



EXCEEDS  
EXPECTATIONS, INC.

# 2023

# Annual Report

# About Us

As a 501c3 nonprofit organization, we are passionate about empowering people of all ages to take control of their financial futures and achieve their dreams. Whether it's through our dynamic youth programs, interactive workshops for adults, or access to our financial materials, we are committed to providing our communities with the tools they need to build a solid foundation for a lifetime of financial wellness.



## Mission & Vision

*We guide individuals, families, and communities, to achieve well-being through personalized financial training and instruction.*

*To build stronger communities through long-term financial empowerment.*

# Letter From Our CEO

2023 was a year of significant progress and positive influence. We prioritized expanding our presence in the community by forging strong partnerships and investing in our team, board, and volunteers.

We devoted considerable time to raising awareness about the connection between mental health and financial well-being, particularly through discussions and platforms centered on Financial Psychology. The impact of Financial Psychology on individuals, families, and communities is profound, and we are committed to exploring it further in our pursuit of healthier, stronger, and safer communities.

With an intensified commitment to transforming lives and communities, we delved deeper into Financial Psychology with both youth and adults. This enabled us to equip them with the necessary tools for financial independence. We are delighted to report that our expectations were surpassed in every way.

Our community partnerships increased by an impressive thirty percent, and we witnessed a forty-one percent rise in sponsorship and funding from governmental, corporate, and community organizations. As a result, we were able to reach twice the number of individuals compared to our outreach in 2022



**These generous grants and sponsorships provided us with the means to expand our capacity, broaden our reach, and offer free programs in underserved communities.**

**Marilyn Chappell**  
Chief Executive Officer



## EXCEEDS EXPECTATIONS ANNUAL REPORT 2023

In addition to our existing initiatives, we introduced two new programs: the F.I.L.M. Summer Camp and Financial Empowerment for Families. The eight-week F.I.L.M. Summer Camp program, involving two days a week, empowered seven high school students from the Kansas City area with crucial knowledge in Financial Literacy, Investments, Leadership, and Marketing. They were also provided with weekly stipends to highlight the value of their time and effort, as well as exposure to industry experts who shared career advice, wisdom, and resources. Our six-week Financial Empowerment for Families series aimed to serve families by offering dinner and financial education, equipping parents and children alike with tools and resources to realize their financial aspirations. Ultimately, these efforts contribute to the development of stronger, healthier, and safer communities.

Our ability to make a meaningful impact in the community would not have been possible without the dedicated efforts of our small yet exceptional team. I am immensely grateful for the passion, commitment, and dedication that Lauren Inman, our Director of Programs and Community Relations, brings to the table. Her drive to effect change and serve the community aligns perfectly with our organization's mission. The growth of our Board and Volunteer Team also fills me with deep appreciation and gratitude. This small but extraordinary team is the answer to our prayers, and I am privileged to work alongside them as we continue to fulfill our mission of serving individuals, families, and our community with the utmost dedication.

We are just beginning to scratch the surface and are keenly aware that there is much more work to be done. Without your support, both in terms of financial contributions and partnerships, our growth and impact would not have been sustainable, and we would not have been able to extend our reach to various communities in Kansas City. I extend my sincerest appreciation to all of you for your support and collaboration throughout 2023.

Sincerely,



Marilyn Chappell



# Our Team & Board



**Marilyn Chappell**

CEO Founder



**Lauren Inman**

Director of Programs  
& Community  
Relations



**KaMille Washington**

Volunteer Coordinator



**Samantha Ellis**

Fundraising Manager



**Melanie Boykin**

Sr. BC/DR Coordinator  
Commerce Bank



**Deanna Campbell**

Edward Jones



**Sonja Cheadle**

Sr. Marketing Manager  
Anthem Blue Cross Blue Shield



**Elizabeth Cowan**

Aflac



**Melvin Gatson**

MBA, CPA  
Melvin Gatson CPA



**Joseph Jackson**

Entrepreneur  
Air Force Veteran



**James Merriman**

Business and Community Development  
Mazuma Credit Union

**2023 Marketing Interns:** Anawat Chantaramongkol, Savanna Love, and Gabriel Lyons

# Our Impact

Our organization's programs yield impactful outcomes for participants, evidenced through comprehensive surveys and focus groups. Key success indicators for our adults include increased homeownership rates, establishment of multiple streams of income, elevated credit scores, and enhanced access to resources. Our success in achieving these outcomes is substantiated by

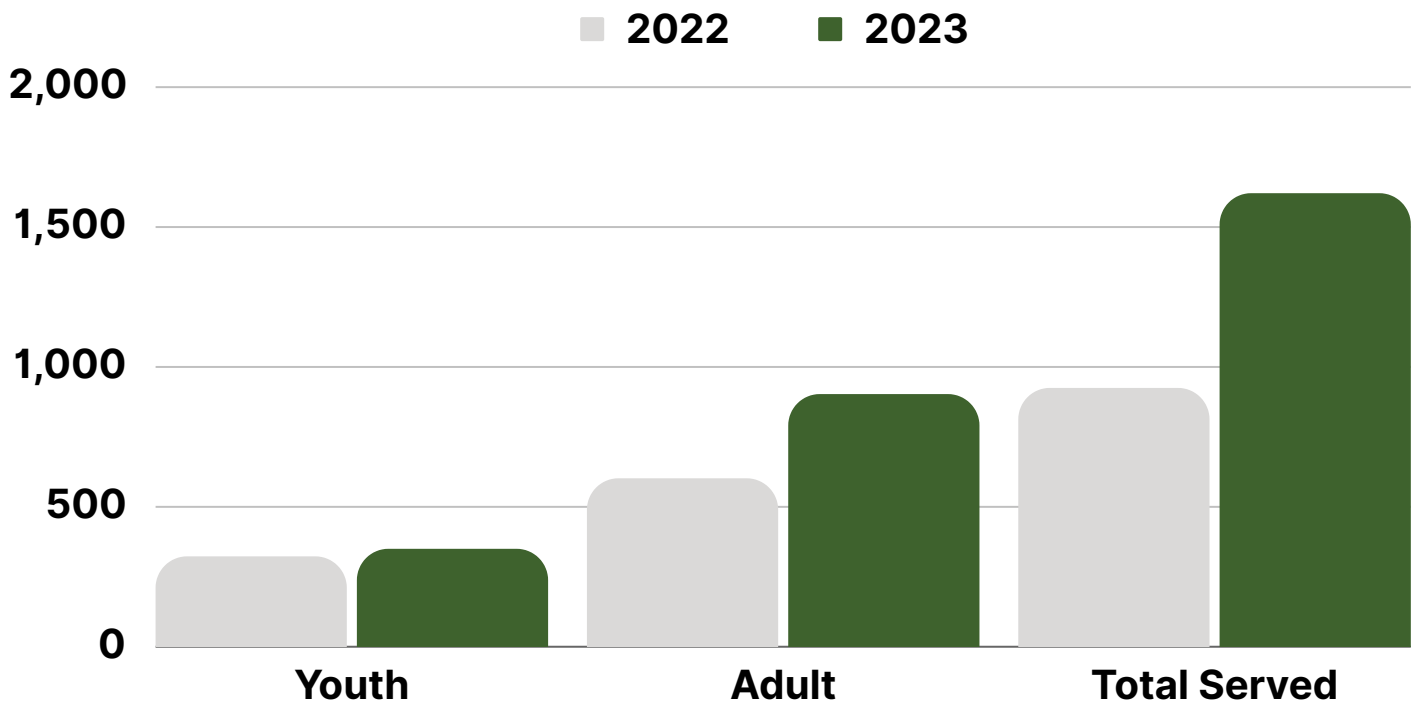
data demonstrating **93% of participants having a positive shift in their financial stability, career growth, and exposure to diverse industry and professional opportunities.** We are proud to share all who have gone through our programs have strongly agreed in it resulting in increased financial confidence and increased thoughtfulness about money management.

## +75%

Increase in total individuals served.

## 1,621

Total individuals served.



# Our 2023 Partners

## Funding Partners

Academy Bank	Mazuma Credit Union
Community America Credit Union	American Association of University Women
Great Southern Bank	WAGY Fund
United Way of Greater Kansas City	City of Kansas City
Kauffman Foundation	Walmart
Missouri Department of Economic Development	Target
Kansas City Credit Union	Ross Stores, Inc.

## Community Partners

A Turning Point	KC 360
Academy Bank	Kansas City Credit Union
Amethyst Place	YMCA-Linwood
Big Brothers Big Sisters	Kansas City Public Library - NE Branch
Chappell Electric LLC	Kansas City Public Library
Community America Credit Union	Kansas City Public Schools
Community Linc	Literacy KC
Giving Hope and Help	Mazuma Credit Union
Growth Ministries, Inc.	Mothers Refuge
Housing Authority of KC	Sisters in Christ
IRIS	The Help KC
Journey to New Life	The Kansas City Family Justice Center
Washington Wheatley Neighborhood Assoc.	Welcome Wellness Center
Oak Ridge Youth Development School	The NIA Project/ Black Women Get Fit
Ivanhoe Neighborhood Council	

**41%**

**Increase in sponsorship and funding from governmental, corporate, and community organizations**

**100%**

**Increase in new partnerships and collaborations compared to 2022**



# Adult Programming

## **Adult Financial Stability Program:**

Our Adult Financial Stability Program is a 6-week curriculum-based program. It consists of lectures led by our financially certified professionals. The program focuses on financial basics such as budgeting, investments, and credit, as well as financial psychology and the patterns that underlie financial decision-making.

## **1:1 Financial Coaching:**

All participants are offered 1:1 financial coaching to meet them where they are and guide them to financial liberty. Tailored to individual needs, this coaching provides participants with targeted guidance on their unique financial journeys.

## **Financial Empowerment for Families**

This year marked the introduction of our Financial Empowerment for Families series. A 6-week curriculum-based program, this initiative goes beyond individual financial education to focus on the collective well-being of families. Certified financial experts lead seminars and workshops for both youth and adults, providing a holistic approach to financial literacy.



“There is so much to learn and the organization has put in a lot of work to gather people that are truly passionate about what they know and want to educate others.”

**Laura S.**  
Financial Empowerment for Families

# Youth Programming

## Youth Financial Leadership Program

Our Youth Financial Leadership Program is a 4-week curriculum with certified financial experts leading seminars and workshops. Focused on children and teens, the program teaches finance basics and budgeting using financial psychology to address harmful behaviors or misconceptions about money.



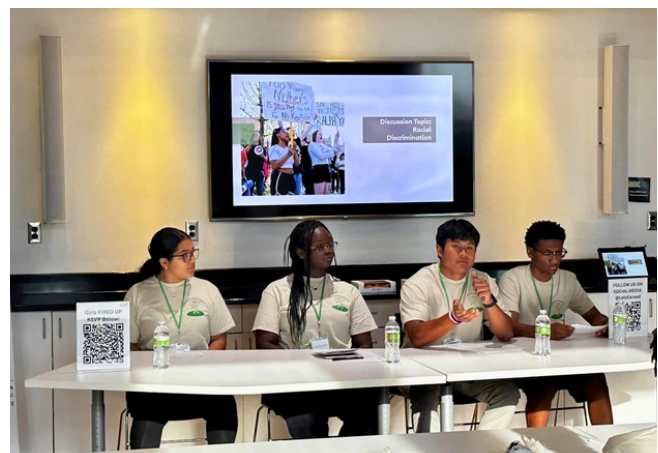
## Girls FIRED UP

Our bi-monthly Girls FIRED UP program empowers girls (11-18) in Kansas City through expert-led sessions on financial literacy, investments, and life skills. Dedicated to underserved communities, it builds a community of knowledgeable, strong, and compassionate girls.



## F.I.L.M. Summer Camp

Our new F.I.L.M. Camp, designed for high school students (14-18), provides a focused learning experience in financial literacy, investments, leadership, and marketing. Throughout the summer, students engaged in workshops, with speakers, and completed real-world projects. Participants received compensation, education, and meals, fostering personal growth and preparing them for future success.





# Electrical Apprenticeship Program

The Electrical Apprenticeship Program is a 1-year program for high school graduates through Chappell Electric. This year two graduates received on-the-job paid training and a 12-week financial literacy course. After completion, an Associated Builders and Contractors Scholarship is given to the participant(s). Through this process, they were exposed to more career paths and the opportunity to make a better living.



“When you start there are different problems you have to figure out. You’re learning every single day. I’m thankful for this opportunity to be able to do something.”

-Roman Harris II  
Electrical Apprentice



# Empowering Our Community



## Equipping for Success

We are honored to serve and provide **135 school supply kits** to the high schoolers of Crossroads Preparatory Academy.

A total of **15 Financial Literacy in a Box kits** were delivered to graduating high school seniors.



## 4th Annual Coat Drive

Thanks to our donors we were able to purchase **161 new coats, hats, and gloves** for our youth attending Kansas City Public Schools.

## Back-to-School Resource Fair

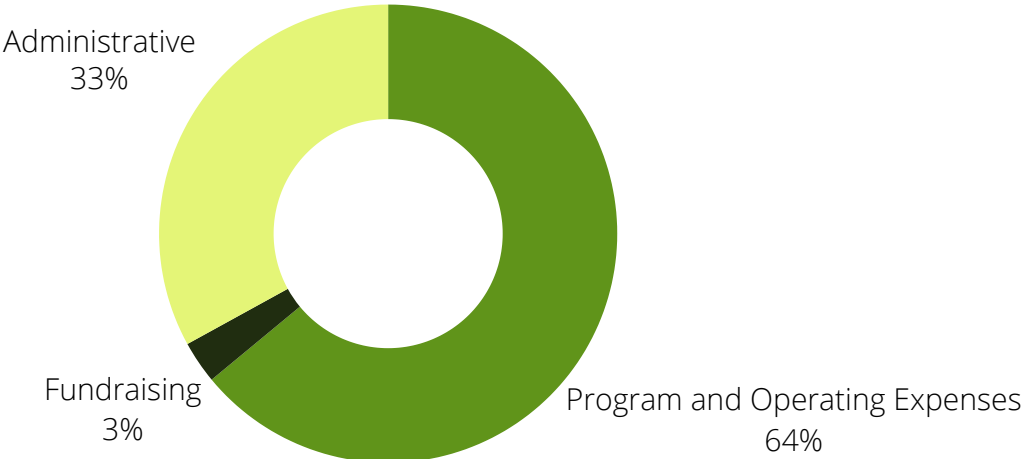
Hosted in partnership with the Kansas City Public Library - North-East Branch, our Back-to-School Resource Fair handed out **250 backpacks with school supplies** and Giving Hope & Help donated 100 LOVE bags Period.

Together, we served **350+ attendees** providing them with valuable community resources!

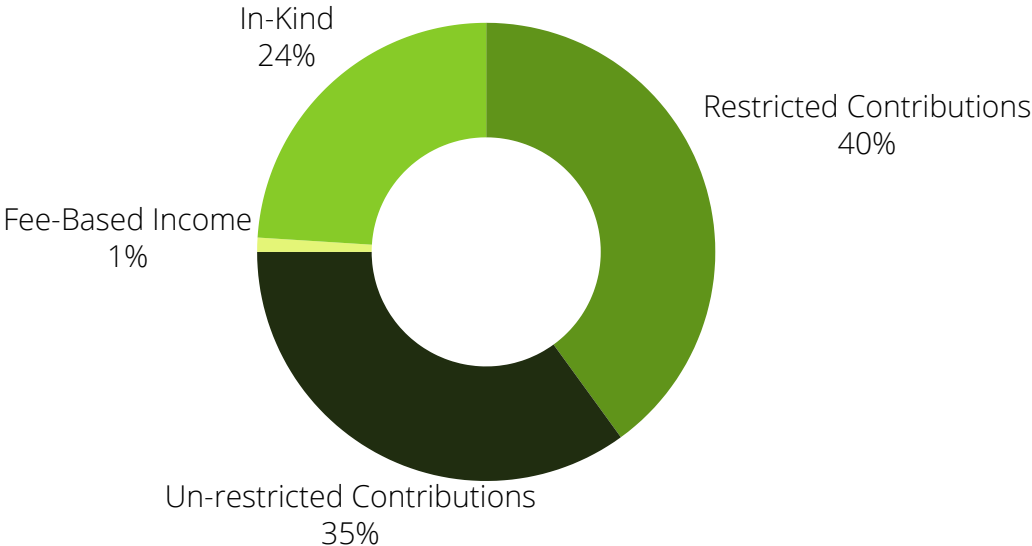


# Financial Overview

## Operational Expense Percentages of (\$149,834)



## Operational Revenue Percentages of (\$164,032)



# Volunteers, Partners, and Donors, **Thank You.**

Exceeds Expectations, Inc. sincerely thanks all of the companies, foundations, non-profits, and community supporters for their investment in our mission and the children and families we serve in our communities.



## What Next?

The successes of this past year have ignited a new spark within our organization. We see not just a continuation of our mission, but an exponential growth in its reach and impact.

**Expanding our Reach:** Increased outreach programming will weave our services into new partnerships and counties, ensuring no individual falls through the cracks of need.

**Amplifying our Capacity:** Our team will welcome passionate individuals – skilled hands and empathetic hearts – who share our unwavering commitment to our cause.

**Laying the Cornerstone:** For long-lasting impact, we've set our sights on securing a permanent home. A capital campaign, fueled by the generosity of our supporters, will unlock the doors to a space that embodies our mission.

**Increase our Fundraising Opportunities:** On April 16th, 2024, we plan to Rise Up to build stronger communities through personalized financial training. Join us at [bit.ly.com/RiseUpBreakfast](https://bit.ly.com/RiseUpBreakfast).

These aren't aspirations, but a roadmap etched in determination. We invite you, our valued partners, to join us on this journey. Together, we'll exceed expectations to build stronger communities through long-term financial empowerment.



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