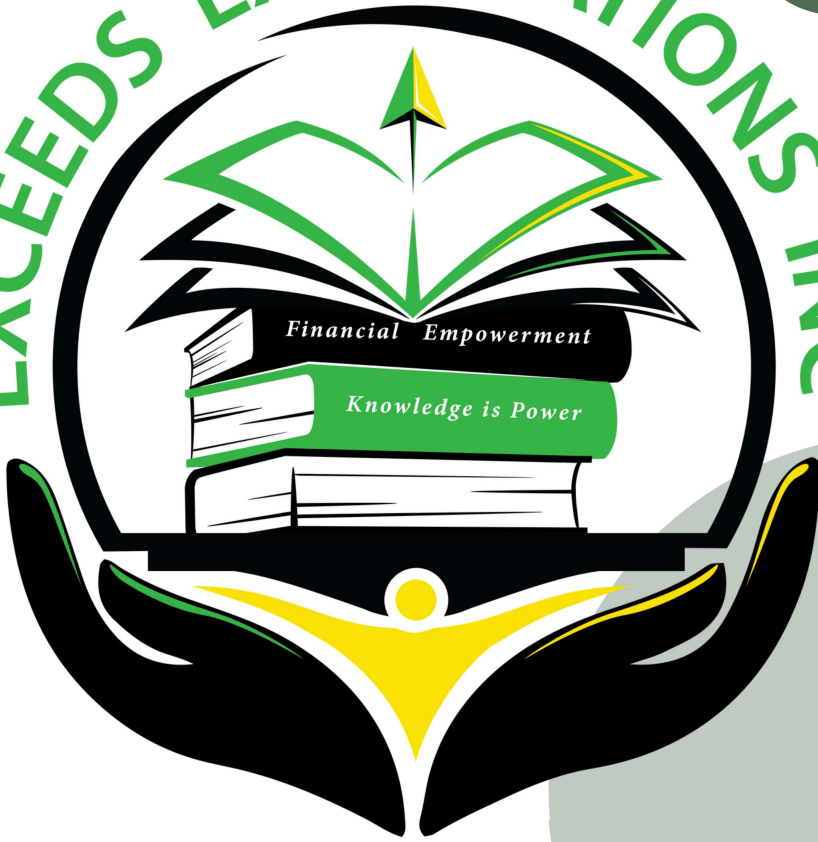


EXCEEDS EXPECTATIONS INC



2024 Annual Report



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Profile of Company



As a proud 501(c)(3) nonprofit organization, our purpose is rooted in a deep commitment to fostering financial empowerment across generations. In 2024, we continued to advance our mission of helping individuals take charge of their financial futures and realize their personal and professional goals.

Through the expansion of our youth development programs, the delivery of interactive financial literacy workshops for adults, and the broadening of access to our

educational materials, we reached new milestones in cultivating financial confidence and resilience in our communities. Every initiative we delivered this year was designed to be inclusive, accessible, and transformative—offering practical tools and supportive guidance for every stage of life.

Our work this year reinforced a fundamental truth: when individuals are equipped with the knowledge and resources to build a strong financial foundation, they unlock the power to shape their own futures. We are honored to serve as a trusted partner on that journey.



Vision & Mission

Vision

Build stronger communities by breaking the cycle of poverty through workforce development and long-term financial empowerment.

Mission

We guide individuals, families, and communities to achieve complete well-being through workforce development and personalized financial training.



Letter from the CEO

Marilyn Chappell



As we reflect on the milestones reached in 2024, I am filled with profound gratitude and renewed determination. This year marked a significant turning point—one defined by growth, inclusion, and deeper impact.

We proudly served a record 2,155 individuals this year—a 32% increase from 2023. This surge reaffirms what we've known all along: that the need for economic empowerment is growing, and our programs are meeting that need with clarity, purpose, and compassion.

Our community engagement continues to be dynamic and intentional. With 63% of individuals served being youth and 37% adults, we've embraced a holistic, multi-generational approach. We understand that real change means investing in both the dreamers of tomorrow and the leaders of today.

A 13.1% increase in revenue reflects more than financial growth—it's a testament to the belief our community holds in our mission. It enables us to scale thoughtfully, innovate boldly, and pursue new initiatives that will not only change lives—they will rewrite futures. Because when a community invests in possibility, lasting change becomes not just a hope, but a reality.

Our reach extended through 10 new community partnerships in 2024. These alliances are the bedrock of inclusive neighborhoods and collaborative problem-solving. Together, we are crafting opportunity-rich environments that families can rely on.

Looking ahead, I remain committed to deepening our impact, nurturing partnerships, and investing in people—because economic mobility begins with empowered individuals. Thank you for being part of this journey and for believing in the transformative power of community.

With appreciation,

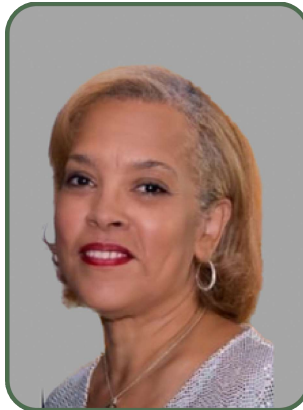
MChappell, Founder/CEO



Our Team & Board



Marilyn Chappell
Founder/CEO



Lisa Holmes
COO



Laila Atkins
Youth Program
Coordinator



Sonja Cheadle
Sr. Marketing Manager
Anthem Blue Cross
Blue Shield



James Merriman
Business & Community
Development/ Mazuma CU



Melvin Gatson
CEO
Melvin Gatson CPA



Melanie Boykin
Senior Program Manager
– Supplier Diversity
Commerce Bank



Joseph Jackson
Community Advocate
& Entrepreneur



Deanna Campbell
Financial Advisor
Edward Jones



Anthony Mondaine
PNC Bank Manager
Sr. Pastor at First Christian Church



Our 2024 Partners

Funding Partners

Academy Bank

Community America Credit Union

Great Southern Bank

The Black Community Fund

Dollar General Literacy Foundation

Midwest Air Traffic Control Services

Capital Community Fund

WAGY Fund

City of Kansas City

Target

Mazuma Credit Union

Chic-Fil-A

Great Southern Bank

Community Partners

Academy Bank

Big Brothers Big Sisters

Community America Credit Union

Growth Ministries, Inc.

Washington Wheatley Neighborhood Assoc.

Oak Ridge Youth Development School

Ivanhoe Neighborhood Council

Kansas City Credit Union

Kansas City Public Library - NE Branch

Kansas City Public Library

Kansas City Public Schools

The Kansas City Family Justice Center

The NIA Project/ Black Women Get Fit

Oak Ridge Youth Development School

Lincoln Middle School

United Way of Greater Kansas City

Amethyst Place

Chappell Electric LLC

Giving Hope and Help

Housing Authority of KC

KC 360

YMCA-Linwood

Literacy KC

Mazuma Credit Union

Mothers Refuge

Sisters in Christ

The Help KC

Uncornered

Benilde Hall

KIPP KC High School ++

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Adult

Programming

These programs addressed the root causes of economic insecurity and help families build assets for the future.

4 & 6 Week Financial Stability Series

We successfully facilitated 15 six-week Financial Literacy Series for adults, designed to foster long-term financial capability and resilience. These series were delivered in collaboration with community partners, integrating financial education as part of a broader wraparound service model that addressed participants' holistic needs.

Program Highlights:

- Partnered with local organizations to reach diverse and underserved populations
- Delivered comprehensive curriculum covering budgeting, credit, savings, debt reduction, and financial planning
- Emphasized practical skills and behavioral change to support lasting financial wellness
- Strengthened community networks by embedding financial education into supportive service ecosystems

By aligning financial literacy with community-based support, these series helped participants not only gain knowledge but also access the tools and resources needed to apply it in real life—laying the groundwork for sustainable financial independence.



Adult Programming



Financial Empowerment for Families

Three “Financial Empowerment for Families” series, offered in a 6-week format, reaching and benefiting 23 families. These programs were designed to promote financial literacy across generations, creating a shared foundation for long-term financial health.



Program Features:

- Provided dinner at each session to foster a welcoming, family-friendly environment.
- Delivered separate, age-appropriate financial lessons for youth and adults, ensuring relevant and engaging content for all participants.
- Awarded \$50 gift cards to adults who completed the full series, recognizing their commitment and encouraging continued financial growth.

By combining education, community support, and incentives, this initiative empowered families to take control of their financial futures—**together**. The program not only built financial skills but also strengthened family bonds through shared learning and goal-setting.

Adult Programming



1:1 Financial Coaching

20 individualized financial coaching sessions, providing tailored guidance and support to participants seeking to improve their financial well-being. These one-on-one engagements focused on a range of topics including budgeting, debt management, credit building, savings strategies, and long-term financial planning.

Key Outcomes:

- Empowered participants with personalized action plans to meet financial goals
- Improved financial literacy and confidence in money management
- Fostered trust and accountability through consistent, confidential coaching
- Identified common financial challenges and provided targeted solutions



These sessions reflect our commitment to financial empowerment and underscore the value of personalized support in helping individuals build stronger, more resilient financial futures.

Youth Programming

These programs equipped young individuals with the tools and knowledge to build a secure financial future.

Girls FIRED UP

The Girls FIRED UP initiative continued to empower and inspire young women ages 11-18, serving over 50 participants with impactful programming. FIRED UP, which stands for Financial Literacy, Investments, Relationships, Earnings, Discipline, Understanding, and Perseverance, provided a comprehensive framework for personal and professional growth.

Through workshops, mentorship, and hands-on activities, participants gained critical skills in managing finances, building meaningful relationships, and fostering resilience. The program's emphasis on discipline and perseverance equipped these young women to navigate challenges with confidence and determination.

We are proud of the strides made by each participant and remain committed to expanding the reach and impact of Girls FIRED UP in the coming year. Together, we are shaping a future where every girl is equipped to thrive and lead.



Youth Programming



6- Week Youth Financial Series

We successfully delivered four six-week Youth Financial Series in collaboration with a diverse group of partner organizations. These programs were designed to empower young individuals with essential financial literacy skills, equipping them to make informed decisions about their financial futures.

Each series provided participants with interactive workshops covering topics such as budgeting, saving, credit management, and long-term financial planning. By leveraging the expertise of our partner organizations, we ensured the curriculum was engaging, practical, and tailored to the unique needs of the youth we serve.

Key Highlights:

- **Collaborative Impact:** Partnering with local organizations allowed us to expand our reach and provide additional resources, ensuring a holistic learning experience.
- **Participant Engagement:** Over 150 youth actively participated, with 90% reporting increased confidence in managing their personal finances.
- **Community Growth:** The series fostered connections among participants, mentors, and community leaders, creating a supportive network for continued growth.

We are proud of the collective effort that made these series a success and remain committed to empowering the next generation with the tools they need to thrive financially.

Youth Programming

F.I.L.M. Summer Camp

The F.I.L.M. Summer Program continues to make a transformative impact on high school students aged 14-18 by equipping them with essential skills in financial literacy, investments, leadership, and marketing. The program successfully delivered a dynamic and engaging curriculum designed to prepare participants for real-world challenges and opportunities.

Program Highlights:

- **Comprehensive Learning Experience:** Students participated in hands-on workshops, interactive activities, and real-world projects, fostering critical thinking and practical application of financial and leadership concepts.
- **Expert Guidance:** Esteemed guest speakers and mentors provided invaluable insights, inspiring students to pursue excellence in their personal and professional lives.
- **Accessible and Inclusive:** Sessions were held during specific weeks in June, July, and August, with classes on Tuesdays and Thursdays for four hours each day. Every participant received compensation, a meal, and a supportive learning environment.
- **Participation:** Fifteen students interviewed and seven were selected, representing diverse backgrounds and communities.
- **Engagement:** 100% of participants reported increased confidence in making informed financial decisions.
- **Outcomes:** Many students applied their new found knowledge to create innovative projects, with several receiving recognition for their leadership and creativity.



Together, we are building a brighter future—one student at a time.

Community Outreach

4th Annual Back to School Resource Fair

We welcomed a total of 545 attendees, including 323 youth and 222 parents/adults—a remarkable increase of 177 individuals compared to 2023. This growth reflects an increase of 79 youth and 98 adults, underscoring the expanding reach and relevance of our initiative.

Resources Distributed

- 323 Backpacks filled with essential school supplies were distributed—73 more than last year, helping students start the school year prepared and confident.
- 100 Feminine Hygiene Love Bags were provided, containing a total of 1,000 feminine products tailored for girls and women. These were generously donated by Giving Hope and Help, whose support we deeply appreciate.
- 17 Community Vendors sharing valuable resources.
- A huge thank you to Kansas City Library – North East Branch for graciously hosting us once again. Your continued partnership is invaluable.
- A special shout-out to Terri Allen, owner of Gourmet Grub, for treating every attendee to a delicious street taco meal that added warmth and flavor to the day.

The success of this event would not have been possible without each and every one of our community partners, sponsors, donors, volunteers, board, and our team. Your time, generosity, and commitment made a tangible difference in the lives of hundreds of families. Thank You!



Community Outreach

5th Annual Coat Campaign

During the 5th Annual Coat Campaign, we continued our commitment to serving youth and families throughout the Kansas City community by providing winter coats to students within the KCPS district. Through the support of our donors, community partners, and supporters, we were able to raise \$5,240 to purchase and distribute coats to students and families in need during the winter season. Support was extended to 148 youth in need.

This initiative was designed to support low-income families by addressing a critical community need and ensuring students had access to proper winter clothing. By providing coats to children across the district, we helped promote warmth, comfort, and preparedness during the colder months while also supporting students' confidence, well-being, and ability to attend school comfortably.

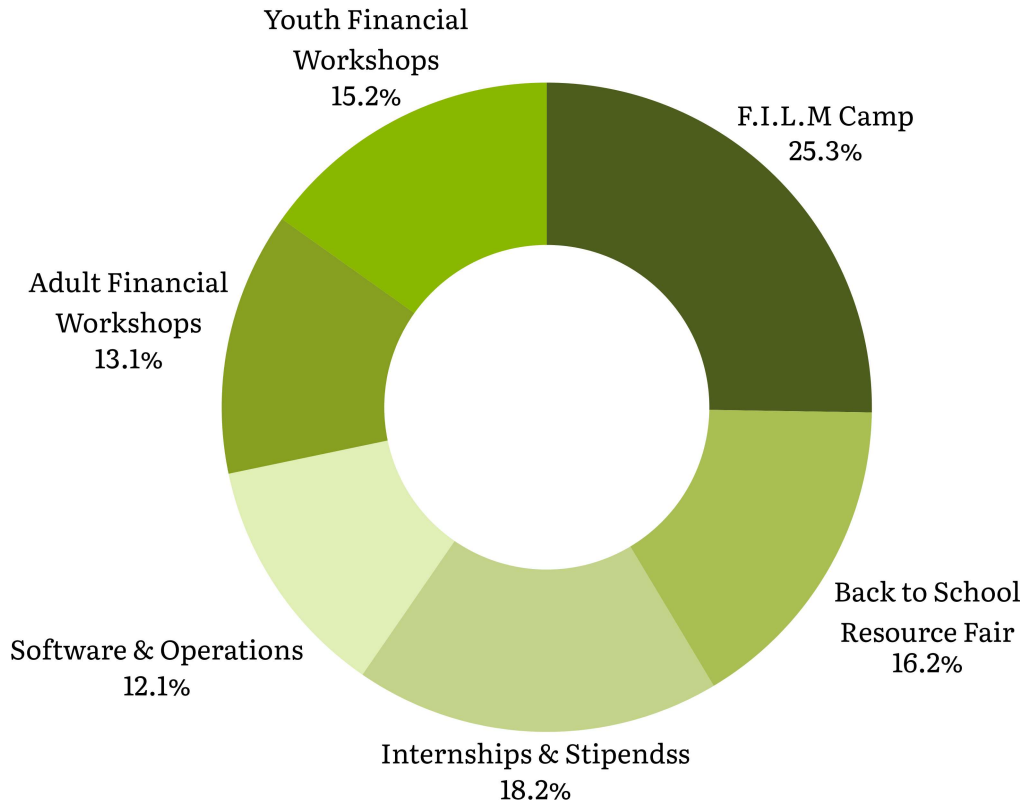
The campaign also demonstrated the continued impact of community collaboration and outreach. Through collective support and shared efforts, we were able to expand access to essential resources for families facing financial hardships and reinforce our organization's commitment to creating meaningful and lasting community impact.

The success of the 5th Annual Coat Campaign reflects the generosity of our supporters and the importance of continued investment in initiatives that directly support underserved youth and families throughout Kansas City.

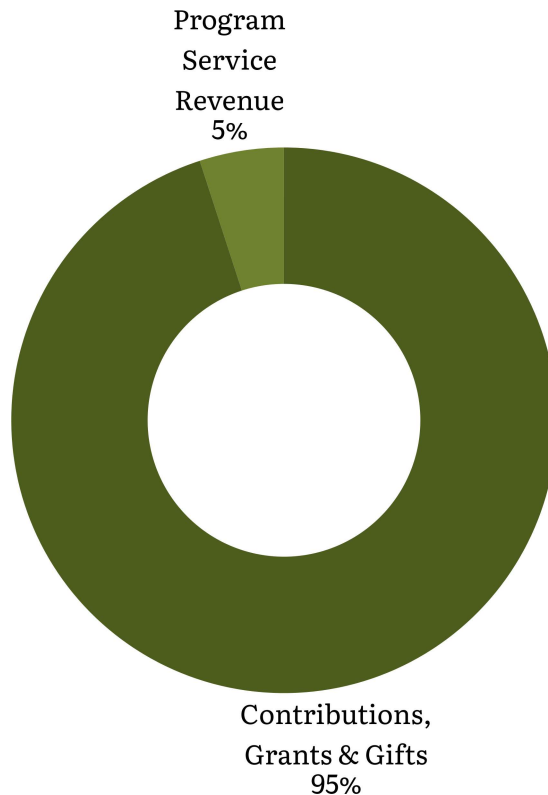


Financial Overview

Operational Expense Percentages of (\$171,894)



Operational Revenue Percentages of (\$140,376)



*** End of Year
Net Assets
\$1,376**



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