

DREAM FORWARD: A NEW BUSINESS PLAN FOR AMERICA

Statement by Ashley D. Bell

Too often, we measure growth by stock markets, not by whether working families can own a home, start a business, or build wealth they can pass on. *Dream Forward* is a chance to change that—to design a business plan for America that begins and ends with ownership, access, and legacy.

Across my ventures—Redemption Holding Company, Ready Life, and Ready Entertainment—we're working to give people the tools and platforms they've too often been denied. From banking to homeownership to storytelling, we're focused on creating systems that multiply opportunity and center dignity.

Redemption Holding Company is in the process of acquiring a Utah-based financial institution, to transform it into Redemption Bank—a majority-Black-owned, Black-led bank and the only Black-owned MDI west of Texas once approved. Since 1955, the number of Black-owned banks in the U.S. has dropped from 144 to just 16. We're working to reverse that trend.

Our proposed model would use technology to provide access to checking, debit, lending, and credit-building tools. We would prohibit overdraft fees at ATMs and retail locations, support financial literacy, and avoid practices that trap families in cycles of debt. We aim to be a good corporate neighbor and a powerful platform for community-focused lending. We've assembled an experienced team of investors and leaders—Dr. Bernice A. King, Robert Smith, Yolanda Daniel, Gary Brantley, and others—who believe in this mission. Once approved, Redemption Bank will stand not only as a financial institution but as a symbol of what's possible when we invest in legacy and community at the same time.

At Ready Life, we've rethought the entire homeownership process. Our platform enables individuals to qualify for mortgages without relying on traditional credit scores. Instead, we evaluate bank statements, rental and utility payments, and proof of consistent income. Families who may have been excluded by legacy systems can now access homes—with 20% equity on day one—by completing a financial literacy course in place of a down payment.

The goal is not just to increase ownership—but to create instant generational wealth, foster financial confidence, and extend education throughout the household. Traditional financial services too often drain overlooked communities. Ready Life's mission is to do the opposite: to preserve and grow wealth through products built for real people.

Ready Entertainment exists because narratives matter. In partnership with Dr. Bernice King, we launched a production company focused on social justice-driven film and television. In just seven months, we entered a seven-figure partnership with P3 Media—producers of *The Recruit*—to support current and future storytelling projects.

This includes *Take No Prisoners*, a feature documentary with unprecedented White House access, chronicling the federal government's efforts to secure the release of Eyvin Hernandez, an American public defender held abroad. As executive producers, Dr. King and I are supporting a story that's as urgent as it is universal—about freedom, resilience, and the power of advocacy.

Through Ready Entertainment, we are backing new creators—especially journalists and storytellers from outside Hollywood—to create authentic content rooted in lived experience. We believe that the media can shape perception, build empathy, and reflect the realities of those too often left out of the frame.

Whether through fintech, banking, or storytelling, our ventures are grounded in the same values: systems can be reimaged. Communities deserve real access to capital and tools. Wealth is not just financial—it's narrative, institutional, and generational.

This is not charity. This is a multiplier strategy for impact. From Salt Lake City to Cleveland to Los Angeles, we're not waiting for permission to build what our communities need. We're doing the work now. Let *Dream Forward* be a reminder: America doesn't have to choose between growth and inclusion. We can have both—if we design for both.