

WEALTH WATCHERS INC.

2025

ANNUAL REPORT



 **Wealth Watchers**
BUILDING WEALTH FOR FUTURE GENERATIONS

 **NeighborWorks®**
CHARTERED MEMBER

A person with a backpack is taking a photo of two people in a rural setting. The person in the foreground is wearing a backpack and holding a camera. The two people in the background are standing in front of a small building, possibly a house or a shed, surrounded by trees and a fence.

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WEALTH WATCHERS INC. OUR TEAM



COLEY WILLIAMS
BOARD CHAIR



ANDRE HIGGINS
BOARD TREASURER



DR. BOBBI WARFORD
BOARD SECRETARY



HARVEY HARPER
BOARD MEMBER

NOT PICTURED
JACQUELINE GRAY, BOAD MEMBER



CARRIE DAVIS
PRESIDENT & CEO



EDWARD GASTON
CHIEF OPERATING OFFICER



ALYCE DENSON
CHIEF FINANCIAL OFFICER



CARLA CARTER
VICE PRESIDENT,
HOMEOWNERSHIP PROMOTION



KRYSTAL WEBB
SPECIAL PROJECTS
MANAGER



JO JONES
CERTIFIED HOUSING
COUNSELOR



IRIS MOODY
CERTIFIED HOUSING
COUNSELOR



JOSHUA BAKER
BANK ON NORTHEAST
FLORIDA MANAGER



CHRISTIAN REIS
WORKFORCE
DEVELOPMENT MANAGER,
C.O.F.F.E.E. PROJECT



JEAN REDDICK
ADMINISTRATIVE CASE
MANAGER,
C.O.F.F.E.E. PROJECT



MIKE JACKSON
CONSTRUCTION SITE
COORDINATOR,
C.O.F.F.E.E. PROJECT



WILL BARKER IV
C.R.O.P. FARM
MANAGER



GABRIEL VIGIL
C.R.O.P. ASSISTANT
FARM MANAGER



ABOUT WEALTH WATCHERS INC.

Building Wealth for Future Generations

Wealth Watchers Inc. is a HUD-certified Housing Counseling and Community Development organization that was formed as a nonprofit 501(c)(3) in December 2001. The formation of the nonprofit was a result of a series of meetings with local financial service professionals.

Those leaders believed education was the foundation for financial success, community development and economic stability. This led to Wealth Watchers and its products and services to be viable contributors to economic growth.

Wealth Watchers recognizes that homeownership is the main vehicle for people to build a legacy that can lead to generational wealth. The company has positioned itself to be a resource for residents pursuing opportunities or who are in jeopardy of losing their homes due to foreclosure.

The nonprofit offers more than just resources and tools to help make the American dream come true. It has programs and services for Real Estate Development, Community Building and Engagement, Small Businesses and Workforce Development. Residents in Florida and Georgia can benefit from Wealth Watchers.

Wealth Watchers is part of the NeighborWorks America network which creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. Experts and certified housing counselors with the agency look forward to celebrating 25 years of serving the community in 2026.

CARRIE DAVIS

PRESIDENT & CEO

Dear Friends, Partners and Supporters:

I am proud of the growth, innovation and impact Wealth Watchers continued to achieve throughout 2025. As our communities faced ongoing economic challenges, our team remained committed to creating opportunities that help individuals and families build stability, achieve financial independence and create generational wealth.

We expanded our efforts to increase homeownership opportunities for aspiring homeowners throughout Florida and parts of Georgia. Beyond homeownership, Wealth Watchers continued to expand its impact through workforce development, agriculture education, community engagement and affordable housing initiatives. As the leader of this organization, I remain focused on ensuring Wealth Watchers is fulfilling its mission by building wealth for future generations. In 2025, we continued our work with partners such as LISC Jacksonville, Three Rivers Legal Services, financial institutions and community organizations to expand access to estate planning, financial empowerment and asset-building resources. We also proudly launched Bank On Northeast Florida, a regional coalition dedicated to increasing access to safe and affordable banking services and strengthening pathways to economic mobility.

I am incredibly proud of our staff, board of directors, volunteers, partners and supporters who make this work possible. Their dedication, passion and commitment to service continue to drive meaningful change throughout the communities we serve.

As we look ahead, Wealth Watchers will continue to be a trusted resource, a catalyst for economic growth and a champion for individuals and families seeking greater opportunity. The work is far from finished, but together we are creating pathways to homeownership, financial stability, workforce success and generational wealth.

Thank you for your continued support and belief in our mission.

Sincerely,
Carrie Davis
President & Chief Executive Officer
Wealth Watchers Inc.



COLEY WILLIAMS

CHAIR, BOARD OF DIRECTORS

As I serve as board chair of Wealth Watchers, I am honored and humbled by the opportunity to lead during a time marked by both significant challenges and meaningful progress for the communities we serve. Through 2025, many individuals and families faced ongoing economic uncertainty and personal hardships. Yet, in the midst of these realities, Wealth Watchers remained steadfast, building strong partnerships and fostering sustainability across our service area.

Our commitment to the community never wavered. By maintaining efficient operations, Wealth Watchers consistently delivered high-quality service, ensuring that those in need received support without interruption or compromise. This balance of operational discipline and mission-driven work was essential in meeting increased demand while preserving the integrity of our programs.

The board continues to prioritize strong governance and active engagement to support the organization's long-term success. In 2025, our leadership and staff worked collaboratively to provide exceptional care and service, while expanding our outreach through individual counseling and educational workshops that empowered and uplifted local communities.

What truly distinguishes Wealth Watchers is its people. Our team members bring passion, empathy and resilience to their work every day, fully aware that the lives we touch are often shaped by both peaks and valleys. It is this understanding that fuels our commitment and strengthens our impact.

As we look ahead, Wealth Watchers stands as a trusted and enduring nonprofit, well-positioned to continue transforming lives not only locally, but across the region and beyond. Our vision remains clear, and our resolve remains strong.

Coley Williams
Wealth Watchers Inc.
Board Chair



REAL ESTATE & ASSET MANAGEMENT

2025 YEAR IN REVIEW

The Property Management Division, a critical component of Wealth Watchers' Real Estate and Asset Management Department, continued to strengthen portfolio performance and tenant relationships throughout 2025. Our focus remained on disciplined property oversight, proactive tenant engagement and strategic improvements designed to protect and grow asset value across our managed properties.

Throughout the year, the team prioritized operational efficiency, preventative maintenance programs and enhanced tenant communication. These initiatives helped maintain high-quality property standards while supporting strong tenant retention across the portfolio.

Other key priorities were further strengthening tenant relationships and fostering a sense of community across our properties. We hosted our Annual Tenant Appreciation Tailgate Event in celebration of the Florida–Georgia rivalry game. Tenants and partners gathered for an afternoon of food, football and networking, reinforcing the collaborative environment we strive to create. Events like these play an important role in sustaining strong tenant satisfaction and long-term occupancy stability.



At C.B. Dailey Villas, the community is more than just a place to live. It's a place where residents build lasting connections, feel secure and enjoy the unique character of the historic Eastside neighborhood. For Delber Hernandez and his son, Malakai Hernandez, the apartments have been exactly that - a peaceful and welcoming home that continues to enrich their lives.

Delber describes the property as a quiet, peaceful and secure location. These are qualities that have kept him and his family there long-term. The proximity to downtown Jacksonville combined with the charm of the surrounding historic neighborhood provides the perfect balance of convenience and character. "There are a lot of reasons," Delber explains. "But the location and the sense of calm here really stand out."

Beyond the physical setting, Delber highlights the people and support system that make C.B. Dailey Villas special. He speaks highly of the staff and their dedication. "The staff is excellent," he says. "They provide great support—not just to residents, but to the community in general."

That strong sense of community is something Delber values deeply. He notes that the residents themselves contribute to the welcoming environment that makes the property feel like home. The neighborhood has a progressive and active spirit, with nearby events and gatherings that keep the area vibrant.



TENANT SPOTLIGHT: DELBER HERNANDEZ & FAMILY

C.B. Dailey Villas A Place to Call Home

"The community of residents is great. Everyone moves with manners and respect, and that's what makes this feel like home."

Safety and security are also central to Delber's experience. He appreciates the measures in. "The 'eyes in the sky' give me peace of mind," he shares referring to the property's security features. "I feel safe and secure here, and there haven't been any incidents since I've lived here."

For Delber and his son, the sense of community extends beyond day-to-day living. Events like the Tenant Appreciation Tailgate and other local gatherings play an important role in their experience. "I absolutely love those events. I wish there were even more of them. Out East, there are always gatherings, and I try to take my son whenever possible."

For families like the Hernandez family, C.B. Dailey Villas offers more than housing. The community provides a supportive environment where residents can feel safe, connected and proud of where they live. Their story reflects the mission of Wealth Watchers of building viable communities where residents thrive and neighbors become family.



HOMEOWNERSHIP PROMOTION

2025 YEAR IN REVIEW

The Homeownership Promotion Department at Wealth Watchers significantly expanded its reach in 2025 through education, community partnerships and financial empowerment initiatives across Northeast Florida. Our certified housing counselors focused on preparing aspiring homeowners for sustainable homeownership while strengthening the regional ecosystem of lenders, real estate professionals and community organizations. This report summarizes the major accomplishments, measurable outcomes and strategic initiatives completed during the year.

Expanding Access to Homeownership Education

Education remained the cornerstone of the department's work. Through workshops, outreach events and structured homebuyer education courses, counselors helped hundreds of residents better understand the process of purchasing and sustaining a home. Over the course of the year, more than 500 aspiring homeowners participated in workshops and community events designed to demystify the homebuying process and provide practical financial knowledge. These sessions covered topics such as credit preparation, mortgage readiness, budgeting for homeownership and navigating down payment assistance programs.

In addition to in-person education, the department expanded its use of online learning tools to make homeownership education more accessible. More than 300 individuals successfully completed online education modules, enabling residents to move through the learning process at their own pace while still receiving high-quality, HUD-aligned financial education. These online completions represent an important step toward scaling the department's impact and meeting residents where they are.

Counselors also facilitated formal Homebuyer Education courses that prepared aspiring homeowners to qualify for mortgage programs and down payment assistance. In 2025, participants graduated from these structured courses. Each graduate left with a stronger financial plan, a clearer understanding of the homebuying process, and the confidence to begin working with lenders and real estate professionals.



Strengthening Professional and Community Partnerships

A key driver of success in 2025 was the department's ability to strengthen relationships with industry professionals and community partners. The Homeownership Promotion team engaged more than 100 real estate professionals through industry outreach efforts. These engagements included educational presentations, networking events and collaborative discussions about improving pathways to homeownership for first-time buyers.

By building strong connections with realtors, lenders, nonprofit organizations and local leaders, housing counselors were able to expand their referral network and ensure that residents received coordinated support throughout the homeownership journey. These partnerships helped create a more seamless experience for participants by connecting them with trusted professionals who could support them from initial education through closing and long-term homeownership success.

The Homeownership Promotion team also strengthened relationships with faith-based and community organizations across Northeast Florida. These partnerships helped extend the reach of Wealth Watchers programs into neighborhoods where residents may not traditionally have access to homeownership education or financial empowerment resources.

Financial Empowerment and Long-Term Stability

Beyond the home purchase itself, counselors continued to emphasize long-term financial stability for families and individuals. In 2025, more than 120 homeowners participated in estate planning. These sessions addressed topics such as wills, asset protection and planning for future financial security.

This focus on long-term wealth building reflects Wealth Watchers' mission of helping families not only achieve homeownership but also sustain and leverage it as a foundation for generational wealth. By introducing estate planning and financial literacy alongside homeownership education, the department is helping residents view homeownership as part of a broader financial strategy.



Major Regional Initiatives

Two major initiatives defined the department's regional impact in 2025: the launch of the Bank On Northeast Florida coalition and participation in the regional Resiliency Summit. These initiatives represent important steps toward addressing systemic financial barriers and improving economic mobility for residents across the region.

The launch of Bank On Northeast Florida marked a significant milestone for the department and for the region as a whole. The coalition brings together financial institutions, nonprofit organizations, government agencies and community leaders to expand access to safe and affordable banking products. By promoting certified Bank On accounts and increasing financial inclusion, the coalition helps unbanked and underbanked residents build stronger financial foundations that support future homeownership.

Members of the department also contributed to the regional Resiliency Summit, where leaders from multiple sectors discussed strategies to strengthen community stability, economic resilience and housing access. Participation in this summit reinforced the department's role as a key convener and thought leader in the regional housing and financial empowerment ecosystem.

Strategic Focus for the Future

The accomplishments of 2025 reflect a clear strategic focus on three priority areas: expanding homebuyer education, strengthening community and faith-based partnerships and advancing regional financial empowerment initiatives. These priorities will continue to guide the department's work as it scales its programs and deepens its impact.

Looking ahead, the Homeownership Promotion Department aims to increase the number of individuals served through both in-person and digital education platforms, deepen partnerships with housing and financial institutions and continue building collaborative initiatives that address barriers to financial stability and homeownership.

Through these efforts, Wealth Watchers remains committed to building wealth for future generations. The progress achieved in 2025 demonstrates the power of education, partnership and strategic collaboration in helping families move from financial uncertainty toward long-term stability and homeownership.

COMMUNITY IMPACT STORY

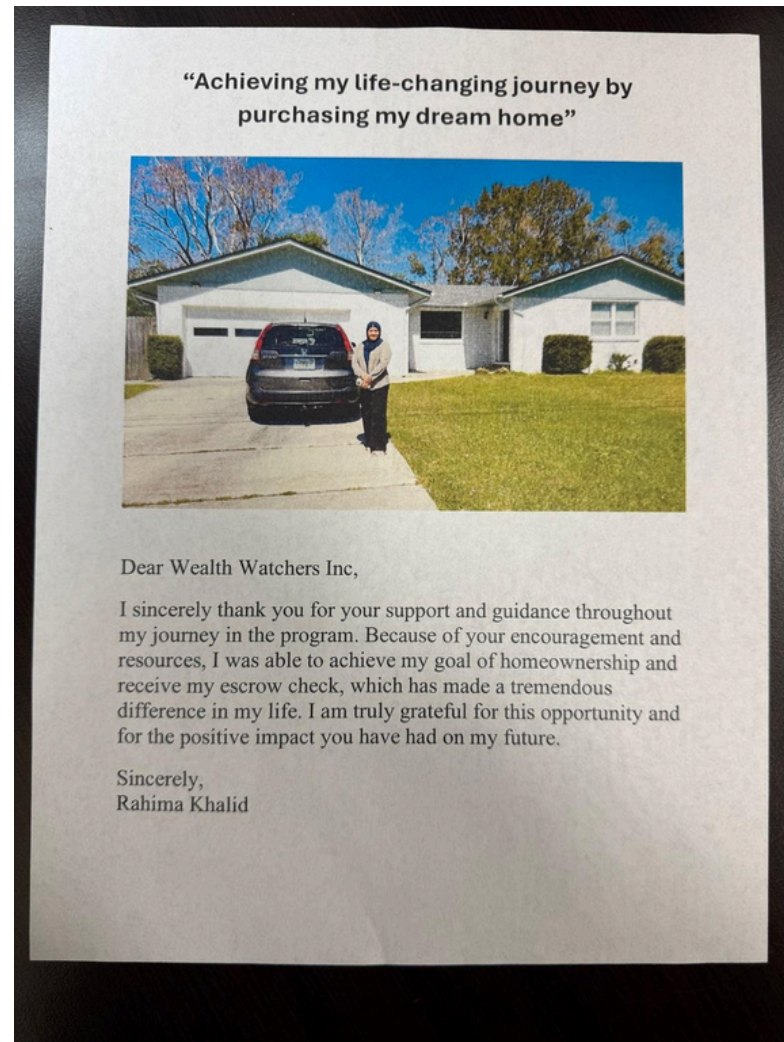
Rahima Khalid – Achieving the Dream of Homeownership

Rahima Khalid's journey to homeownership is a powerful example of how education, guidance and community support can transform lives. Through Wealth Watchers' homeownership counseling and education programs, Rahima gained the knowledge and confidence needed to navigate the homebuying process and achieve her dream of owning a home.

During her time in the program, Rahima participated in one-on-one counseling and homebuyer education classes that helped her build a strong financial plan, understand mortgage requirements and prepare for the responsibilities of homeownership. With the support of Wealth Watchers' resources and encouragement from the counseling team, she successfully completed the steps necessary to purchase her home.

"I sincerely thank you for your support and guidance throughout my journey in the program. Because of your encouragement and resources, I was able to achieve my goal of homeownership and receive my escrow check, which has made a tremendous difference in my life. I am truly grateful for this opportunity and for the positive impact you have had on my future."

Stories like Rahima's demonstrate the lasting impact of Wealth Watchers' mission to build wealth for future generations by helping families achieve and sustain homeownership.



Rahima Khalid with members of the Wealth Watchers Homeownership Promotion team.



C.O.F.F.E.E. Project 2025 Year in Review

Creating Opportunities for Future Entrepreneurs & Employees

In 2025, the **C.O.F.F.E.E. Project** continued its mission of empowering youth and young adults with the skills, knowledge and opportunities needed to build sustainable careers and achieve economic independence. Through hands-on workforce training, financial literacy education, entrepreneurship development and career readiness programming, participants gained practical skills that support long-term economic mobility.

Throughout the year, the program served **38 participants** by providing structured workforce training, career preparation and continued support services for individuals transitioning into employment or further education. Participants were introduced to high-demand construction trades, including **Carpentry, Plumbing, HVAC, Sheet Metal and Electrical Systems**, helping them explore career pathways in Jacksonville's growing skilled trades sector.

A key component of the program was **industry-recognized credential attainment**, with participants earning **17 certifications** in areas such as **OSHA 30, HAZWOPER 40, HBI PACT and Forklift Operation**. These credentials strengthen participants' competitiveness in the labor market and demonstrate their readiness to contribute to the construction and infrastructure workforce.

The program also emphasized **financial literacy and entrepreneurship**. This equipped students with practical knowledge in budgeting, banking, credit management and wealth-building strategies. **They completed financial education training**, gaining the skills needed to manage income, and savings and make informed financial decisions.



The C.O.F.F.E.E. Project continued to deliver strong workforce development outcomes by connecting participants to meaningful employment opportunities and supporting their long-term career success. Since its inception, the program has achieved an 83% job placement rate after exit, an 89% industry-recognized credential attainment rate and 103% measurable skills gain rate, demonstrating its effectiveness in preparing participants for high-demand careers and economic mobility.

Since launching in July 2019, the C.O.F.F.E.E. Project has served more than 135 out-of-school youth through CareerSource Northeast Florida and over 20 high school students through Kids Hope Alliance partnerships. This was an excellent way to expand workforce opportunities for youth across Jacksonville.

The program's success would not be possible without the continued collaboration of our community partners - **CareerSource Northeast Florida, Kids Hope Alliance,**

Workforce Industrial Training, Hardwick Electrical and numerous contractor and employer partners who remain committed to strengthening workforce opportunities for the youth we serve.

Beyond workforce training, the C.O.F.F.E.E. Project continues to serve as a **community-driven initiative focused on building confidence, leadership and long-term career pathways.** Participants leave the program not only with technical skills, but also with the mindset and support network needed to pursue

meaningful careers.

As we look toward **2026 and beyond**, the C.O.F.F.E.E. Project remains committed to expanding its impact through enhanced training opportunities, stronger employer partnerships and innovative workforce initiatives designed to prepare the next generation of skilled professionals and entrepreneurs.

Together, we are creating opportunities for future entrepreneurs and employees—one student at a time.



COMMUNITY BUILDING & ENGAGEMENT

C.R.O.P. PROGRAM

2025 YEAR IN REVIEW

In 2025, the Comprehensive Rural Opportunities Program (C.R.O.P.) continued advancing Wealth Watchers' mission by expanding agricultural education, sustainability practices and youth workforce exposure through hands-on community programming. Through workshops, youth engagement initiatives and experiential learning opportunities, the program connected young people and community members with agriculture, food systems and environmental stewardship.



C.R.O.P. hosted several educational initiatives that introduced participants to sustainable agriculture practices while strengthening partnerships with schools, youth organizations and community members. These efforts help cultivate awareness around food production, environmental responsibility and agricultural career pathways.

PROGRAM HIGHLIGHTS

Jack and Jill Youth Farm Workday

One of the major youth engagement events in 2025 was the Jack and Jill Youth Farm Workday. Staff members welcomed more than 35 elementary and middle school students to the New Town Urban Farm. Students participated in guided farm activities including touring the farm, harvesting crops, planting seeds for spring production and receiving hands-on instruction in gardening and sustainable agriculture practices. The event provided meaningful exposure to food production while encouraging environmental awareness and healthy food systems.

Backyard Chicken Workshop

The Backyard Chicken Workshop provided community members with practical knowledge on small-scale poultry production. Participants received hands-on instruction on raising chickens from eggs to mature hens, egg production and storage, and daily poultry care. The workshop concluded with a live chicken coop construction demonstration, providing attendees with practical insight into building and maintaining a backyard coop system to support household food production.

Roots to Rooftops After-School Program Pilot

C.R.O.P. also launched a pilot partnership with S.P. Livingston Elementary School through the Boys & Girls Club of Northeast Florida After-School Program as part of the Roots to Rooftops initiative. This program introduced students to agriculture through interactive STEAM-based activities that connected science, technology, engineering, agriculture and math concepts. Students participated in nature scavenger hunts, nature bingo and outdoor hands-on learning activities focused on farm-to-table education and environmental awareness. These activities helped broaden students' understanding of agriculture while strengthening teamwork, observation and problem-solving skills.

Community Impact

Through these initiatives, the C.R.O.P. program successfully:

- Engaged youth in hands-on agricultural learning
- Provided community training in backyard food production
- Strengthened partnerships with local schools and youth organizations
- Increased awareness of sustainable agriculture practices
- Expanded the New Town Urban Farm as a hub for community education

Looking Ahead – 2026 Priorities

Building on the success of 2025 programming, the C.R.O.P. department plans to expand its impact by:

- Increasing youth agricultural education partnerships with local schools
- Expanding community workshops and sustainability training
- Growing the Roots to Rooftops program across additional youth organizations
- Continuing to activate the New Town Urban Farm as a hub for agricultural learning and community engagement



BACKYARD CHICKEN
- WORKSHOP -
August 26 | 6 - 8 PM
New Town Success Zone Urban Farm
1232 Pearce St.
TO REGISTER, SCAN QR CODE OR GO TO:
www.BACKYARDCHICKENWORKSHOP.eventbrite.com
WEALTHWATCHERSFLORG | (904) 265-4736 | f X @ in @





WEALTH WATCHERS, INC.
(A NOT-FOR-PROFIT ORGANIZATION)

Statements of Financial Position
December 31, 2024 and 2023

ASSETS

| | 2024 | 2023 |
|--|-------------------|-------------------|
| Current Assets | | |
| Cash and Cash Equivalent | \$ 2,645,267 | \$ 2,000,010 |
| Cash and Cash Equivalent - <i>Restricted</i> | 1,222,861 | 1,680,175 |
| Grants/Accounts receivable | 3,576,411 | 3,097,838 |
| Prepaid expenses | 42,422 | 40,066 |
| Total Current Assets | 7,486,961 | 6,818,088 |
| Non-current Assets | | |
| Loan receivable--(see note 4) | 197,666 | 216,012 |
| Office furniture and equipment, net--(see note 10) | 6,286 | 7,657 |
| Vehicle--Transportation Van, net--(see note 11) | 69,915 | 36,558 |
| Total Non-Current Assets, Net | 273,867 | 260,227 |
| Other Assets | | |
| Security deposits | - | - |
| Investment in a company--(see note 2) | 99,961 | 99,961 |
| Investments in properties--(see note 7) | 6,073,735 | 5,618,946 |
| Total Other Assets | 6,173,696 | 5,718,906 |
| TOTAL ASSETS | 13,934,525 | 12,797,221 |

LIABILITIES AND NET ASSETS

| | | |
|--|----------------------|----------------------|
| Current Liabilities | | |
| Account payable | 1,379,207 | 570,238 |
| Rent deposit payable | 47,251 | 52,092 |
| Note payable -current portion of loc & long-term notes--(see note 12 & 13) | 127,230 | 130,764 |
| Total Current Liabilities | 1,553,688 | 753,094 |
| Non-Current Liabilities | | |
| Long-term notes Payable--(see note 13) | 1,728,205 | 1,474,223 |
| Total Non-current Liabilities | 1,728,205 | 1,474,223 |
| Total Liabilities | 3,281,894 | 2,227,317 |
| Net Assets | | |
| Without donor restrictions--(see note 1) | 8,311,886 | 8,229,158 |
| With donor restrictions--(see notes 1 & 15) | 2,340,745 | 2,340,745 |
| Total Net Assets | 10,652,631 | 10,569,904 |
| TOTAL LIABILITIES AND NET ASSETS | \$ 13,934,525 | \$ 12,797,221 |

See accompanying notes and auditors' report on financial statements

Wealth Watchers

A NeighborWorks® Organization FY 2025

Wealth Watchers' mission is to build viable communities by expanding the knowledge of low-to-moderate income individuals for the purpose of understanding the importance of basic finance and accumulation of wealth. This mission is achieved by providing lending and education, neighborhood stabilization, community revitalization strategies and small business services.

Our Impact

\$5,192,326

Total private, philanthropic, and public investment

64

Homeowners Created and Preserved

430

Customers Counseled and Educated

36

Rental Homes Owned and/or Managed

530

Total Housing and Counseling Services Provided

\$21:1

Investment per Dollar of NeighborWorks America Grant Funding

12

Total Staff (Full-Time Equivalents)

\$246,500

Grants From NeighborWorks America

21

Jobs Created and/or Maintained

LOCAL, STATE AND NATIONAL PARTNERS

CareerSource Northeast Florida
 Cities for Financial Empowerment Fund
 City of Jacksonville
 First Coast Association of Realists
 Homefree USA
 Jacksonville Electric Authority (JEA)
 Jacksonville Legal Aid
 Kids Hope Alliance
 LISC Jacksonville
 NeighborWorks America
 U.S. Department of Agriculture
 U.S. Department of Housing and Urban Development
 United Way of Northeast Florida

LENDING PARTNERS

Ameris Bank
 Bank of America
 Black Business Investment Fund
 Community First Credit Union
 Fifth Third Bank
 Florida Community Loan Fund
 Guild Mortgage
 JPMorgan Chase & Company
 PNC Bank
 Self-Help Credit Union
 TD Bank
 Truist
 Wells Fargo

BUSINESS AND COMMUNITY PARTNERS

Philip Randolph Career Academies
 Barnett Information and Technology
 Daniel Kids
 Edward Waters University
 Generation Media Group (GMG)
 Goodwill
 IBEW Local Union 177
 LIFT JAX
 New Town Success Zone
 The Potter's House International Ministries
 Project Connect
 Rumlin Insurance Agency
 Sheet Metal Union Local #435
 UA Local 234 | Plumbers, Pipe Fitters
 Workforce Industrial Training

THANK YOU
 FROM OUR FAMILY TO YOURS



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