



Impact

2017 OVERVIEW

HOPE INSIDE - ADULT



In 2017 we opened our 100th HOPE Inside location, and we're on track to reach our goal of supporting 1,000 locations by 2020 with commitments for more than 450 new locations over the next 18 months. Not only did we add new locations in major cities, we expanded into rural locations through our partnership with the Delta Regional Authority.

SunTrust Bank set the pace for our HOPE Inside national expansion when it announced their commitment to expand the program to support 200 locations in their branch footprint. Since then, other banks and organizations have followed their leadership.

- o Regions Bank announced its commitment to 100 locations.
- o First Tennessee Bank included another 15 locations in its 2018 initiatives.
- o Fulton Financial opened three more locations, including offices in Baltimore and Philadelphia, with nine more in its expansion plans.
- o CIT announced HOPE Inside in 10% of its branch network.
- o Huntington Bank announced HOPE Inside the Workplace, along with support for the virtual/digital HOPE Inside focused on entrepreneurship.
- o Bank of the West continued its support for the HOPE Center in Oakland and Los Angeles, California and Aurora, Colorado reaching even broader populations in 2017.
- o BB&T, in addition to its 4 locations, opened a new location in Houston early in 2017, which pivoted quite quickly to support disaster victims when Hurricane Harvey devastated the city in October.
- o M&T executed its HOPE Inside MOU and opened its first location in Baltimore.
- o Other HOPE partners also recommitted to their HOPE Inside locations:
 - Banco de Popular
 - Colorado Federal Savings Bank
 - East Bay Asian Local Development Corporation
 - Fifth Third Bank
 - First National Bank of Omaha
 - Level One
 - Macon Bibb
 - Mutual of Omaha
 - Skillman Foundation
 - Synovus Bank
 - Union Bank
 - Wells Fargo

- o HOPE also welcomed new HOPE Inside partners in 2017.
 - Bancorp South launched its first location in Memphis, contributing to uplift in a community desperate for financial inclusion.
 - Denver Public Schools, Family and Community Engagement, launched a HOPE Inside to support underserved families of their students.
 - Diebold Nixdorf implemented HOPE Inside Cleveland to serve northern Ohio.
 - RBC opened its Atlanta location focused on creating new homeowners in underserved communities.
 - Tenet Healthcare launched a HOPE Inside the Workplace for its Detroit Medical Center employees.
 - The Center For Discovery opened a HOPE Inside the Workplace on their New York campuses in Monticello, Harris, and Hurleyville.

HOPE INSIDE - YOUTH



Through our Banking On Our Future and HOPE Business in a Box Academies programs, we delivered financial empowerment through 30 locations to more than 40,000 youth. The Coca-Cola commitment continues to set the pace in the delivery of youth programming. Other partners who join Coca-Cola in the focus on generation change include:

- o Alliant Credit Union, Chicago
- o Appalachia Regional Commission, Birmingham
- o ANB, Denver
- o Bank of the West, Los Angeles, Denver, Oakland
- o Capital One, Baltimore and DC
- o Casey Family Programs/Cities United, Birmingham, Compton, Denver, Long Beach, DC, and New York
- o Cathay Bank, Los Angeles
- o Charles Schwab Bank, Oakland
- o East West Bank, Los Angeles
- o First Tennessee Bank, Memphis
- o Gibraltar Private, New York
- o Huntington Bank, Flint
- o Pacific Premier Bank, Orange County
- o PNC, Detroit
- o Primerica, Atlanta
- o SEI, Philadelphia
- o Skillman Foundation, Detroit
- o SunTrust Bank, DC
- o Wells Fargo, Los Angeles, Oakland, Birmingham, Atlanta, Philadelphia

HOPE INSIDE - DISASTER



Tragedy was repeatedly a part of our national experience in 2017. Hurricanes Harvey and Irma, the shooting in Las Vegas, and most recently the wildfires in California, wreaked havoc on American communities. As these affected areas and survivors continue the recovery process, HOPE has been with them every step of the way. HOPE Coalition America works with families to rebuild their financial lives after a disaster.

Our work is lifesaving and necessary. That is why our partner, CoreLogic, made a generous \$250,000 seed donation to the HOPE Disaster Fund, and other partners like Cathay Bank, FEMA, and the American Red Cross joined in with their support.

HOPE INSIDE - THE WORKPLACE



We developed a human development software with our HOPE Inside the Workplace program that provides progressive, forward leaning employers another powerful tool in the HR toolbox to lift up and supercharge their most valuable asset within a company, government entity or organization—people. We have had powerful results at Whole Foods and Hyatt Hotels for their employees in targeted cities, and HOPE Inside the Workplace solutions in place to support law enforcement officers at Atlanta Police Department. New commitments for HOPE Inside the Workplace include, UPS, Delta Air Lines and Atlanta Public Schools.

HOPE RESEARCH & IMPACT INSTITUTE



Recognizing the need for more robust impact analysis and reporting, we launched the HOPE Research & Impact Institute and our Big Data Movement.

- o FICO® and HOPE announced their partnership to examine communities and populations through the lens of FICO® Score. This is a joint research initiative intended to derive understanding of community wellbeing, behaviors, and needs, by associating FICO® Score with community-level attributes, such as violent crime, homeownership, employment, income, education, and healthcare. By examining these relationships, HOPE and FICO® are working together toward the eventual creation of an index of community wellbeing based on measures of financial inclusion.
- o The HOPE Research and Impact Institute tracks and analyzes the impacts of our youth and adult programs. Key highlights from 2017 include:
 - Over 59,956 adults empowered through financial education and financial counseling services
 - Over 32,117 young people inspired through youth empowerment programs: Banking on Our Future and HOPE Business In A Box Academies
 - 2,454 disaster survivors supported with financial recovery
 - 193 HOPE Corps volunteers trained and engaged in HOPE communities delivering HOPE programs to youth and adults
 - 51% of HOPE adult clients increased their credit scores after working with HOPE financial wellbeing coaches

These numbers underscore the results of the work of HOPE to foster financial independence in the development of our nation's next generation of business leaders and innovators; to create community stakeholders of Americans who may have thought that the dream of homeownership was unattainable; to sustain job creation and community development through small business, and to change financial mindsets and infuse confidence and ownership through our HOPE-700-Credit-Score-Communities.

HOPE GLOBAL FORUMS | ANNUAL MEETING



The 2017 Annual Meeting exceeded all expectations, convening more than 3,400 delegates from 20 countries, all focused on Uplifting the Invisible Class. The 2018 HOPE Global Forum will reconvene in Atlanta, March 26-28, with the theme Navigating a New World Order, and we look forward to welcoming you there. We have already announced high caliber speakers, including Tom Brokaw and Reverend Jesse Jackson. Now the largest and most prominent meeting of leaders in North America focused exclusively on financial inclusion and the empowerment of the poor, the HOPE Global Forum will challenge some of the most extraordinary people in the world to reimagine the global economy. Visit www.hopeglobalforums.org to register.

BRYANT GROUP MOTORSPORTS ACADEMY: HIGH VELOCITY EDUCATION

Supported by HOPE's youth financial literacy curriculum, Bryant Group Motorsports Academy and Operation HOPE established a partnership with Meria Carstarphen, Superintendent of Atlanta Public Schools, to launch High-Velocity Education. We conceived this program in partnership with Henry Ford III of Ford Performance, to expose middle and high school students to career opportunities through the lens of an industry that they may have never considered before. The twelve-week program includes science, technology, engineering, math, and life skills, while reinforcing strong character values like positive self-esteem, team collaboration, and ethical leadership. Not only did Henry Ford III assist with the original idea, he facilitated a donation of two Ford racecars to BGMA, along with start-up funding from the Ford Foundation. The BGMA partners include: Road Atlanta, which provides the new corporate home for the enterprise; Michelin USA, which provides tires and education programs; Chin Motorsports, which donates track time for the students; and Georgia Tech University, which provides engineering students and faculty as mentors for the program.

HOPE LEADERSHIP

As our work continues to expand and evolve, new leadership is required. In November, Operation HOPE Founder, Chairman, and CEO, John Hope Bryant, introduced Dr. Anita Ward as the new president of Operation HOPE. In her immediate past role, Dr. Ward served as our Chief Transformation Officer, leading the organization's focused renewal around people, partnerships, and programs; operational growth and efficiency; transition to the 'new HOPE 2.0 business model', and the relocation of our global headquarters from Los Angeles to Atlanta, which was officially completed at the end of 2017. Executive and senior leaders with responsibility for development and strategy implementation were added to the team.