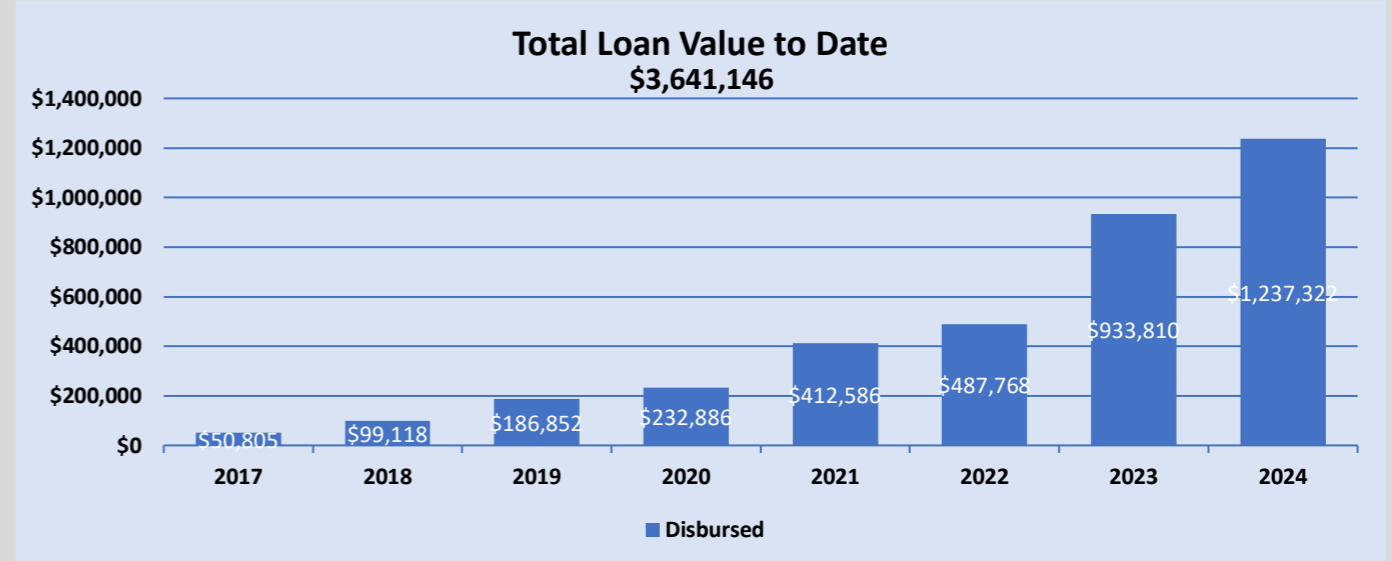
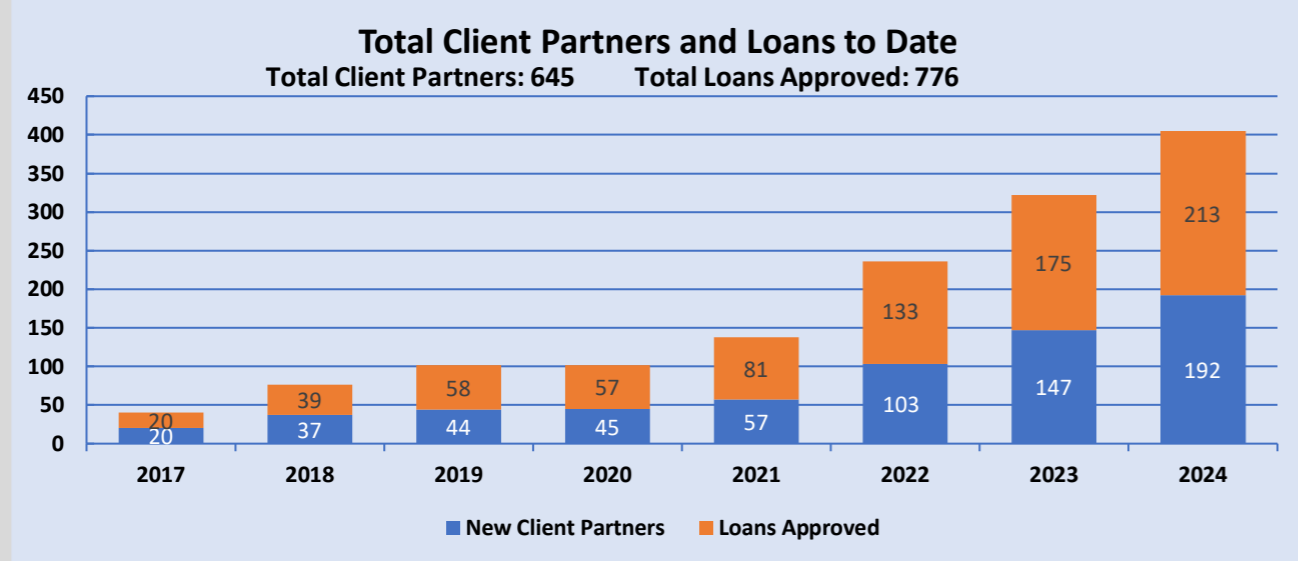
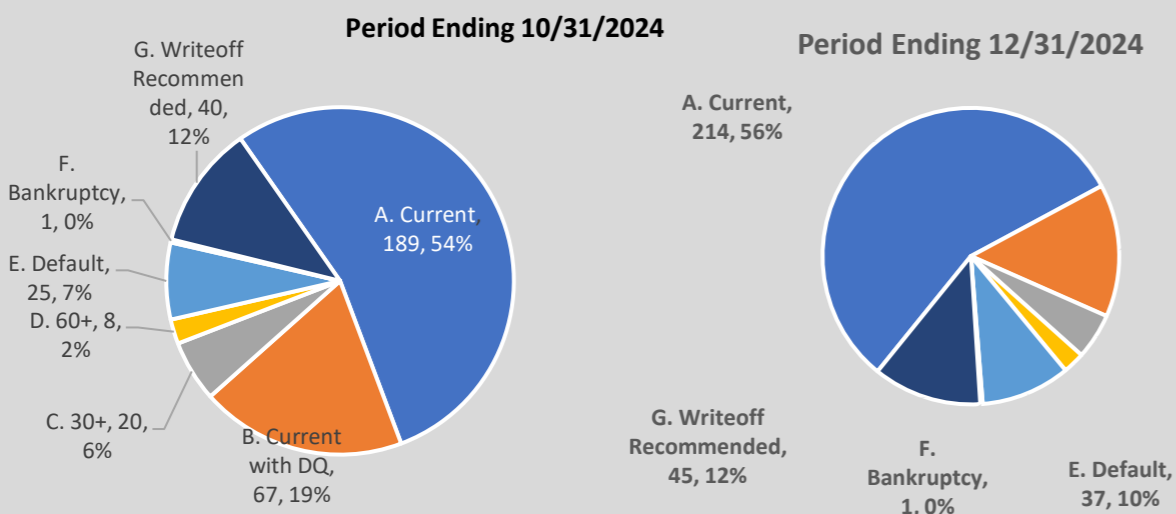




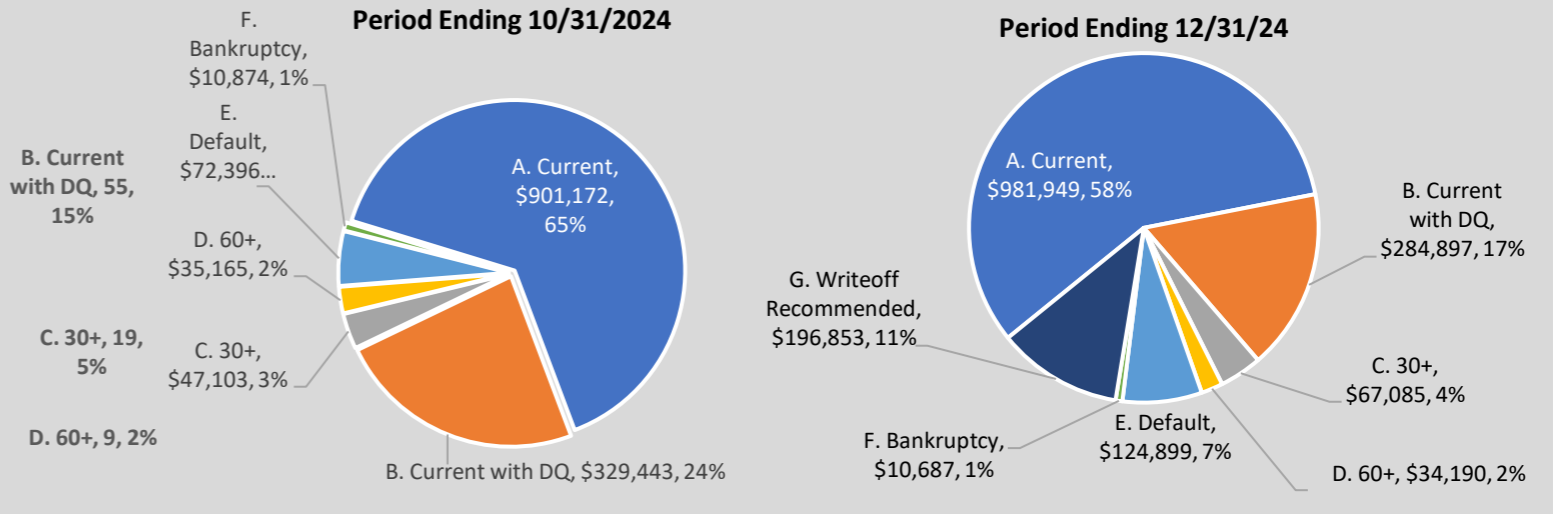
Portfolio Snapshot



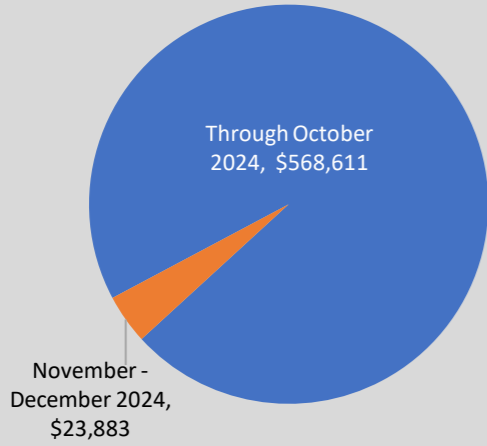
Loan Status (Loans)



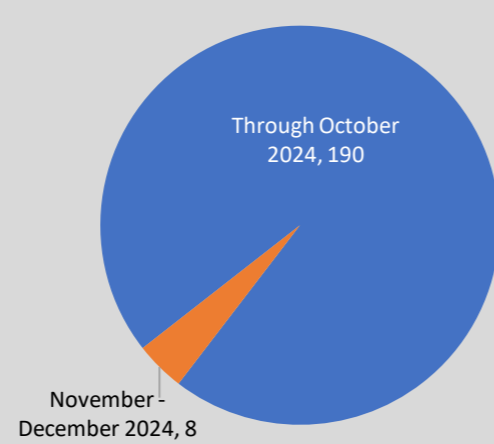
Loan Status (Outstanding Loan Principal)



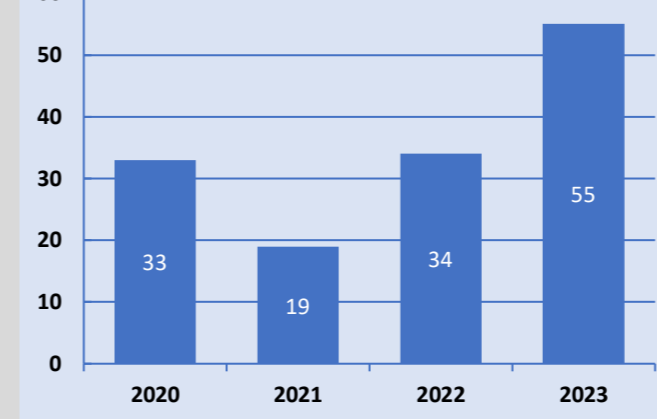
Dollars Paid in Full



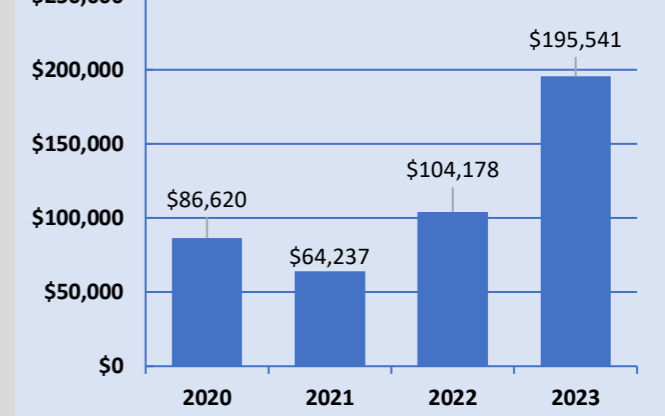
Loans Paid in Full



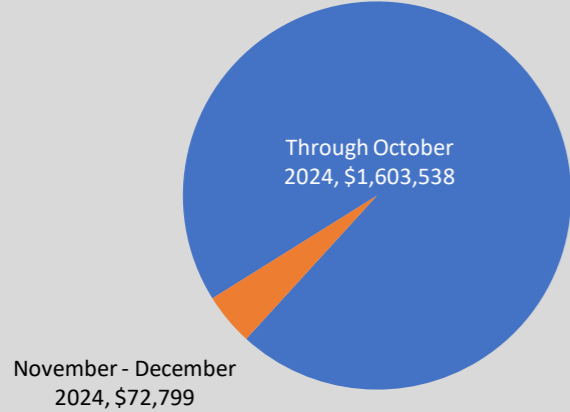
Loans Written Off



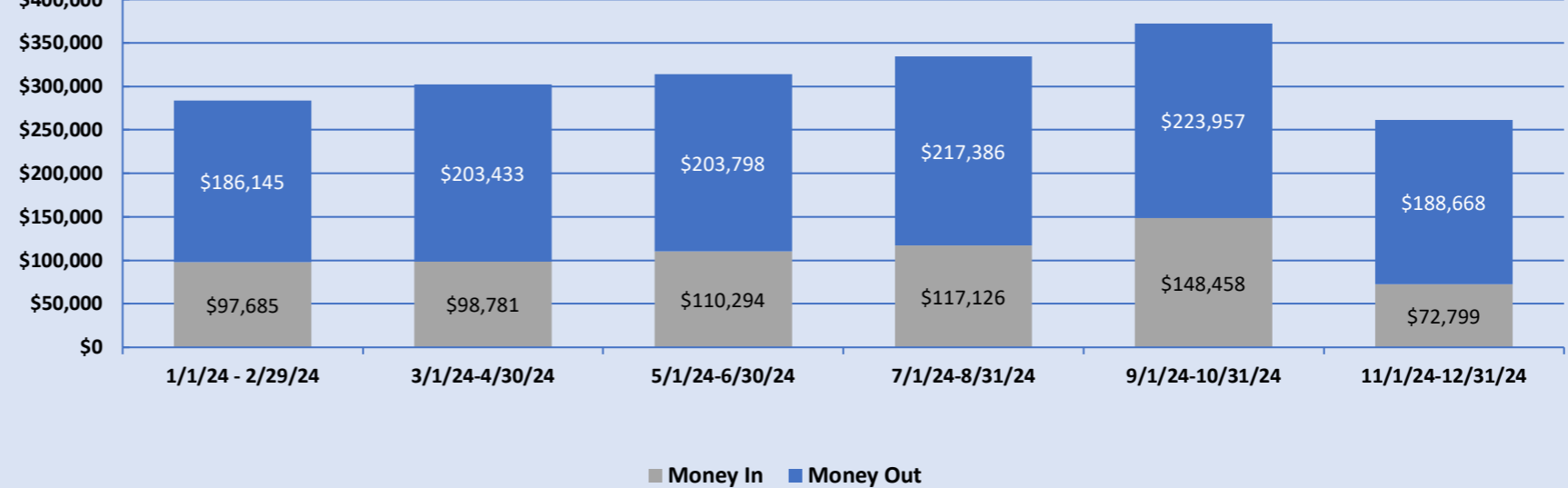
Dollars Written Off



Total Recycled Capital



Money In/Money Out (rolling 12 months)





Market Breakdowns

As of 12/31/24

New Loans by Market by Year
Count / \$

Market	2017		2018		2019		2020		2021		2022		2023		2024		Cumulative	
	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$
Charlottesville	19	\$48,080	38	\$97,918	58	\$186,852	57	\$232,886	72	\$371,819	83	\$339,035	66	\$326,588	82	\$398,818	475	\$2,001,995
Richmond	1	\$2,725	1	\$1,200					9	\$40,767	22	\$76,650	40	\$240,434	49	\$303,641	122	\$665,418
New Orleans											28	\$72,083	35	\$65,792	26	\$77,801	89	\$215,676
Philadelphia													34	\$300,996	49	\$438,154	83	\$739,150
Boston															7	\$18,907	7	\$18,907
Total	20	\$50,805	39	\$99,118	58	\$186,852	57	\$232,886	81	\$412,586	133	\$487,768	175	\$933,810	213	\$1,237,322	776	\$3,641,146

New Client Partners by Market by Year

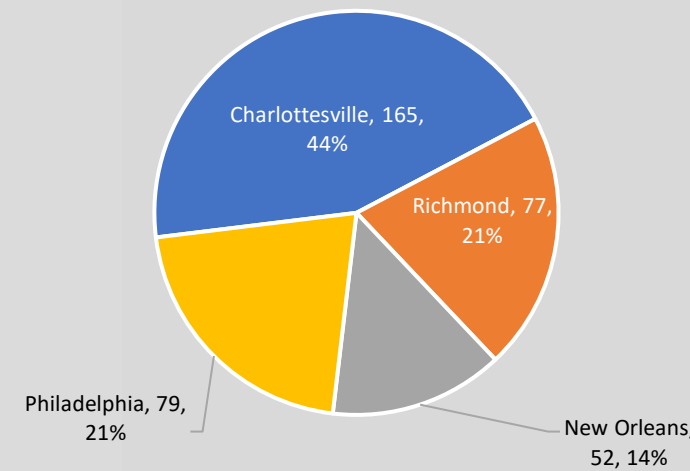
Market	2017	2018	2019	2020	2021	2022	2023	2024	Cumulative
Charlottesville	19	38	58	57	72	83	66	82	475
Richmond	1	1			9	22	40	49	122
New Orleans						28	35	26	89
Philadelphia							34	49	83
Boston								7	7
Total	20	39	58	57	81	133	175	213	776

Recycled Capital by Market by Year

Market	2017	2018	2019	2020	2021	2022	2023	2024	Cumulative
Charlottesville	\$5,543	\$28,258	\$44,420	\$107,599	\$215,754	\$232,800	\$223,306	\$291,402	\$1,149,082
Richmond	\$16	\$1,025	\$116	\$557	\$4,341	\$23,586	\$66,301	\$151,205	\$247,147
New Orleans						\$7,077	\$47,450	\$50,001	\$104,529
Philadelphia							\$23,044	\$149,232	\$172,276
Boston								\$3,304	\$3,304
Total	\$5,560	\$29,283	\$44,536	\$108,156	\$220,095	\$263,462	\$360,102	\$645,143	\$1,676,337

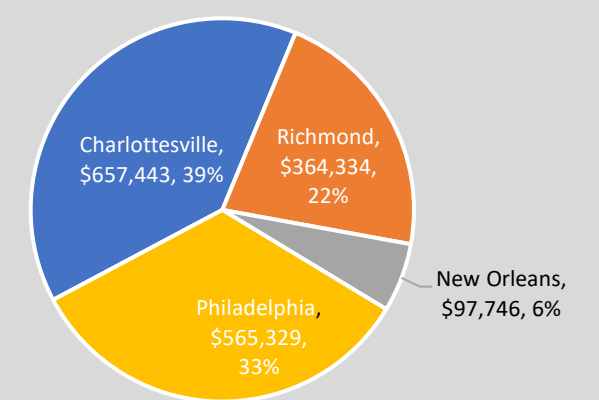
Number of Loans per Market

Total Loans: 380



Loan Balance by Market

Total Principal: \$1,700,559



Active Loan Status by Market (as of 12/31/2024)

Market	A. Current		B. Current with DQ		C. 30+		D. 60+		E. Default		F. Bankruptcy		G. Writeoff Recommendation		Cumulative	
	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$	#	\$
Charlottesville	90	\$356,165	29	\$155,042	9	\$27,220	4	\$19,430	17	\$45,999			16	\$53,587	165	\$657,442.68
Richmond	43	\$211,895	14	\$52,815	1	\$2,032	1	\$6,389	7	\$26,420	1	\$10,687	10	\$54,097	77	\$364,334.47
New Orleans	23	\$45,715	5	\$4,930	5	\$10,705	3	\$7,296	6	\$14,260			10	\$14,841	52	\$97,746.42
Philadelphia	51	\$352,468	7	\$72,109	4	\$27,128	1	\$1,076	7	\$38,220			9	\$74,328	79	\$565,329.35
Boston	7	\$15,706													7	\$15,706.47
Total	214	\$ 981,949.33	55	\$ 284,896.55	19	\$ 67,084.63	9	\$ 34,189.87	37	\$ 124,898.83	1	\$ 10,687.35	45	\$ 196,852.83	380	\$ 1,700,559.39
% of Total	56%	58%	14%	17%	5%	4%	2%	2%	10%	7%	0%	1%	12%	12%	100%	100%

Active Portfolio Summary

Market	#	\$	Avg Balance
Charlottesville	165	\$657,443	\$3,985
Richmond	77	\$364,334	\$4,732
New Orleans	52	\$97,746	\$1,880
Philadelphia	79	\$565,329	\$7,156
Boston	7	\$15,706	\$2,244
Total	380	\$1,700,559	\$4,475

Total Portfolio Summary

Market	#	\$	Avg Loan Size
Charlottesville	475	\$2,001,995	\$4,215
Richmond	122	\$665,418	\$5,454
New Orleans	89	\$215,676	\$2,423
Philadelphia	83	\$739,150	\$8,905
Boston	7	\$18,907	\$2,701
Total	776	\$3,641,146	\$4,692

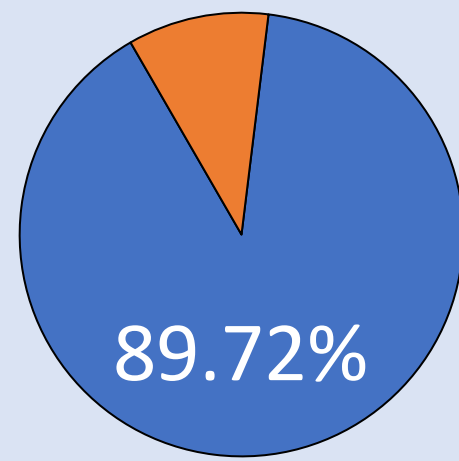
Inactive Portfolio Summary

Market	Paid in Full		Transferred		Charged Off		Total	
	#	\$	#	\$	#	\$	#	\$
Charlottesville	139	\$492,313	55	\$210,225	114	\$351,028	308	\$1,053,566
Richmond	24	\$65,600	3	\$14,900	16	\$52,702	43	\$133,203
New Orleans	26	\$34,072			11	\$19,629	37	\$53,702
Philadelphia	1	\$508	1	\$13,119	2	\$29,015	4	\$42,642
Boston								
Total	190	\$592,494	59	\$238,244	143	\$452,375	392	\$1,283,113

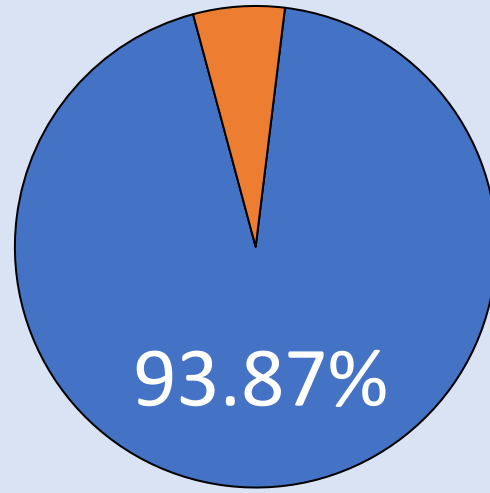


Increase Economic Mobility

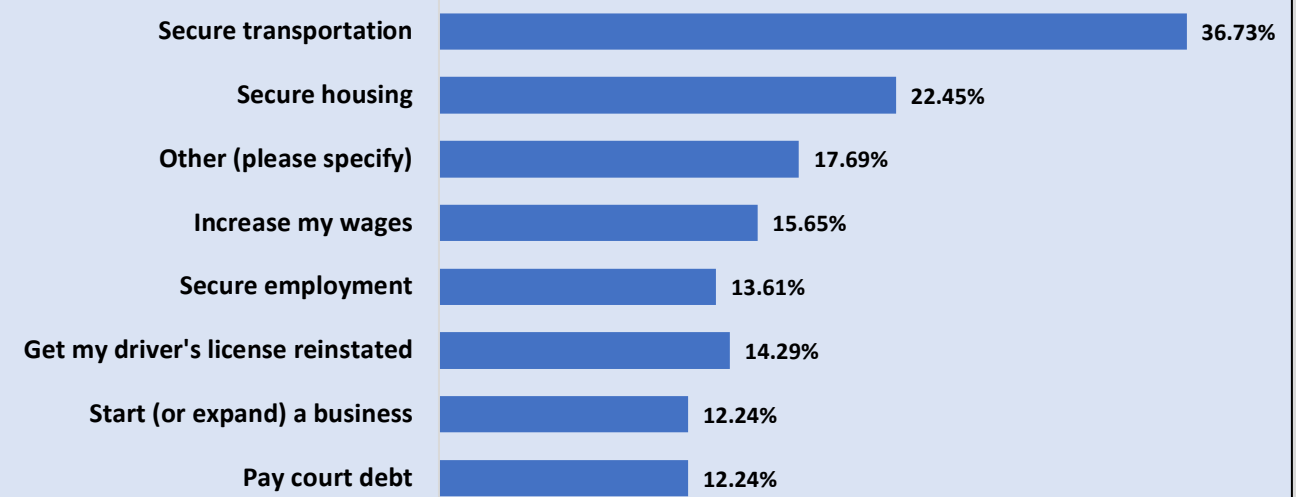
% of Client Partners Who Improved Understanding of Credit



% of Client Partners Reporting at Least 1 Significant Life Improvement Related to Economic Opportunity

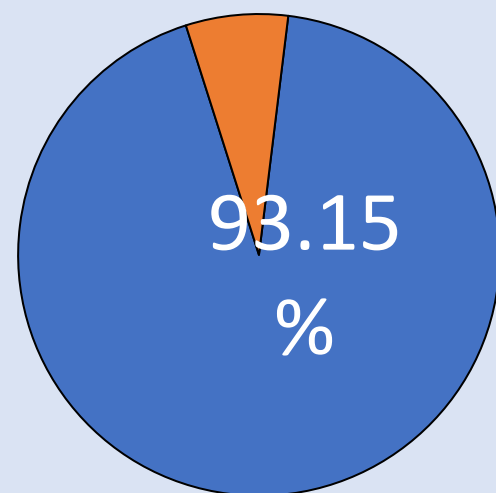


With Fountain Fund's support, Client Partners were able to...

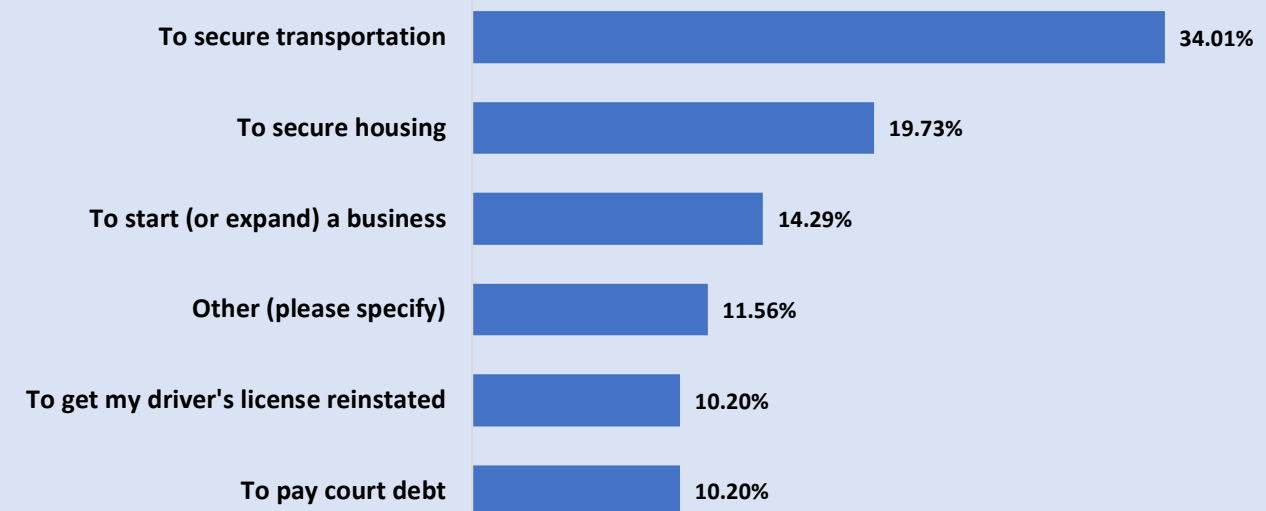


Improve Lives

% of Client Partners Achieving Primary Loan Goal



Primary Goals of Client Partner Loans



% of Client Partners Who...

Achieved better financial stability	94%	Improved my life	95%
Improve my understanding of credit	90%	Trust and felt supported by Fountain Fund Staff	97%
Were able to connect with community resources	91%	Improve my understanding of financial competency	93%
Felt they were able to take care of themselves	95%	Transformed their life for the better	95%
Would recommend to a friend or colleague	95%	Felt they were able to better support family	91%
Felt empowered to overcome barriers in life	97%	Were able to reconnect with family	79%
Have hope for the future	95%	Were not reincarcerated	97%

Client Partner Testimonials

"Having a place to call home is a blessing. Now I was able to focus on other things in my life."

"I was able to move into a place with the loan from fountain fund and not only have a home of my own but also show the court I was stable and able to get and maintain housing for my son and I was aware m much more visitation say so in my sons life and out time together"

"I have recieved above and beyond help from the fountain fund. Wherever there was an issue I was met with grace."

"Thanks for saving my life."

"The foundation fund has impacted and improved so many people. They helped when others were't able to. The weight thats lifted from you makes you want to continue moving forward and do better."