees have low-wage jobs
- **12.3%** of Kentucky adults avoided doctor visits due to cost

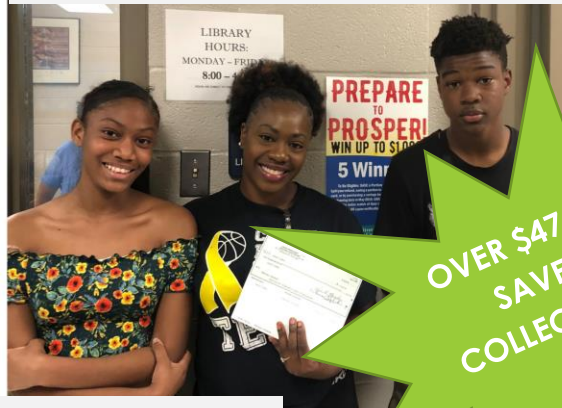
# PREPARE TO PROSPER

## 2019 Savings Initiative

Filed 3/30/19  
St. Pius X  
Saved \$200



Filed 2/06/19  
OCTC Main Campus  
Saved \$1,000



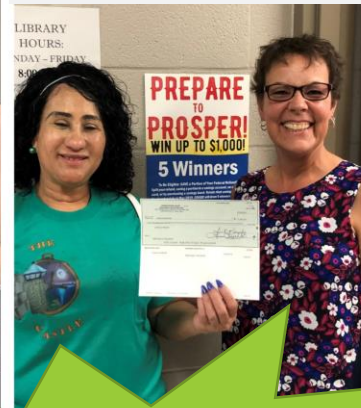
73 TOTAL SAVERS  
1.5% OF 2019 TAX PAYERS

OVER \$47,750 SAVED COLLECTIVELY

Filed 2/13/19  
GRABC Office  
Saved \$1,900



Filed 1/30/19  
OCTC  
Saved \$1,500



Filed 2/18/19  
Neblett Center  
Saved \$350



AVERAGE SAVED \$654



# GRABC

Helping families become economically self-sufficient

## Senior Staff

**Tina Ray Lynch**, Executive Director

## 2018-19 Board of Directors

**Richard Murphy**, Board President

**Debbie Greenwell**, Vice President

**Ruben Hayden**, Treasurer

**Angie Ditch**, Secretary

**Gene Roberts**

**Ladona Burns**

**Susan Sauls**

**Al Thompson**

**Charlie McCollom**

1501 Frederica Street, Rm 14E, Owensboro, KY 42301

(270) 685-1603

[GRABC.org](http://GRABC.org)