



Operation HOPE is a for-purpose organization working to disrupt poverty and empower inclusion for low and moderate-income youth and adults.

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.

Since 1992, we have been moving America from civil rights to “silver rights” with the mission of making free enterprise and capitalism work for the underserved. 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.

We partner with financial institutions, corporations, municipal agencies, and community organizations to deliver HOPE Inside—our award-winning model of community uplift that has allowed us to scale, and sustainably package and deliver, financial dignity and economic empowerment programming in communities around the country, at no cost to the client. The client experience at HOPE Inside is rooted in empowerment. The personalized one-on-one coaching process integrates four key steps:

- Giving back dignity,
- Reintroducing individuals to themselves,
- Offering redemption, and
- Providing opportunities through purpose-driven projects.

Clients are counseled on the language of money and work with Operation HOPE financial wellbeing coaches to transform established financial mindsets, and to develop customized action plans around building their own businesses, raising their credit scores, buying homes, or simply making better decisions with the money they have. Every HOPE Inside holds consumer credit counseling certification, CFPB, FDIC, U.S. SBA, EITC, HUD, and FEMA applications and partnerships. Through the HOPE-700-Credit-Score-Communities initiative, the focus on raising client credit scores to 700 is at the foundation of all HOPE Inside programming.

[Watch the video here](#)

Operation HOPE Programs and Impact in Baltimore

Operation HOPE began servicing adult clients with financial empowerment services in Baltimore in 2016. Since that time the organization has served over 4,556 individuals with financial empowerment programs including homeownership, credit and small business services. Below are the current Baltimore areas Operation HOPE serves along with the services rendered (see Table 3). Currently, Operation HOPE serves the Baltimore neighborhoods of Roland Park, Midtown – Edmondson and Downtown, with one location a bit outside the city in Dundalk. Now because of the Destinations office, Parkville/Carney, Towson, Perry Hall, Nottingham and Northeast Baltimore are served.

The impact the HOPE Inside locations in the greater Baltimore area have made are significant. HOPE financial wellbeing coaches have successfully increased credit scores, decreased debt, increased savings, increased homeownership, lowered financial stress, have increased client satisfaction with their present financial situations and have helped clients open more than 180 new small businesses (see Table 4).

Table 3: Operation HOPE Inside Locations, Greater Baltimore Area

HOPE Inside Location	Date Opened	Program Focus	Number of Financial Coaches	Partner Institution
4588 Edmondson Ave, Baltimore, MD 21229	April 12, 2016	Small Business and Credit	1	BB&T Bank
25 S Charles St. Baltimore, MD 21201	June 19, 2017	Homeownership and Credit	1	M&T Bank
96 Village Sq Baltimore, MD 21210	June 5, 2017	Credit	1	Fulton Bank
1406 Merritt Blvd Dundalk, MD 21222	July 17, 2017	Small Business and Credit	1	SunTrust Bank
1070 Maiden Choice Lane, Baltimore, MD 21229	Dec. 17, 2018	Credit	1	SunTrust Bank
8767 Satyr Hill Rd, Baltimore, MD 21234	Nov. 1, 2018	Credit	1	Destinations Credit Union

Table 4: Operation HOPE Financial Impacts

Impact Metric	At-Entry	At 6-Months
Clients Unbanked / Underbanked	29%	11%
Average FICO Score	567	603
Average Debt (USD)	\$28,535	\$23,243
Average Savings (USD)	\$84.68	\$323.55
Level of Financial Stress (1-5)	3.25	1.55
Satisfaction w/Present Financial Situation (1-5)	2.05	3.40
Has a Budget (% Yes)	28%	79%
Owens Home	20%	26%
Clients with Emergency Fund (% Yes)	21%	51%

Impact Metric	Total
Small Businesses Created	188