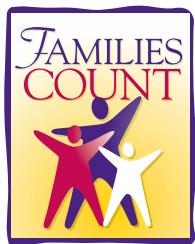




ECD/HOPE

(ENTERPRISE CORPORATION OF THE DELTA/
HOPE COMMUNITY CREDIT UNION)

JACKSON, MS



THE NATIONAL
HONORS PROGRAM

FAMILIES COUNT celebrates ECD/HOPE, one of four organizations recognized in 2007 for helping America's most vulnerable children have what they need most: strong, capable and economically successful families.

INVESTING IN FAMILIES

Ask any family that's turned to ECD/HOPE for support and they'll tell you—this is not your typical lending institution. Across urban and rural areas of Arkansas, Louisiana, Mississippi and Tennessee, ECD/HOPE brings a combination of heart and financial savvy to help low-income families create better futures.

“We've assisted more than 25,000 people through loans, credit counseling, business planning and other services,” says President and CEO Bill Bynum. “For families who never thought they'd qualify for a mortgage, it changes everything. They're not just buying homes. They use that equity to send their children to

college or start a business. They establish a financial safety net in case of emergency. Many of these people have built on those assets and moved their families to a better station in life.”

Enterprise Corporation of the Delta was founded in 1994 to raise the prospects of families through community development that would result in good jobs and needed services. A year later, Hope Community Credit Union began as a small church project, offering financial services

to low-income families. By joining forces, these two economic engines have generated more than \$300 million in financing to help families and communities thrive.

“People everywhere have the same needs and desires, but some lack access to tools such as capital and expertise,” says Bynum. “Our goal is to provide those tools to families in distressed communities and help them realize the same dreams we all have.”



“Every day we’re inspired by seeing parents strengthen the quality of life for themselves and their children. It’s exciting to help people with limited opportunities climb up the assets ladder.”

— Bill Bynum, President & CEO, ECD/HOPE

STRENGTHENING LIVES AND COMMUNITIES While serving Delta families directly, ECD/HOPE also works to create the community conditions that support family success over the long haul. ECD/HOPE has nurtured a network of banks, corporations, nonprofits and faith-based organizations to drive community investment and economic growth. Leveraging federal tax credits and other sources, these partners have created affordable housing, new jobs and small businesses that stabilize and strengthen both families and neighborhoods.

These community-wide relationships proved invaluable when hurricanes ripped through the Gulf region in 2005. The day after Katrina hit, ECD/HOPE swung into action, setting up a relief fund, helping families obtain emergency funds from government sources, and providing zero-interest bridge loans until other sources of funding came through. As families received aid, ECD/HOPE called on its experience in financial education to help them manage their funds. With unwavering commitment, ECD/HOPE also mobilized all of its connections, throughout the Delta and beyond, to start the hard work of rebuilding communities and lives. “We were able to scale up quickly thanks to the lessons we’ve learned over the years of working with families in this region,” says Bynum. “Now we’ve extended our reach and relationships to new areas. We’re helping more families than ever and making a real difference in thousands of people’s lives.”

CHILDREN DO WELL WHEN THEIR FAMILIES DO WELL, AND FAMILIES

DO BETTER WHEN THEY LIVE IN SUPPORTIVE COMMUNITIES

A POSITIVE INFLUENCE

Elizabeth Vannor-Wimberly will buy her first home next year. Her 18-year-old son Jeffery hopes to buy his own house not long after that. Both of them credit ECD/HOPE with providing the tools and support to make it possible. “At ECD/HOPE, you don’t just make deposits,” says Elizabeth. “They take the time to explain things and help you to reach your goals. It motivates you to meet people like yourself there who are overcoming the same challenges. I know that if they can do it, so can we.”

As Elizabeth and Jeffery grow their savings accounts at ECD/HOPE, they’re also preparing for the future by learning about personal finance: homebuyer training for Elizabeth, money management and credit counseling for Jeffery. Their efforts underscore what a family with opportunities, hope and direction can accomplish. Just a few years ago, Elizabeth was concerned about Jeffery’s future. He had left high school and was losing sight of his goals before he joined Café Reconcile in New Orleans, which teaches at-risk youth the food-service industry. Now a mentor at the café, Jeffery intends to get his diploma, attend culinary school and open his own restaurant one day. In the meantime, the family is already working with ECD/HOPE to map out the resources and financial support to achieve those goals.

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Energy Corporation
Episcopal Church Pension Fund

Ford Foundation

F.B. Heron Foundation

W.K. Kellogg Foundation

Louisiana Disaster Recovery Foundation

Mississippi Development Authority

Charles Stewart Mott Foundation

U.S. Department of the Treasury, CDFI Fund

Union for Reform Judaism

Winthrop Rockefeller Foundation

FAMILIES COUNT: THE NATIONAL HONORS PROGRAM

celebrates organizations that improve the odds for vulnerable children by helping them have what they need most—strong, capable and economically successful families.

The 50 organizations honored since the program began in 2000 connect families to the resources, supports and opportunities they need to succeed. FAMILIES COUNT honorees provide compelling evidence that we can change the outcomes for children in some of the nation's toughest communities when we build on their families' strengths.

Millions of low-income families continue to find it extremely difficult to get by and get ahead, even as they work harder and longer than ever before. Their communities too often lack the most basic elements that allow parents to fulfill family aspirations: strong social networks, good schools, safe streets, responsive services, affordable housing, and jobs that provide adequate support and opportunities for advancement.

These families are not without hope because they are not without champions—the people and organizations working side by side with them every day. The FAMILIES COUNT honorees remind us that the continuing challenge for our nation is less about know-how than it is about will—the willingness to care enough and do enough so that all families can realize their dreams for their children.

2007 HONOREES

ECD/HOPE (Enterprise Corporation of the Delta/ Hope Community Credit Union), Jackson, MS

Family Service Association of San Antonio, Inc., San Antonio, TX

Mary's Center for Maternal and Child Care, Washington, DC

Southern Good Faith Fund, Pine Bluff, AR

To learn about previous honorees, please visit www.aecf.org

Cover photo © Trevor Dixon: At ECD/HOPE's New Orleans branch, Rosalind Washington (right) helps clients like Dwana Makeba find ways to grow their assets and secure their family's finances.

Interior photo © Trevor Dixon: Jeffery Vannor and his mother, Elizabeth Vannor-Wimberly, meet outside the New Orleans ECD/HOPE office they visit regularly to make deposits in their IDAs and learn personal finance skills.