



Asset Builders

of America, Inc.



Asset Builders of America Inc.

O V E R V I E W

Empowering Individuals and Communities through Wealth-Building Strategies

M O T T O

“Own Your Future”

V I S I O N

The “American Dream” is ubiquitously within reach because all individuals are endowed with economic knowledge and personal efficacy.

M I S S I O N

Asset Builders of America Inc.’s mission is to design and implement wealth-building strategies that enhance the quality of life and self-determination of low and moderate income youth, families and communities.

Asset Builders accomplishes its mission through a combination of innovative experiential programs and value-added collaboration with organizations that share Asset Builders’ vision.

G O A L S

- 1** Increase the economic literacy of low and moderate income individuals
- 2** Increase the credit scores and median net worth of low and moderate income households
- 3** Establish scalable and sustainable wealth building models that benefit low wealth households and communities
- 4** Optimize the entrepreneurial and human capital potential of low and moderate income youth
- 5** Develop a passion and collaborative infrastructure for economic education among organizations that share the Asset Builders' vision.

O B J E C T I V E S

Asset Builders of America Inc. accomplishes its mission through the following objectives:

- 1** Establish Innovative Financial Education Programming for Youth and Adults
Measured by number of individuals attending financial education programs, the results of evaluations, and pre / post tests
- 2** Create, Support and Promote Investment Clubs
Measured by number of investment clubs established, number of investment club members, aggregate amount invested and pre / post test of knowledge standards
- 3** Initiate and Facilitate Entrepreneurial Ventures for Youth
Measured by the number of ventures started, longevity, sales and profitability of the venture, and length of participation of the students, and income earned for venture participants
- 4** Identify and Pursue Housing Development and Investment Opportunities for Households and Communities
Measured by number of real estate transactions as facilitators or investors, and ability of the real estate venture to meet long term investment objectives
- 5** Organize and Stimulate Capital Formation and Investment Opportunities for Targeted Groups
Measured by number of business investor education programs and capital resources developed
- 6** Promote Discourse, Research and Problem Solving regarding the Wealth Disparity
Measured by number of forums, publications and research projects sponsored or initiated by Asset Builders
- 7** Develop Educational Collaborations with Collegial Organizations
Measured by the number of formal and informal partnership arrangements developed by Asset Builders, including sponsorships and program collaborations
- 8** Fill Gaps in the Support Infrastructure for Low and Moderate Income Families
Measured by number of projects that are initiated by Asset Builders that address infrastructure gaps in a meaningful and sustainable way

PROGRAMS

Asset Builders of America Inc. achieves its objectives through a growing list of original proprietary programs.

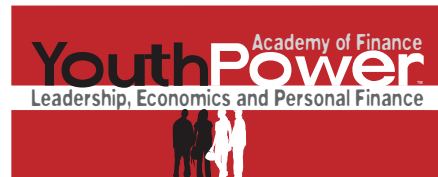
MONEY CONFERENCES™

A full-day financial education conference for youth and families. The conference features national speakers, and up to 25 separate workshops. Workshop sessions are presented in English, Spanish and Hmong, as appropriate. The conference aggregates numerous public and private resources that usually develop additional financial literacy projects as a result of getting to know one another during the conference planning process. The growing list of Money Conference Cities include Milwaukee, Madison, Janesville/Beloit, Appleton (Fox Cities), Racine/Kenosha, and Shawano/Menominee, Wisconsin. Key supporters of the Money Conferences include CBM Credit Education Foundation, Northwestern Mutual, American Family Insurance, MGIC and the State of Wisconsin—DFI, DWD and WHEDA.



Youth POWER™

Pedagogical Outreach Widening Economic Regeneration. This is an intensive economic education program that can be customized to meet the needs of the targeted clientele. The POWER Curriculum emphasizes investment education, entrepreneurship and the development of human assets. The program usually incorporates the Stock Market Simulation and frequent presentations by professional guests and entrepreneurs. Known as the **Youth Power Academy of Finance**, the POWER program is currently offered as a two-week summer day camp for high school students at Edgewood College in Madison, Wisconsin. And the program is established as an “after-school” program, called the **Millionaires Club** for teenagers at the Boys and Girls Club of Dane County in Madison and at the Milwaukee Urban League Academy of Business and Economics (MULABE) in Milwaukee. The Millionaires Clubs have been funded by the Greater Milwaukee Foundation, Wisconsin Department of Commerce (CBED), and Take Charge America, Inc.



AME™

Asset Management Experience (*pronounced as “AIM”*). Youth who successfully matriculate through the POWER program are eligible to participate in the management of a real portfolio of securities. The portfolio is created through donated funds and can be structured to ultimately be disbursed into a student education fund, or the portfolio can be set up as a permanent endowment for a participating non profit organization. In either case, the students are taught the Better Investing/ NAIC Stock Selection methodology and other analytical and portfolio management concepts. Thus far, Asset Builders has established two Youth Investment Clubs in Madison, WI. The AME methodology is being implemented in Milwaukee at South Division High School.





CLIMB®

Communities Learning to Invest and Mobilize for Business is an initiative to create one hundred investment clubs within the central city of Milwaukee. The idea is that investment clubs create long term educational frameworks for its members while actually building wealth at the same time. This project which is a key recommendation in the wealth building section of the Chicago Federal Reserves' Milwaukee Housing Opportunities Report, will use the Better Investing/NAIC methodology.

CLIMB which is funded by Annie E. Casey Foundation, Forest County Potawatomi Community Foundation, and the Investor Protection Trust, is being implemented in Milwaukee as a national demonstration project. Twelve investment clubs have been organized thus far, with 87 to go! Foundations are giving the program favorable consideration because of its potentially ground-breaking impact and its national scalability. CLIMB extends a special thanks to the Milwaukee Chapter of Better Investing for their generous support of CLIMB's ambitious investor education objectives.



INTELLIGENT ARTS®

The Intelligent Arts Showcase™ was created by Asset Builders of America Inc. to allow youth to incorporate their creative talents in their process of learning financial and investment concepts. At the Showcase, youth (ages 6–20) stage original creative presentations (music, raps, skits, poems, written prose, oratories, visual art, dance, drills or other mediums) that have a finance or investment theme. Judges rate each presentation on the basis of creativity, presentation quality and finance theme. The top rated performers receive trophies, savings bonds and other prizes.

In 2002, the rap group, *401(k)s*, of Madison, Wisconsin epitomized this fusion of creativity and financial acumen with their original rap lyrics and music entitled, "Invest In Yourself". Asset Builders formally acquired the rights to this original song, which may be published at some point in the future.

The Intelligent Arts Showcase's objective is to employ the creative arts as a catalyst for infusing financial responsibility and wealth building attitudes into the youth culture throughout Wisconsin and the United States.

Intelligent Arts Showcases are currently held in Milwaukee and Madison, Wisconsin.



FICB™

Fun, informative, and exciting, The Finance and Investment Challenge Bowl™ is an interactive educational game designed to help promote financial literacy and awareness among youth. Using a quiz show format, the game challenges high school students to test their knowledge about personal finance and investing. In the spirit of competition, the game features teams of several students who face off against one another and compete for fantastic prizes and a traveling trophy for the sponsoring school or organization of the winning team.

FICB's are currently held in Milwaukee and Beloit/Janesville. Asset Builders has established excellent collaborations with the school districts in both those jurisdictions which help to market and host the competition.

A web based version of the FICB at www.ficonline.org has been developed with the support of SBC Foundation in collaboration with Asset Builders' partner, Precision Information. The FICB has been funded in part by the Helen Bader Foundation and the United Way of Greater Milwaukee.



IT'S YOUR MOVE!™

This is the Chess Club which Asset Builders established as an outgrowth of the Youth Power program. The Chess Club meets periodically at locations in South Madison where instruction is provided by selected experienced Chess Players, including the Chess Master from the University of Wisconsin at Madison. The Chess Club holds an annual It's Your Move! chess tournament at the end of each calendar year. Participants in the tournament compete for trophies, cash prizes and special gifts at the tournament's concluding awards reception. Target stores of Madison have generously donated chess sets as gifts to It's Your Move participants.



GO4IT™

Go4It is the enterprise development division of Asset Builders. The intent of this program is to identify successful Youth Power students and usher them through the planning and start-up phase of a real business. The experience will expose students to real-life entrepreneurial experiences while allowing them to earn income at the same time.

The **Buena Vista Lawncare Service LLC** is the first Go4It project. Asset Builders established Buena Vista as a for profit subsidiary in May 2005. Since its inception, Buena Vista has provided jobs to six unemployed adults and four at risk youth from Madison's Allied Drive neighborhood. Special thanks go to volunteers, including professors from the University of Wisconsin School of Landscape Architecture which led Allied Drive youth through an educational Asset Mapping Project. Buena Vista was initially funded through a grant from the Dane County Youth Services Commission, the Wisconsin Department of Commerce's CBED program, and the City of Madison Allied and Emerging Neighborhood Fund.



PAID™

Payment Aggregation and Information Dissemination program. PAID is a pilot project designed by Asset Builders of America Inc. to increase the number of utilities and landlords that report bill payment histories to the major credit reporting agencies. PAID's premise is that the credit scores of low and moderate income consumers will improve as more of their positive bill payment histories are factored into their credit histories to complement and offset other consumer credit data that the reporting agencies currently receive. This project is primarily focused on Milwaukee and is funded by the Brookings Institution's Urban Markets Initiative, the Helen Bader Foundation, American Family Insurance Company, and the Wisconsin Department of Workforce Development.



WEFLI™

Pronounced “We Fly”—Wisconsin Employers’ Financial Literacy Initiative is a highly customized intensive financial education program that Asset Builders offers to employees of companies that are interested in making a long-term investment in their employees’ economic literacy. The program features a multi-faceted on-going blend of classes, motivational presentations, benchmark objectives, incentives, financial planning and follow up assessments.

The WEFLI concept will be showcased at the statewide Certified Financial Planners’ Financial Forum in October 2006.



THE ASSET BUILDERS’ JOURNAL

In keeping with its objective to stimulate discourse and monitor developments relating to closure of the wealth gap, Asset Builders established the *Asset Builders Journal* to report these developments to its readership. The journal will be distributed in print and via email, and it will begin as a quarterly publication in 2006.

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Thanks to all Asset Builders' funders and sponsors...

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