

Operation HOPE Inside Macon is a collaborative partnership between Macon-Bibb County, Mercer University, Macon-Bibb County Economic Opportunity Council, Inc., Macon-Bibb County Housing Authority, Operation HOPE, Inc. and private sector partners.

The HOPE Inside Macon Center is a part of Operation HOPE's National 5117 Project. Project 5117 stands for:

- ***5 million youth empowered*** with a new level of financial literacy through unique financial dignity education programs, that have successfully been taught in 3,500 schools across the country. The program ensures basic consumer protection education for a generation, while making smart cool, so they stay in school.
- ***1 million of these empowered youth*** will have an opportunity to become future entrepreneurs and local job creators through HOPE Business In A Box Academies, supported by a 100-year partnership with the Gallup Organization. This effort powerfully reconnects education with aspiration in the lives of our youth. By the year 2020 there will be 2,000 HOPE Business In A Box Academies across the United States, in both urban and rural communities. 2013 Pilot Results
- ***1,000 first-ever bottom-up empowerment centers, branch banks with HOPE Inside*** units spread through out America and 5,000 certified locations containing "HOPE Inside Plus" units. This plan is consistent with the long-term growth strategies of top regional and money-center banks, and appreciates the under-utilized, 100,000 unit branch banking network across America.
- ***700 Credit Score Communities*** will be attained ***through*** the expansion of ***HOPE Inside and "HOPE Inside Plus"*** locations. These communities will have access to credit counseling, education on credit and money management, and debt management, offered in an individual or group setting.

The Operation HOPE Inside Macon Center is housed at the Buck Melton Center located at 150 Sessions Drive, Macon, Georgia. The center is presently staffed by Mr. Daquanis Harvey and Ms. Shrunell James. Both are highly skilled and seasoned financial professionals. Their work focuses on working with local citizens in the basics of understanding personal finances and working with individuals to develop and 700 or better credit score. Dr. Bumpus said, "the creation of 700 or better credit score individuals and communities has tremendous implications for Macon-Bibb County's economic growth and business development." The first financial literacy workshops began in February of this year at the Buck Melton Center. For more information you can call 478-741-9881.

Macon HOPE Inside, Macon-Bibb County

Programmatic Update Quarter 3, 2016

Macon – HOPE Partnership

Below is the Quarter 3 report for the Macon HOPE Inside location in Macon-Bibb County. Opened in January 2016, the Macon Bibb HOPE Inside focuses its community efforts on Credit Counseling services and was successful again this quarter, serving the needs of 283 clients.

An important update this quarter is that HOPE launched a new client-management software, CaseWorthy, on July 1st. This new system was created to enhance efficiencies and accuracies in our data collection practices. If you have any questions about the new system, this report, or desire additional information, please do not hesitate to reach out to your HOPE contact.

Table 1: Programmatic Activity | Macon-Bibb HOPE Inside Location

Clients Served			
Overall Activity	Q3 Goal	Q3 Actual	Year-to-Date Total
Overall Clients Served	264	283	662
Financial Workshop Participants	132	187	433
One-On-One Counseling Participants	132	83	211
Credit Program		Q3 Actual	Year-to-Date Total
Credit and Money Management Workshop Participants		187	393
Credit Counseling Participants		83	211
Other HOPE Programs		Q3 Actual	Year-to-Date Total
EITC Education Participants		0	38
Workshops & Classes		Q3 Actual	Year-to-Date Total
Number of Workshops / Classes conducted		22	48

Table 2: HOPE Inside Impact | Macon-Bibb HOPE Inside Location

Financial Snapshots				
Group	Average Debt of Clients	Average Savings of Clients	Average Credit Score of Clients	Total Clients
At Entry	\$3,670	\$10,920.26	533.79	83
6 Months*				
Bank Referrals				
Bank Product			Q3 Actual	Year-to-Date Total
Bank Account			6	11
Home Loan (All Statuses)			0	0
Personal Loan (All Statuses)			0	0
Credit Accounts			1	2
Other Banking Products			0	0
Total			7	20


*Note: HOPE is currently working on a data transfer of historical client data from HOPE's previous software, CounselorMax into our new system, CaseWorthy. When the data transfer is complete (anticipated 02/2017) this data will be updated with all HOPE Inside client information. In addition, since HOPE financial coaches have only been using the new client-management software, CaseWorthy, since July 1st, no 6-month data is available at this time. HOPE thanks you for your understanding during this transition period.

Table 3: HOPE Inside Participants | Macon-Bibb HOPE Inside

Percentage of Clients Served By Race - Quarter 3		
Race / Ethnicity		% Of Clients Served
American Indian or Alaska Native		0.81%
Black or African American		59.68%
White		2.82%
Multi-Racial		2.02%
Client Refused		0.40%
Data Not Collected		34.27%
Percentage of Clients Served By Gender - Quarter 3		
Gender		% Of Clients Served
Male		38.31%
Female		61.69%
Average Household Income - Quarter 3		
HOPE Inside Location	Average Household Income	Total Clients
Macon Bibb	\$19,03.00	145

Low-To-Moderate Income - Quarter 3

HOPE Inside Location	% Low-To-Moderate Income Clients	Low-To-Moderate Income Clients
Macon Bibb	93.79%	136
Strategic Alliance Partnerships		Q3 Total
Macon Bibb		7
		Year-to-Date Total
		29



“All of this time I’ve been blind about credit, what it does and how it can fix your whole life. Our HOPE coach has given us more knowledge on what we can do about it, and she has a lot of knowledge to share. Now we can do something about our credit. Our HOPE financial coach was really helpful and we really enjoyed it. If you and your spouse have a goal to buy a house or a car, you can work together to get it. I would recommend this HOPE class to friends, family and strangers! It will enlighten you on how to build your budget.”

- Reginald and Danielle Johnson, Credit and Money Management Clients, HOPE Inside Macon, Macon, GA