



HOPE Impact Report

Quarter 1 - 2024



HOPE Activities

Q1, 2024 Summary

With 260 adult HOPE Inside locations (servicing individuals from 47 states & Puerto Rico) currently open across the country, HOPE served over 27,500 individuals in Q1, 2024. These clients engaged in over 100,000 financial empowerment services including group education and one-on-one financial coaching during Q1. Client participation in HOPE activities led to numerous outcomes such as improved financial health (e.g. improved credit scores, reduced debt and increased savings), homeownership, and small business creation.

HOPE Client Profile

The average HOPE client served this quarter was a Black, non-Hispanic female, with an average household income of \$44,813.

At entry, the client had an average FICO score of 602, median revolving debt of \$1,346 and an average savings of \$350.



Avg. Income
\$44,813



% Low-to-Mod. Income
67%

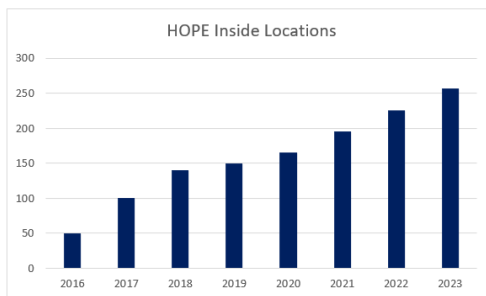


Female / Male
66% / 34%



Black / White / Other
64% / 23% / 13%

HOPE Inside Locations



HOPE Production

	Q1, 2024	PTD
Clients Served	27,507	1,755,417
Financial Empowerment Services	101,723	5,451,862
HOPE Inside Adult	92,066	2,857,400
HOPE Inside Disaster	9,657	1,512,790
HOPE Inside Youth	x	1,081,672

HOPE Program Highlights



Homeownership

Program Spotlight: Closing Cost Assistance Program (CCAP)

In partnership with Fulton Bank, HOPE assisted 112 clients in getting approved for closing cost assistance grant totaling \$177,000, and helped clients secure more than \$24M in mortgage lending during Q1, 2024. To date, this partnership has assisted in allocating more than \$10.1 M in down-payment grants to help clients obtain more than 6,400 funded mortgage loans totaling more than \$1.13B.

\$24.14M

Mortgage Loans
Funded in Q1, 2024
through the HOPE-
Fulton Bank CCAP
Partnership

\$1.13B

Mortgage Loans
Funded to-date
through the HOPE-
Fulton Bank CCAP
Partnership



Small Business Development

Program Spotlight: 1 Million Black Businesses (1MBB)

Since program inception (10.20.20 - 3.31.24), HOPE's 1 Million Black Businesses Initiative (1MBB) engaged over 436,000 individuals with over 489,000 small business development services through HOPE-1MBB Small Business programs and in conjunction with HOPE's outstanding 1MBB partner, Shopify. Additionally, HOPE has secured 63 Coalition of the Willing partners to further support 1MBB small businesses.

436,230

Black Businesses
Engaged in 1MBB
services to-date,
in partnership with Shopify

489,840

HOPE 1MBB
Services to
Black Businesses to-date,
in partnership with
Shopify

125,735

HOPE Coalition of
the Willing partner
organization businesses
pledged to 1MBB to date

Client Satisfaction

Launching in April of 2023, the Operation HOPE Client Satisfaction Initiative and Survey serves as a medium to determine client satisfaction with Operation HOPE programming and coaches, uncover trends and issues for improvement, and provide additional success metrics for partner relationships. Clients are asked to complete a satisfaction survey, based on a Likert scale, after completing interactions with coaches. Through the end of 2023, Operation HOPE clients have provided over 18,589 individual responses.

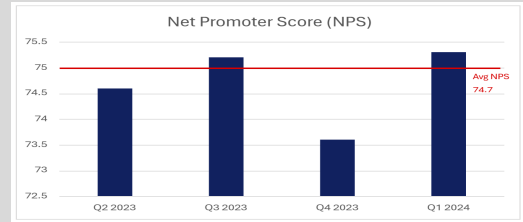


Overall Satisfaction Scores

<i>Strongly Agree (5)</i>	76.8%
<i>Agree (4)</i>	17.8%
<i>Neither Agree/Disagree (3)</i>	3.8%
<i>Disagree (2)</i>	0.5%
<i>Strongly Disagree (1)</i>	1.2%



Net Promoter Score



Net Promoter Score (NPS) is a metric used in customer experience programs to measure the loyalty of customers to an organization and their satisfaction with their service. Created by Bain and Company in 2003 and regarded as the professional standard metric for customer experience, NPS is measured on a scale of -100 to +100 with higher scores being more desirable. Since launch, Operation HOPE has maintained an average NPS of 75, an outstanding testament to the experience provided to our clients.

McIntosh Financial

Client Dashboard

As of November 15th, 2023, Operation HOPE provides online, interactive, partner dashboards consisting of Demographic, Activity, Outcome, and Impact data that position HOPE at the forefront of business intelligence. HOPE has officially transitioned from quarterly partner reporting to a monthly cadence, releasing data 15 days after the close of the month.

A Story of HOPE

"I wanted to write a short testimonial about my Operation HOPE coach Calvin Haynes. For years I have been trying to find a financial coach, but have had very little success. My employer, Delta Airlines came up with a program called the Rainy-Day Fund. Within this program, employees are required to attend 1:1 financial coaching. I am so grateful this program connected me with Calvin to get the financial guidance I have been needing. Calvin has been extremely helpful when it comes to giving me an unbiased look at my finances. From budgeting, my 401K contributions, and having that emergency savings, I have been able to learn a great deal from him. I am a Flight Attendant, but I am currently in a special assessment role. In this role, I mentor our new hires. During our Base Orientations and Monthly Meetings that I facilitate, we speak on Delta's Four Pillars of Wellbeing. One of those Pillars is Financial Wellbeing. I also talk about Delta's Rainy-Day Fund and partnership with Operation HOPE. In particular, Calvin Haynes is the best financial coach I have ever spoken to. I have taken the time to apply what Calvin taught me and my credit score has gone from 590 to 829! We so often hear about the bad, but rarely do we take the time to praise the good! Thank you, Calvin, for helping me better understand my finances!"

Tamika J., Credit and Money Management Client, HOPE Inside Delta Airlines

