

disrupting: poverty. empowering: inclusion.

Operation HOPE is a for-purpose nonprofit organization working to disrupt poverty for low and moderate-income youth and adults across the nation.

Through our community uplift model, **HOPE Inside**, which received the 2016 Innovator of the Year recognition by American Banker magazine, Operation HOPE has served more than 4 million individuals and directed more than \$3.2 billion in economic activity into disenfranchised communities over the past 27 years, impacting 1,467 U.S. cities and towns—turning check cashing customers into banking customers, renters into homeowners, small business dreamers into small business owners, minimum wage workers into living wage consumers, and uncertain disaster victims into financially empowered disaster survivors. The HOPE Inside model has been adopted by 10 major industry sectors and endorsed by 22 federal agencies. It is a paradigm driver for Community Reinvestment Act reform by federal regulators.

Our mission connects the legacy of the Freedman's Bank, established by President Abraham Lincoln more than 150 years ago to integrate all Americans into our nation's economic life, and the second part of Dr. Martin

1,467
U.S. Cities and
Towns Impacted

2 million
adults empowered
with financial dignity



1.1 million
youth empowered
with financial literacy

\$1.4 billion mortgages

11,000
empowered
homeowners



4,000
school and
community
organization
partners

27,188
volunteers

300+ youth
businesses
started



72%

of clients see a FICO
score (64-point
average) increase
after 6 months

\$3.2 billion
in economic activity
directed into
disenfranchised
communities



150+
HOPE Inside
locations

projected 1,000
locations, open
and committed
combined, by
year end 2020

1.3 million
individuals supported
with disaster preparedness
and recovery services

1,122+
Small Businesses Created



4-star charity rating for
fiscal management and
commitment to transparency
and accountability
(5 consecutive years)

Luther King's integration dream—the integration of the dollar, under the banner of “silver rights”—rights to financial literacy, access to capital, and equity of opportunity, for all. Our focus is financial dignity and inclusion. We equip young people and adults with the financial tools and education to secure a better future—coaching them through their personal aspirations and life's challenges, and facilitating their journey to financial independence.

Project 5117 is our multi-year four-pronged approach to combating economic inequality that aims to improve financial literacy, increase business role models and business internships for youth in underserved communities, and stabilize the American dream by boosting FICO scores.

It includes educating five million youth through financial dignity programs, empowering one million youth through entrepreneurial and career-building programs, establishing 1,000 HOPE Inside locations, and facilitating HOPE 700-Credit-Score-Communities across the nation.

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HOPE INSIDE PROGRAMS



ADULT

Credit and Money Management
Homebuyer Preparedness
Small Business Development—Digital



YOUTH

Financial Literacy
Youth Entrepreneurship
Mentoring and Internships



THE WORKPLACE

Employee Financial Wellness



DISASTER

Emergency Preparedness
Financial Recovery