



THE FOUNTAIN FUND

# 2022 ANNUAL REPORT

## Celebrating Five Years of Lending Hope and Opportunity

**This 2022 annual report is a thank you and celebration of all that has happened in the first five years of the Fountain Fund.**

From the start, there has always been a vision that we were creating something that could be expanded beyond Charlottesville. In the pages that follow, you'll see that 2022 catapulted us in that direction.

After five years of building a firm foundation to prepare us for growth both locally and at our new expansion sites, we see the results that show we're not just providing access to capital, we are also lending hope and opportunity. We are thrilled to show where we've arrived and look back on how we got here. Whether you've been with us from the beginning or are just getting to know us now, we are glad and grateful that you're part of the Fountain Fund.



**ERIKA VICCELLIO**

Executive Director,  
Fountain Fund

### FOUNTAIN FUND: THE MOVIE



Scan with phone camera to watch the movie.



The Fountain Fund was honored to be the subject of a film made by Thriving Communities, a nonprofit organization based in Freeland, Washington, that makes "documentary films of remarkable people and organizations doing uncommon work for the common good."

A crew led by filmmaker Ross Monagle visited Charlottesville last year to interview Fountain Fund staff members and Client

Partners, and in April of this year, the resulting documentary, *Fueling Fresh Starts*, premiered at the Jefferson School African American Heritage Center. "Thriving Communities' mission is to connect communities doing essential work to build a better world," says the organization's founder, Jerry Millhon. "The success of this film will be revealed as other communities build Fountain Funds across the country."

Above: Guests from Thriving Communities joined Client Partners and community members to celebrate the premiere of *Fueling Fresh Starts: The Fountain Fund Film*. Photo by Ézé Amos.

*"By leading the organization together we are leveraging one another's strengths to make the best decisions in service to the success and growth of the organization, and most importantly, our Client Partners."*

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# CHARLOTTESVILLE



Headquartered in Charlottesville, the Fountain Fund envisions that all formerly incarcerated people and their families have hope and opportunity. By increasing economic opportunities for formerly incarcerated people, the Fund helps its Client Partners improve their lives and remain in their communities.

## Client Partner Spotlight: Keisa Harris



TYPE OF LOAN: BUSINESS



Throughout the COVID-19 pandemic, Keisa Harris wore scrubs, masks and gloves while working long days and overnight shifts as a personal care attendant. That experience led her to launch her own business called Pandemic Wear in August of 2022. With a \$5,000 business loan from the Fountain Fund, Harris was able to purchase inventory that reflected the kind of scrubs she and other medical professionals would enjoy wearing — comfortable, affordable and in a variety of styles.

including invaluable assistance with networking and marketing. She has been able to expand beyond the medical field, securing contracts with hotels to supply uniforms for housekeeping staff, and is looking to branch out to restaurants, spas and salons. “I also want to get contracts with nursing schools,” she says. “One day, I want to be able to donate scrubs to nursing students who can’t afford them.”

“The Fountain Fund is a great opportunity for people who are trying to build a small business,” says Harris. “I’m in good hands with them and they’ve always steered me in the right direction — I’m just thankful for them helping me become successful in my business.”

Harris says that the support she’s received from the Fountain Fund goes well beyond just a loan,

Her collection of clothing and accessories is available for sale on [pandemic-wear.com](https://pandemic-wear.com).

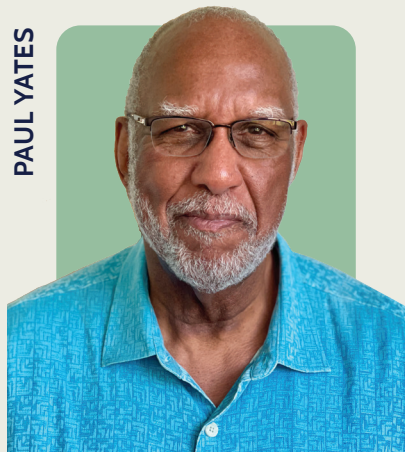
MARTIZE TOLBERT



National Director of Client and Community Engagement

*“Our work is not just about lending, but holistically addressing the needs of our clients in all aspects of their lives. As a former Client Partner, seeing the personal and professional development of our clients is what makes my job feel so special.”*

PAUL YATES



National Director of Economic Empowerment

*“By working with our Client Partners in the area of credit building, we are going beyond just lending money, we are giving them the tools and understanding to help them move forward. Many people tell us that this is the first time that someone has believed in them or trusted them. You can see the change in their confidence.”*

**WELCOME ABOARD TO OUR NEW STAFF MEMBERS!**



**JAMES DOERNBERG**  
Loan Operations Manager

James supports our lending department, helping move loan applications through the underwriting, approval, and disbursement processes, as well as loan servicing for active loans. He also assists the team with general operations and tech needs. James' background is in nonprofit operations, business infrastructure development, and social finance.



**TROY ROBINSON**  
Team Collaborator

Troy is the first point of contact for everyone reaching out to our Charlottesville office. With skills in business opportunity development and community leadership, Troy is a great resource to Client Partners and applicants. Troy is also a leader of the Fountain Fund Emergency Assistance Program, reflecting his passion for mentorship and supporting others.



**JUSTIN COECLIFF**

# Bank of America: Leader On Loan

The Fountain Fund is grateful to be part of Bank of America's Leader on Loan program, an innovative way for the bank to provide additional resources to local communities. The bank covers salary and benefits for participating executives, who spend a year working with nonprofit organizations.

For Justin Coecliff, the Fountain Fund's Chief Operating Officer, the Leader on Loan opportunity came at the perfect time. "I was ready to take on a role that would stretch my limits and help an organization grow by utilizing the broad set of skills I've acquired throughout my career," says Coecliff, who has held vice president-level positions in strategic initiatives, wealth, management, technology, and business risk at Bank of America. "The most intriguing part of working with The Fountain Fund is the tangible and immediate impact I can make for a small, mission-driven organization ready to branch out into larger markets."

Coecliff says his primary goal is to help the organization streamline its processes to be able to quickly grow in other areas, but still maintain the core values and the heart that defines The Fountain Fund.

**OUR NEW BOARD MEMBERS**



**BRENDA SMITH**  
Brenda is the Residential Shelter and Kitchen Manager at the Salvation Army, where she has worked for 19 years in a variety of roles. She also mentors young women and served as church secretary for Spreading Oak Baptist Church in Buckingham.



**LISA LORISH**  
A judge on the Virginia Court of Appeals. Lisa previously served as an assistant federal public defender and the appellate specialist for the Western District of Virginia, and also practiced litigation with McGuireWoods and Sullivan & Cromwell.

**BOARD OF DIRECTORS**

- Andy Block
- Lorenzo Collins, *Vice Chair*
- Dan Goodall, *Treasurer*
- Bevin Etienne
- Rachel Harmon
- Tim Heaphy, *Chair*
- Roxanne Jones
- Lisa Lorish
- Kelly Orians
- Siri Russell
- Brenda Smith
- David Smith, *Secretary*
- Pat Smith



**THANK YOU, EMMY PILANT!**

Born and raised in New Orleans, Emmy Pilant began her criminal justice reform work at one of our partner organizations, The First 72+. She has been an intern at the Fountain Fund since 2020, and after graduating this spring from the University of Virginia, she plans to continue her criminal justice work in New York City with her sights set on eventually attending law school.

**CHARLOTTESVILLE AT A GLANCE:**

<b>115</b> CURRENT CLIENT PARTNERS	<b>117</b> NUMBER OF LOANS	<b>\$715,569</b> TOTAL VALUE OF LOANS	<b>\$229,446</b> TOTAL PAYMENTS/ RECYCLED CAPITAL
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*\*Data as of April 2023*

**FOUNTAIN FACTS:** The Fountain Fund makes loans exclusively to formerly incarcerated individuals at interest rates ranging from 3% to 5%.

**Only 6% of Client Partners have been reincarcerated, compared with a national recidivism rate of 44%.**





# RICHMOND

In 2022, The Fountain Fund expanded the reach of its low-interest lending, credit building, and financial coaching into Richmond. We have established partnerships with organizations providing complementary reentry services to leverage existing local resources, expertise and trust in serving formerly incarcerated people who have a financial need and are eager to create new opportunities for themselves and their families.

THOMAS MUNDY



Community and Client Relations Specialist, Richmond

*“So many people have been marginalized and boxed out of opportunities by traditional banking practices. There was no pathway to redemption. The Fountain Fund stepped in to provide greater access to capital, not only giving people hope, but investing in their growth potential. I like to think of us as a ‘Bank with a Heart.’”*

## Client Partner Spotlight: Derek “Hakim” Moultrie



TYPE OF LOAN:  
HOUSING



HAKIM MOULTRIE

While working at the Help Me Help You Foundation — a Richmond-based organization dedicated to reducing poverty and reintegrating returning citizens into the community — Derek “Hakim” Moultrie attended an information session that changed his life. As part of his outreach efforts, Thomas Mundy had visited Moultrie’s workplace to spread the word about the Fountain Fund.

“The problem that most agencies have is getting the community to engage and take advantage of the resources they have available,” says Mundy. “I come out and let them know that the Fountain Fund is here to serve.”

That initial meeting led to a housing loan for Moultrie, allowing him and his fiancée to improve their living

arrangements and get a fresh start on the rest of their lives. “The Fountain Fund and Thomas have been a huge blessing in my transition from incarceration back to society,” says Moultrie. “One of the biggest barriers to re-entry is re-establishing financial independence and responsible fiscal behavior. The Fountain Fund has given me the opportunity to get into a nice home and build my credit. The process was not complicated and was a learning experience for future financial processes.”

### RICHMOND AT A GLANCE

**30**  
CURRENT CLIENT PARTNERS

**30**  
NUMBER OF LOANS

**\$153,940**  
TOTAL VALUE OF LOANS

**\$33,635**  
TOTAL PAYMENTS/ RECYCLED CAPITAL

*\*Data as of April 2023*

### FOUNTAIN FACTS: Primary Goals of Client Partner Loans

- Secure transportation 23%
- Get driver’s license reinstated 18%
- Pay court debts 18%
- Secure housing 15%
- Other 14%
- Start or expand a business 11%

**97%** OF CLIENT PARTNERS ACHIEVED THE PRIMARY GOAL OF THEIR LOAN



# NEW ORLEANS

## Client Partner Spotlight: Anthony Hingle



TYPE OF LOAN:  
TRANSPORTATION

In March 2022, the Fountain Fund expanded to New Orleans in partnership with The First 72+ (F72). Through its extensive relationships in New Orleans, F72 identifies candidates who are eligible and would benefit from loans from the Fountain Fund. F72 provides Client Partners with comprehensive reentry services, while the Fountain Fund provides lending and financial coaching.



ANTHONY HINGLE

After serving 32 years in the Louisiana State Penitentiary, Anthony Hingle was ready for a new beginning. He began working at VOTE (Voice of the Experienced), an organization dedicated to advocating and organizing for criminal justice reform — a job that offered him the promise of reacclimating to society while earning a living wage for his family.

However, a minor accident left his family with just one car. Unable to afford repairs, Hingle faced a new set of challenges. “We had to share one vehicle, but my wife and I worked on opposite sides of the city,” he explains. “With a car, it would take me 20 minutes to get to work, but on a bus, it took me an hour and a half and it wasn’t always reliable. And I couldn’t drop off my granddaughter at school like I could if I was driving.”

Fountain Fund with a 3% interest rate, much lower than the typical 17-18% interest a bank would offer, even if he were able to qualify for a loan. “After a 32-year sentence, most places say you need at least two years of credit building and I couldn’t qualify,” says Hingle. “It was the Fountain Fund or nothing.”

With the loan secured, he was able to repair his car, easing his family’s daily stress over their commute and giving precious time back for them to be together.

Hingle was able to secure a car-repair loan from the New Orleans

MEAGAN JORDAN



Economic Opportunity  
Facilitator, New Orleans

*“This work means so much to me because I’m helping formerly incarcerated people come together without feeling judged. I love being able to help Client Partners who have never had the opportunity to build credit or to understand the financial world. I’ve been very proud to tell my clients, ‘Yes you have been approved!’”*

### NEW ORLEANS AT A GLANCE:

**36**  
CLIENT  
PARTNERS

**37**  
NUMBER  
OF LOANS

**\$92,496**  
TOTAL VALUE  
OF LOANS

**\$23,224**  
TOTAL PAYMENTS/  
RECYCLED CAPITAL

*\*Data as of April 2023*

### FOUNTAIN FACTS:

In a recent survey, **100% of Client Partners** say that support from the Fountain Fund has:

- Improved their lives
- Allowed them to better support their families
- Provided more hope for the future



# PHILADELPHIA



## Greenlight Brings the Fountain Fund to Philadelphia

FELICIA RINIER



GreenLight Philadelphia,  
Executive Director

*“There is no other organization in the country exclusively providing low-interest loans to people who were previously incarcerated. Many people returning home immediately start off in debt, making it more difficult to reach their goals and become economically stable.”*

**The Fountain Fund is thrilled and honored to open a new office in Philadelphia after being selected by the GreenLight Fund to be one of its supported portfolio organizations.**

Economic support for previously incarcerated people had been identified as a priority unmet need in Philadelphia. GreenLight, which currently serves 12 cities, searches the country to find and invest in unique and innovative organizations that can expand to meet the needs of a particular community.

“The Fountain Fund’s loans and financial coaching fill a gap in the reentry services already offered in the city, strengthening the chances for those receiving loans to achieve their goals,” says GreenLight Philadelphia Executive Director Felicia Rinier.

GreenLight has made a \$600,000

multi-year investment to support the Fountain Fund’s expansion to Philadelphia. The Barra Foundation has provided an additional grant of \$150,000 that will be used to seed the initial Philadelphia Loan Fund and support local operations. With work taking place all over the city, the Fountain Fund will co-locate with the Center for Employment Opportunities, bringing complementary services to one central location for Philadelphians impacted by the justice system.

“We know that many people have limited opportunities for economic advancement because of their criminal record,” says Martize Tolbert, the Fountain Fund’s National Director of Client and Community Partnerships. “We are excited to expand to Philadelphia and partner with other reentry services providers to enable economic advancement for people coming home from incarceration.”

MICHAEL BUTLER



Philadelphia Director of Client  
and Community Engagement

*“I’m thrilled for this opportunity to lead the Fountain Fund’s work in Philadelphia. Freedom shouldn’t be determined when society says it’s ready for you to have it, real freedom should be achieved when a person is ready to grab it. This is what the Fountain Fund is all about, fighting to bring freedom, and I’m honored to be a part of that fight.”*

Michael Butler, the Philadelphia Director of Client and Community Engagement, will be responsible for managing the daily operations of the Fountain Fund in Philadelphia, establishing referral partnerships with local reentry organizations and facilitating the loan closing process for client partners. Additionally, he will oversee the local advisory board, a diverse group of representatives from the city that will help to guide the organization’s work locally.



# TIMELINE

## Milestones in Our Journey

In 2022, the Fountain Fund celebrated its fifth year of lending hope and opportunity. Here's a look back at some important milestones in our journey.



### 2017

**The Fountain Fund is founded by former federal prosecutor Tim Heaphy to provide financial opportunities to formerly incarcerated people.**

The Fountain Fund issues its first loan to help Client Partner pay court fees and reinstate driver's license.



### 2018

**Headquarters moves to Jefferson School City Center.**

First business loan is made for purchase of lawn-care equipment.



### 2019

**First housing loan is made, covering security deposit and first month's rent.**

Client Partners create emergency assistance fund with seed funding from the Charlottesville Area Community Foundation and St. Paul's Memorial Church.

Partnership is established with Carter Myers Automotive and first full vehicle loan is made to purchase a 2012 Nissan Rogue.

Fountain Fund becomes a certified credit reporter.

A \$500,000 loan fund to serve the Charlottesville area is established with support from Wells Fargo Bank, Virginia National Bank and several local philanthropists.



### 2020

**Bank of America recognizes the Fountain Fund with Neighborhood Champion award and provides \$50,000 to strengthen infrastructure and build capacity.**

Peer Partner Program is launched, providing training and a stipend to Client Partners who support new applicants.

To support Client Partners through hardships of COVID-19, Fountain Fund establishes programs for loan payment relief, deferral and assistance.



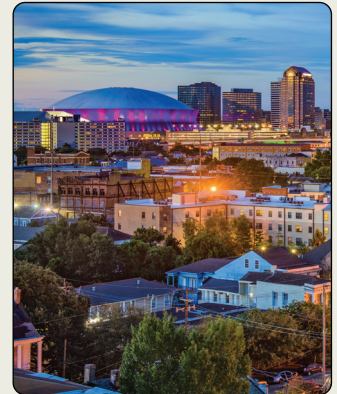
### 2021

**Fountain Fund surpasses the \$1 million mark in loans made to its Client Partners.**

Richmond expansion site opens with support from Mary Morton Parsons Foundation.

Fountain Fund plays leadership role with shaping HB1895, which eliminated fees for payment plans and interest accrual after charges and during incarceration.

# 2022

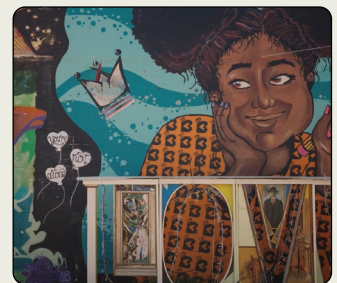


The Fountain Fund expands to New Orleans in partnership with First 72+ and support from Credit Builders Alliance and Wells Fargo Bank.



GreenLight Fund selects the Fountain Fund to open a new office in Philadelphia.

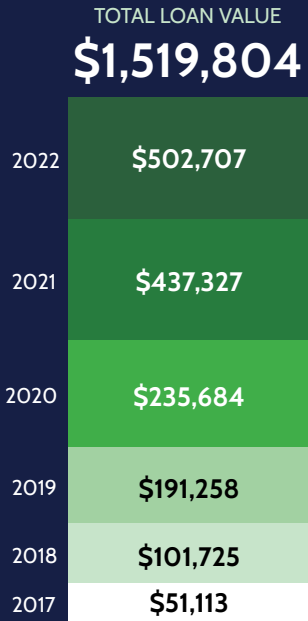
Stand Together Foundation invites Fountain Fund to participate in its national management-training and peer-learning program.



Thriving Communities comes to Charlottesville to create a film about the Fountain Fund.

# BY THE NUMBERS

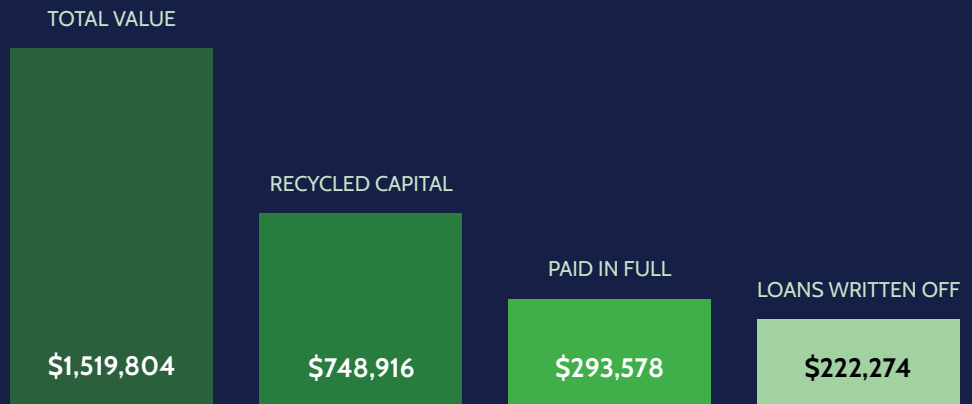
## Five Years of the Fountain Fund



TOTAL CLIENT PARTNERS **305**

TOTAL NUMBER OF LOANS **388**

Many Client Partners have two or more loans with the Fountain Fund.



### Building Credit

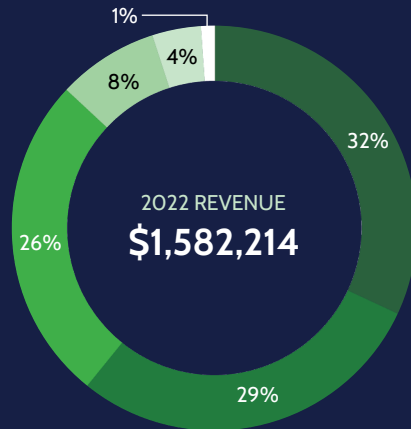
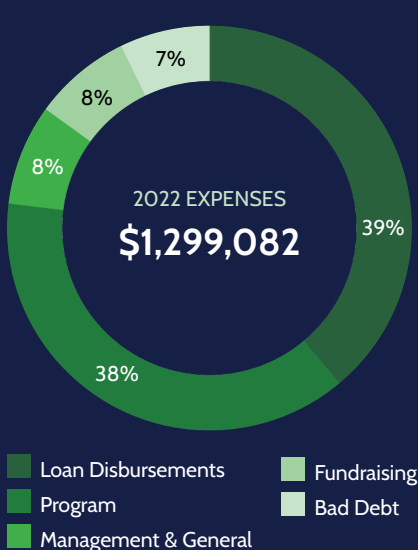
Since the Fountain Fund began reporting credit scores in 2020: 184 client partners established credit 129 increased their credit scores

96% of Client Partners have improved understanding of credit

92% of Client Partners report at least one significant life improvement related to economic opportunity

### Fountain Fund Operations

For full financials, see 2022 audit on fountainfund.org, or scan the QR code.



Included in 2022 revenue is \$200,000 in grant funding from Greenlight Fund and Barra Foundation for operations in Philadelphia, beginning in 2023.

- Loan Fund
- Donations from Individuals
- Donations from Foundations
- Gifts from Corporations
- Public Funds
- Interest from Loans



# FOUNTAIN FUND DONORS

We greatly appreciate all of our donors and have made every effort to ensure the accuracy of this list. If there are inaccuracies or omissions, please contact us at **434-234-3600** or **info@fountainfund.org**.

**The Fountain Fund is honored to recognize and thank the following donors who supported our work during 2022.**

- Adewale Adesokan
- Adiuvans Fund
- Albemarle County
- Allison Thomas Racial Justice Fund
- AmazonSmile Foundation
- Anonymous (4)
- Anthem Health Keepers
- Arenstein Family Fund
- Jeffrey Aten
- Bank of America
- The Barra Foundation
- Guy Bassini
- Sarah Bedford and Jay Scott
- The Benevity Community Impact Fund
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- Mary Kathryn and Ben Calhoun
- Brian Cann
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- Charlottesville Area Community Foundation
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- Stand Together Foundation
- St. Paul's Memorial Church
- Nancy Strassburg
- Kristin Streed
- Jennifer Sulzberger and Robert Ducharme
- Kristen Suokko and Bill Antholis
- Rebecca and David Swett
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- Thomas H. Lowder Family Foundation
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- Virginia National Bank
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- Willow Tree Construction
- Elizabeth and James Wright
- Kerin N. Yates
- Paul Yates
- Mercedes and Darren Young
- In honor of Liza Borches
- In honor of Tim Heaphy
- In honor of Rozanne Oliver
- In memory of Leiben Marie Patrick
- In honor of Pat Smith and Ray Mishler
- In honor of the staff
- In honor of Erika Viccellio

Through partnerships with TransUnion and Wells Fargo, Credit Builder's Alliance has created multiple opportunities for the Fountain Fund to apply for a combination of grant funds and loan capital. We've been fortunate to be the recipient of these blended capital investments, which have helped us to extend our lending in New Orleans, Richmond and Charlottesville.





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## LEARNING TO FLY

### Stand Together Foundation Provides Training

The Fountain Fund is proud to be chosen as a participant in Stand Together Foundation's Catalyst Program, a management training and peer-learning program that helps nonprofits further their mission to transform communities.

Stand Together Foundation is committed to breaking the cycle of poverty in America by driving change from within communities. The foundation's goal is to help nonprofit leaders maximize their



impact to transform more lives out of poverty.

The Fountain Fund was one of 15 selected last year from among hundreds of nonprofit organizations, chosen for disrupting the status quo, demonstrating "outside-the-box" thinking, and embracing community-driven and people-centered approaches. The Catalyst Program is a 12-month

management and peer-learning training program that serves as an on-ramp to long-term partnership with Stand Together Foundation, including principle-based management coaching, leadership development, operational support, and access to a community of entrepreneurial peers, influential philanthropists, and business leaders.

## INSIDE:

- ▶ **Highlights** of the Fountain Fund's First Five Years
- ▶ **Updates** from Charlottesville, Richmond, New Orleans and Philadelphia
- ▶ **Changed Lives: Client Partner Success Stories**
- ▶ **Thank you** to Our Donors