

## Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

► Do not enter social security numbers on this form as it may be made public.

► Information about Form 990 and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

2014

Open to Public  
Inspection

## A For the 2014 calendar year, or tax year beginning

, 2014, and ending

B Check if applicable:	C OPERATION HOPE, INC. 707 WILSHIRE BLVD. #3030 LOS ANGELES, CA 90017		D Employer identification number 95-4378084
Address change			E Telephone number (213) 891-2901
Name change			
Initial return			
Final return/terminated			
Amended return			
Application pending			G Gross receipts \$ 14,315,940.
F Name and address of principal officer: SAME AS C ABOVE		H(a) Is this a group return for subordinates? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
		H(b) Are all subordinates included? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No If 'No,' attach a list. (see instructions)	
I Tax-exempt status <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) ( ) (insert no.)	4947(a)(1) or 527	H(c) Group exemption number ►	
J Website: ► <a href="http://WWW.OPERATIONHOPE.ORG/">HTTP://WWW.OPERATIONHOPE.ORG/</a>			
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ►		L Year of formation: 1992 M State of legal domicile: CA	

## Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: THE MISSION OF OPERATION HOPE, INC. IS TO EXPAND ECONOMIC OPPORTUNITY IN UNDERSERVED COMMUNITIES THROUGH FINANCIAL EDUCATION AND EMPOWERMENT BY OFFERING PROGRAMS THAT CREATE STABILIZED COMMUNITIES AND FINANCIAL STAKEHOLDERS. WE CONVERT CHECK-CASHING CUSTOMERS INTO BANKING		
	2 Check this box ► <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.	3	25
Revenue	3 Number of voting members of the governing body (Part VI, line 1a).....	4	25
Expenses	4 Number of independent voting members of the governing body (Part VI, line 1b).....	5	187
	5 Total number of individuals employed in calendar year 2014 (Part V, line 2a).....	6	3,500
	6 Total number of volunteers (estimate if necessary).....	7a	0.
	7a Total unrelated business revenue from Part VIII, column (C), line 12.....	7b	0.
	b Net unrelated business taxable income from Form 990-T, line 34.....		
		Prior Year Current Year	
	8 Contributions and grants (Part VIII, line 1h).....	12,078,815.	14,191,821.
	9 Program service revenue (Part VIII, line 2g).....		
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d).....	32,019.	73,799.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e).....	38,617.	50,320.
	12 Total revenue – add lines 8 through 11 (must equal Part VIII, column (A), line 12).....	12,149,451.	14,315,940.
	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3).....		
	14 Benefits paid to or for members (Part IX, column (A), line 4).....		
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10).....	7,286,974.	8,372,107.
	16a Professional fundraising fees (Part IX, column (A), line 11e).....		
	b Total fundraising expenses (Part IX, column (D), line 25) ► 1,102,608.		
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e).....	4,295,514.	5,035,745.
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25).....	11,582,488.	13,407,852.
	19 Revenue less expenses. Subtract line 18 from line 12.....	566,963.	908,088.
Net Assets or Fund Balances		Beginning of Current Year	End of Year
	20 Total assets (Part X, line 16).....	9,084,110.	10,156,576.
	21 Total liabilities (Part X, line 26).....	1,469,906.	2,246,004.
	22 Net assets or fund balances. Subtract line 21 from line 20.....	7,614,204.	7,910,572.

## Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	► Signature of officer	Date		
	► JOHN BRYANT	CEO		
	Type or print name and title.			
Paid Preparer Use Only	Print/Type preparer's name ELIZABETH MOORE	Preparer's signature 11/25/15	Check <input type="checkbox"/> if self-employed	PTIN P00735660
	Firm's name ► HUTCHINSON AND BLOODGOOD, LLP			
	Firm's address ► 550 N. BRAND BLVD 14TH FLOOR GLENDALE, CA 91203	Firm's EIN ► 95-0858589 Phone no. (818) 637-5000		

May the IRS discuss this return with the preparer shown above? (see instructions)  Yes  No

**Part III Statement of Program Service Accomplishments**Check if Schedule O contains a response or note to any line in this Part III ..... 1 Briefly describe the organization's mission:SEE SCHEDULE O

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2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? .....  Yes  No

If 'Yes,' describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? .....  Yes  No

If 'Yes,' describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.4a (Code: \_\_\_\_\_) (Expenses \$ 5,463,904. including grants of \$ \_\_\_\_\_) (Revenue \$ 6,174,809.)SEE SCHEDULE O

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4b (Code: \_\_\_\_\_) (Expenses \$ 3,541,177. including grants of \$ \_\_\_\_\_) (Revenue \$ 1,744,553.)SEE SCHEDULE O

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4c (Code: \_\_\_\_\_) (Expenses \$ 1,647,016. including grants of \$ \_\_\_\_\_) (Revenue \$ 1,194,809.)SEE SCHEDULE O

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4d Other program services. (Describe in Schedule O.)

(Expenses \$ \_\_\_\_\_ including grants of \$ \_\_\_\_\_) (Revenue \$ \_\_\_\_\_)

4e Total program service expenses ► 10,652,097.

**Part IV Checklist of Required Schedules**

	<b>Yes</b>	<b>No</b>
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If 'Yes,' complete Schedule A.....	1 X	
2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?.....	2 X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If 'Yes,' complete Schedule C, Part I.....	3 X	
4 <b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If 'Yes,' complete Schedule C, Part II.....	4 X	
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If 'Yes,' complete Schedule C, Part III.....	5 X	
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If 'Yes,' complete Schedule D, Part I.....	6 X	
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If 'Yes,' complete Schedule D, Part II.....	7 X	
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If 'Yes,' complete Schedule D, Part III.....	8 X	
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If 'Yes,' complete Schedule D, Part IV.....	9 X	
10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If 'Yes,' complete Schedule D, Part V.....	10 X	
11 If the organization's answer to any of the following questions is 'Yes', then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings and equipment in Part X, line 10? If 'Yes,' complete Schedule D, Part VI.....	11a X	
b Did the organization report an amount for investments – other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part VII.....	11b X	
c Did the organization report an amount for investments – program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part VIII.....	11c X	
d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part IX.....	11d X	
e Did the organization report an amount for other liabilities in Part X, line 25? If 'Yes,' complete Schedule D, Part X.....	11e X	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If 'Yes,' complete Schedule D, Part X.....	11f X	
12a Did the organization obtain separate, independent audited financial statements for the tax year? If 'Yes,' complete Schedule D, Parts XI, and XII.....	12a X	
b Was the organization included in consolidated, independent audited financial statements for the tax year? If 'Yes,' and if the organization answered 'No' to line 12a, then completing Schedule D, Parts XI and XII is optional.....	12b X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If 'Yes,' complete Schedule E.....	13 X	
14a Did the organization maintain an office, employees, or agents outside of the United States?.....	14a X	
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If 'Yes,' complete Schedule F, Parts I and IV.....	14b X	
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If 'Yes,' complete Schedule F, Parts II and IV.....	15 X	
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If 'Yes,' complete Schedule F, Parts III and IV.....	16 X	
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If 'Yes,' complete Schedule G, Part I (see instructions)......	17 X	
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If 'Yes,' complete Schedule G, Part II.....	18 X	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If 'Yes,' complete Schedule G, Part III.....	19 X	
20a Did the organization operate one or more hospital facilities? If 'Yes,' complete Schedule H.....	20 X	
b If 'Yes' to line 20a, did the organization attach a copy of its audited financial statements to this return? .....	20b	

**Part IV Checklist of Required Schedules (continued)**

		Yes	No
<b>21</b>	Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? If 'Yes,' complete Schedule I, Parts I and II.....	21	X
<b>22</b>	Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If 'Yes,' complete Schedule I, Parts I and III.....	22	X
<b>23</b>	Did the organization answer 'Yes' to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If 'Yes,' complete Schedule J.....	23	X
<b>24a</b>	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If 'Yes,' answer lines 24b through 24d and complete Schedule K. If 'No,' go to line 25a.....	24a	X
<b>24b</b>		24b	
<b>24c</b>		24c	
<b>24d</b>		24d	
<b>25a</b>	<b>Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? If 'Yes,' complete Schedule L, Part I.....	25a	X
<b>b</b>	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If 'Yes,' complete Schedule L, Part I.....	25b	X
<b>26</b>	Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If 'Yes,' complete Schedule L, Part II.....	26	X
<b>27</b>	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If 'Yes,' complete Schedule L, Part III.....	27	X
<b>28</b>	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):		
<b>a</b>	A current or former officer, director, trustee, or key employee? If 'Yes,' complete Schedule L, Part IV.....	28a	X
<b>b</b>	A family member of a current or former officer, director, trustee, or key employee? If 'Yes,' complete Schedule L, Part IV.....	28b	X
<b>c</b>	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? If 'Yes,' complete Schedule L, Part IV.....	28c	X
<b>29</b>	Did the organization receive more than \$25,000 in non-cash contributions? If 'Yes,' complete Schedule M.....	29	X
<b>30</b>	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If 'Yes,' complete Schedule M.....	30	X
<b>31</b>	Did the organization liquidate, terminate, or dissolve and cease operations? If 'Yes,' complete Schedule N, Part I.....	31	X
<b>32</b>	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If 'Yes,' complete Schedule N, Part II.....	32	X
<b>33</b>	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If 'Yes,' complete Schedule R, Part I.....	33	X
<b>34</b>	Was the organization related to any tax-exempt or taxable entity? If 'Yes,' complete Schedule R, Part II, III, or IV, and Part V, line 1.....	34	X
<b>35a</b>	Did the organization have a controlled entity within the meaning of section 512(b)(13)?.....	35a	X
<b>b</b>	If 'Yes' to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If 'Yes,' complete Schedule R, Part V, line 2.....	35b	
<b>36</b>	<b>Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? If 'Yes,' complete Schedule R, Part V, line 2.....	36	X
<b>37</b>	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If 'Yes,' complete Schedule R, Part VI.....	37	X
<b>38</b>	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? <b>Note.</b> All Form 990 filers are required to complete Schedule O.....	38	X

**Part V Statements Regarding Other IRS Filings and Tax Compliance**Check if Schedule O contains a response or note to any line in this Part V 

		Yes	No
1 a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable.....	1 a	8
1 b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable.....	1 b	0
1 c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?.....	1 c	X
2 a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return.....	2 a	187
2 b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?.....	2 b	X
<b>Note.</b> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)			
3 a	Did the organization have unrelated business gross income of \$1,000 or more during the year?.....	3 a	X
b	If 'Yes' has it filed a Form 990-T for this year? If 'No' to line 3b, provide an explanation in Schedule O.....	3 b	
4 a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?.....	4 a	X
b	If 'Yes,' enter the name of the foreign country: ► <u>SOUTH AFRICA</u> See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts. (FBAR)	4 b	
5 a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?.....	5 a	X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?.....	5 b	X
c	If 'Yes,' to line 5a or 5b, did the organization file Form 8886-T?.....	5 c	
6 a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?.....	6 a	X
b	If 'Yes,' did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?.....	6 b	
<b>7 Organizations that may receive deductible contributions under section 170(c).</b>			
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?.....	7 a	X
b	If 'Yes,' did the organization notify the donor of the value of the goods or services provided?.....	7 b	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?.....	7 c	X
d	If 'Yes,' indicate the number of Forms 8282 filed during the year.....	7 d	
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?.....	7 e	X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?.....	7 f	X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?.....	7 g	
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?.....	7 h	X
8	<b>Sponsoring organizations maintaining donor advised funds.</b> Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?.....	8	X
9	<b>Sponsoring organizations maintaining donor advised funds.</b>	9 a	X
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?.....	9 b	X
<b>10 Section 501(c)(7) organizations.</b> Enter:			
a	Initiation fees and capital contributions included on Part VIII, line 12.....	10 a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities.....	10 b	
<b>11 Section 501(c)(12) organizations.</b> Enter:			
a	Gross income from members or shareholders.....	11 a	
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.).....	11 b	
12 a	<b>Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041?.....	12 a	
b	If 'Yes,' enter the amount of tax-exempt interest received or accrued during the year.....	12 b	
<b>13 Section 501(c)(29) qualified nonprofit health insurance issuers.</b>			
a	Is the organization licensed to issue qualified health plans in more than one state?.....	13 a	
<b>Note.</b> See the instructions for additional information the organization must report on Schedule O.			
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans.....	13 b	
c	Enter the amount of reserves on hand.....	13 c	
14 a	Did the organization receive any payments for indoor tanning services during the tax year?.....	14 a	X
b	If 'Yes,' has it filed a Form 720 to report these payments? If 'No,' provide an explanation in Schedule O.....	14 b	

**Part VI Governance, Management, and Disclosure** For each 'Yes' response to lines 2 through 7b below, and for a 'No' response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI. ....

### Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year. .... If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O.	25	
1b	Enter the number of voting members included in line 1a, above, who are independent ....	25	
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee? ....		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, or trustees, or key employees to a management company or other person? ....		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? ....		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets? ....		X
6	Did the organization have members or stockholders? ....		X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body? ....		X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? ....		
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body? ....		
b	Each committee with authority to act on behalf of the governing body? ....		
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If 'Yes,' provide the names and addresses in Schedule O. ....		
9			X

### Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Did the organization have local chapters, branches, or affiliates? ....		X
b	If 'Yes,' did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes? ....		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? ....		
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990. SEE SCHEDULE O		
12a	Did the organization have a written conflict of interest policy? If 'No,' go to line 13. ....		
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? ....		
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If 'Yes,' describe in Schedule O how this was done .... SEE SCHEDULE O		
13	Did the organization have a written whistleblower policy? ....		
14	Did the organization have a written document retention and destruction policy? ....		
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a	The organization's CEO, Executive Director, or top management official. .... SEE SCHEDULE O		
b	Other officers or key employees of the organization. .... SEE SCHEDULE O		
	If 'Yes' to line 15a or 15b, describe the process in Schedule O (see instructions).		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? ....		X
b	If 'Yes,' did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements? ....		
16b			

### Section C. Disclosure

17	List the states with which a copy of this Form 990 is required to be filed ►	<u>NONE</u>
18	Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.	
	<input checked="" type="checkbox"/> Own website	<input checked="" type="checkbox"/> Another's website
	<input checked="" type="checkbox"/> Upon request	<input type="checkbox"/> Other (explain in Schedule O)
19	Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year. .... SEE SCHEDULE O	
20	State the name, address, and telephone number of the person who possesses the organization's books and records: ►	
	ROCHELLE ZAWODNY 707 WILSHIRE BLVD. LOS ANGELES CA 90017 (213) 891-2905	

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Check if Schedule O contains a response or note to any line in this Part VII. ....

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

**1 a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

• List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

• List all of the organization's **current** key employees, if any. See instructions for definition of 'key employee.'

• List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.

• List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

• List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and Title	(B) Average hours per week (list any hours for related organiza- tions below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)				(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations	
		Individual trustee	Institutional trustee	Officer	Key employee	Highest compensated	Former		
(1) JOHN BRYANT CEO	40 0	X		X			507,500.	0.	34,364.
(2) STEVE BARTLETT BOARD MEMBER	0.5 0	X					0.	0.	0.
(3) JOHN BLENKE BOARD MEMBER	0.5 0	X					0.	0.	0.
(4) PHILIPPE BOURGUIGNON BOARD MEMBER	0.5 0	X					0.	0.	0.
(5) KENT STONE BOARD MEMBER	0.5 0	X					0.	0.	0.
(6) JIM CLIFTON BOARD MEMBER	0.5 0	X					0.	0.	0.
(7) ROBERT WEBB BOARD MEMBER	0.5 0	X					0.	0.	0.
(8) ROBERTO R. HERENCIA BOARD MEMBER	0.5 0	X					0.	0.	0.
(9) MICHAEL AROUGHETI BOARD MEMBER	0.5 0	X					0.	0.	0.
(10) PAUL H. IRVING BOARD MEMBER	0.5 0	X					0.	0.	0.
(11) STEPHEN RYAN, ESQ. BOARD MEMBER	0.5 0	X					0.	0.	0.
(12) CARLOS VAZQUEZ BOARD MEMBER	0.5 0	X					0.	0.	0.
(13) WILLIAM (BILL) ROGERS, JR BOARD MEMBER	0.5 0	X					0.	0.	0.
(14) ARLEN W. GELBARD BOARD MEMBER	0.5 0	X					0.	0.	0.

**Part VII | Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)**

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)				(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee			
(15) RICHARD SMITH BOARD MEMBER	0.5 0	X				0.	0.	0.
(16) SEAN CLEARY BOARD MEMBER	0.5 0	X				0.	0.	0.
(17) KRAIG T. KITCHIN BOARD MEMBER	0.5 0	X				0.	0.	0.
(18) BRIAN LONGE BOARD MEMBER	0.5 0	X				0.	0.	0.
(19) J. MICHAEL SHEPHERD BOARD MEMBER	0.5 0	X				0.	0.	0.
(20) MARY LEE WIDENER BOARD MEMBER	0.5 0	X				0.	0.	0.
(21) ANAND NALLATHAMBI BOARD MEMBER	0.5 0	X				0.	0.	0.
(22) DUNCAN NIEDERAUER BOARD MEMBER	0.5 0	X				0.	0.	0.
(23) ESTHER STEARNS BOARD MEMBER	0.5 0	X				0.	0.	0.
(24) JAMES WELLS III BOARD MEMBER	0.5 0	X				0.	0.	0.
(25) TIMOTHY WENNES BOARD MEMBER	0.5 0	X				0.	0.	0.
<b>1 b Sub-total</b>						<b>507,500.</b>	0.	<b>34,364.</b>
<b>c Total from continuation sheets to Part VII, Section A</b>						<b>875,673.</b>	0.	<b>93,210.</b>
<b>d Total (add lines 1b and 1c)</b>						<b>1,383,173.</b>	0.	<b>127,574.</b>

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization ► 7

	Yes	No
3 Did the organization list any <b>former</b> officer, director, or trustee, key employee, or highest compensated employee on line 1a? If 'Yes,' complete Schedule J for such individual.	3	X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If 'Yes' complete Schedule J for such individual	4	X
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If 'Yes,' complete Schedule J for such person	5	X

**Section B. Independent Contractors**

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
HUTCHINSON AND BLOODGOOD LLP 550 N. BRAND BLVD. 14TH FL GLENDALE, CA	ACCOUNTING	103,004.
ROD MCGREW 707 WILSHIRE BLVD. LOS ANGELES, CA 90017	COMMUNICATIONS	108,918.

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization ► 2



**Part VIII Statement of Revenue**Check if Schedule O contains a response or note to any line in this Part VIII 

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514	
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns .....	1 a				
	b Membership dues.....	1 b				
	c Fundraising events.....	1 c				
	d Related organizations .....	1 d				
	e Government grants (contributions) .....	1 e	1,355,473.			
	f All other contributions, gifts, grants, and similar amounts not included above .....	1 f	12,836,348.			
	g Noncash contributions included in lines 1a-1f: \$					
<b>h Total.</b> Add lines 1a-1f .....		14,191,821.				
Program Service Revenue	Business Code					
	2 a					
	b					
	c					
	d					
	e					
	f All other program service revenue.....					
<b>g Total.</b> Add lines 2a-2f .....						
Other Revenue	3 Investment income (including dividends, interest and other similar amounts) .....		73,799.		73,799.	
	4 Income from investment of tax-exempt bond proceeds..					
	5 Royalties.....					
	6 a Gross rents.....	(i) Real	(ii) Personal			
	b Less: rental expenses					
	c Rental income or (loss) ...					
	d Net rental income or (loss).....					
7 a Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other				
b Less: cost or other basis and sales expenses .....						
c Gain or (loss).....						
d Net gain or (loss).....						
8 a Gross income from fundraising events (not including.. \$ _____ of contributions reported on line 1c). See Part IV, line 18.....	a					
b Less: direct expenses.....	b					
c Net income or (loss) from fundraising events .....						
9 a Gross income from gaming activities. See Part IV, line 19.....	a					
b Less: direct expenses.....	b					
c Net income or (loss) from gaming activities.....						
10 a Gross sales of inventory, less returns and allowances.....	a					
b Less: cost of goods sold.....	b					
c Net income or (loss) from sales of inventory.....						
Miscellaneous Revenue	Business Code					
11 a OTHER.....			37,222.		37,222.	
b BOOK SALE.....			11,375.		11,375.	
c CYBER CAFE.....			1,723.		1,723.	
d All other revenue.....						
e Total. Add lines 11a-11d .....		50,320.				
<b>12 Total revenue.</b> See instructions.....		14,315,940.	0.	0.	124,119.	

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX. 

<b>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</b>	<b>(A)</b> Total expenses	<b>(B)</b> Program service expenses	<b>(C)</b> Management and general expenses	<b>(D)</b> Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21.....				
2 Grants and other assistance to domestic individuals. See Part IV, line 22 .....				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members .....				
5 Compensation of current officers, directors, trustees, and key employees .....	1,200,303.	977,728.	132,583.	89,992.
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B).....	0.	0.	0.	0.
7 Other salaries and wages .....	6,031,324.	4,912,919.	666,210.	452,195.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions).....	29,798.	24,272.	3,291.	2,235.
9 Other employee benefits .....	570,583.	464,778.	63,026.	42,779.
10 Payroll taxes .....	540,099.	473,083.	59,993.	7,023.
11 Fees for services (non-employees):				
a Management .....				
b Legal .....				
c Accounting.....				
d Lobbying.....				
e Professional fundraising services. See Part IV, line 17 .....				
f Investment management fees .....				
g Other. (If line 11g amt exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O) .....				
12 Advertising and promotion.....				
13 Office expenses .....	133,766.	64,758.	39,000.	30,008.
14 Information technology.....				
15 Royalties.....				
16 Occupancy.....	933,454.	725,987.	138,506.	68,961.
17 Travel.....	422,234.	204,965.	5,148.	212,121.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials.....				
19 Conferences, conventions, and meetings.....				
20 Interest.....	33,618.		33,618.	
21 Payments to affiliates.....				
22 Depreciation, depletion, and amortization .....	931,367.	906,202.	18,929.	6,236.
23 Insurance.....	219,716.	163,907.	52,727.	3,082.
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O).....				
a <u>PROGRAM &amp; EVENT EXPENSES</u> .....	683,351.	681,444.	406.	1,501.
b <u>PROFESSIONAL FEES</u> .....	444,840.	260,161.	184,118.	561.
c <u>COMMUNICATIONS</u> .....	294,424.	225,682.	41,406.	27,336.
d <u>OTHER</u> .....	183,607.	126,653.	29,058.	27,896.
e All other expenses.....	755,368.	439,558.	185,128.	130,682.
25 Total functional expenses. Add lines 1 through 24e.....	13,407,852.	10,652,097.	1,653,147.	1,102,608.
26 <b>Joint costs.</b> Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ► <input type="checkbox"/> if following SOP 98-2 (ASC 958-720).....				

**Part X Balance Sheet**Check if Schedule O contains a response or note to any line in this Part X 

		(A) Beginning of year		(B) End of year
Assets	1 Cash – non-interest-bearing.....		1	
	2 Savings and temporary cash investments.....	441,696.	2	982,120.
	3 Pledges and grants receivable, net.....	5,188,711.	3	6,665,278.
	4 Accounts receivable, net .....		4	
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L .....		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions). Complete Part II of Schedule L .....		6	
	7 Notes and loans receivable, net.....		7	
	8 Inventories for sale or use.....		8	
	9 Prepaid expenses and deferred charges.....	198,688.	9	272,151.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D.....	6,768,909.		
	b Less: accumulated depreciation.....	10b 5,235,115.	2,440,294.	10c 1,533,794.
	11 Investments – publicly traded securities.....		11	
	12 Investments – other securities. See Part IV, line 11.....		12	
	13 Investments – program-related. See Part IV, line 11.....		13	
	14 Intangible assets.....		14	
	15 Other assets. See Part IV, line 11.....	814,721.	15	703,233.
	16 <b>Total assets.</b> Add lines 1 through 15 (must equal line 34). .....	9,084,110.	16	10,156,576.
Liabilities	17 Accounts payable and accrued expenses.....	887,006.	17	1,446,004.
	18 Grants payable .....		18	
	19 Deferred revenue .....		19	
	20 Tax-exempt bond liabilities.....		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D.....		21	
	22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L .....		22	
	23 Secured mortgages and notes payable to unrelated third parties .....	582,900.	23	800,000.
	24 Unsecured notes and loans payable to unrelated third parties.....		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D.....		25	
	26 <b>Total liabilities.</b> Add lines 17 through 25.....	1,469,906.	26	2,246,004.
Net Assets or Fund Balances	<b>Organizations that follow SFAS 117 (ASC 958), check here ► <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.</b>			
	27 Unrestricted net assets.....	-3,238,908.	27	-3,535,434.
	28 Temporarily restricted net assets.....	10,853,112.	28	11,446,006.
	29 Permanently restricted net assets.....		29	
	<b>Organizations that do not follow SFAS 117 (ASC 958), check here ► <input type="checkbox"/> and complete lines 30 through 34.</b>			
	30 Capital stock or trust principal, or current funds.....		30	
	31 Paid-in or capital surplus, or land, building, or equipment fund.....		31	
	32 Retained earnings, endowment, accumulated income, or other funds.....		32	
	33 Total net assets or fund balances.....	7,614,204.	33	7,910,572.
	34 Total liabilities and net assets/fund balances.....	9,084,110.	34	10,156,576.

BAA

Form 990 (2014)

**Part XI Reconciliation of Net Assets**Check if Schedule O contains a response or note to any line in this Part XI. 

1 Total revenue (must equal Part VIII, column (A), line 12).....	1	14,315,940.
2 Total expenses (must equal Part IX, column (A), line 25).....	2	13,407,852.
3 Revenue less expenses. Subtract line 2 from line 1.....	3	908,088.
4 Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A)).....	4	7,614,204.
5 Net unrealized gains (losses) on investments.....	5	
6 Donated services and use of facilities.....	6	-611,720.
7 Investment expenses.....	7	
8 Prior period adjustments.....	8	
9 Other changes in net assets or fund balances (explain in Schedule O).....	9	0.
10 Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B)).....	10	7,910,572.

**Part XII Financial Statements and Reporting**Check if Schedule O contains a response or note to any line in this Part XII. 

	Yes	No
1 Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____		
If the organization changed its method of accounting from a prior year or checked 'Other,' explain in Schedule O.		
2a Were the organization's financial statements compiled or reviewed by an independent accountant?.....	2a	X
If 'Yes,' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both:		
<input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
2b Were the organization's financial statements audited by an independent accountant?.....	2b	X
If 'Yes,' check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both:		
<input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
2c If 'Yes' to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?.....	2c	X
If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.		
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?.....	3a	X
3b If 'Yes,' did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.....	3b	X

**SCHEDULE A**  
(Form 990 or 990-EZ)

Department of the Treasury  
Internal Revenue Service

**Public Charity Status and Public Support**

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

► Attach to Form 990 or Form 990-EZ.

► Information about Schedule A (Form 990 or 990-EZ) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No. 1545-0047

**2014**

**Open to Public  
Inspection**

Name of the organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**Part I Reason for Public Charity Status** (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 11, check only one box.)

1  A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.  
 2  A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E.)  
 3  A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.  
 4  A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state:  
 5  An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)  
 6  A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.  
 7  An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)  
 8  A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)  
 9  An organization that normally receives: (1) more than 33-1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions – subject to certain exceptions, and (2) no more than 33-1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)  
 10  An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.  
 11  An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box in lines 11a through 11d that describes the type of supporting organization and complete lines 11e, 11f, and 11g.  
 a  **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**  
 b  **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**  
 c  **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**  
 d  **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**  
 e  Check this box if the organization received a written determination from the IRS that is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.  
 f Enter the number of supported organizations .....  
 g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
(A)						
(B)						
(C)						
(D)						
(E)						
<b>Total</b>						

BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule A (Form 990 or 990-EZ) 2014

**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2010	(b) 2011	(c) 2012	(d) 2013	(e) 2014	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.").....	14553432.	8,983,152.	7,000,314.	12078815.	14191821.	56,807,534.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf.....						0.
3 The value of services or facilities furnished by a governmental unit to the organization without charge .....						0.
4 <b>Total.</b> Add lines 1 through 3 .....	14553432.	8,983,152.	7,000,314.	12078815.	14191821.	56,807,534.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f) .....						12,246,039.
6 <b>Public support.</b> Subtract line 5 from line 4.....						44,561,495.

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2010	(b) 2011	(c) 2012	(d) 2013	(e) 2014	(f) Total
7 Amounts from line 4.....	14553432.	8,983,152.	7,000,314.	12078815.	14191821.	56,807,534.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources .....	19,659.	2,949.	229.	320.	206.	23,363.
9 Net income from unrelated business activities, whether or not the business is regularly carried on.....						0.
10 Other income. Do not include gain or loss from the sale of capital assets. (Explain in Part VI.) <b>SEE PART VI</b> .....	130,211.	111,219.	36,153.	70,316.	105,310.	453,209.
11 <b>Total support.</b> Add lines 7 through 10 .....						57,284,106.
12 Gross receipts from related activities, etc (see instructions).....					12	0.
13 <b>First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> ..... ► <input type="checkbox"/>						

**Section C. Computation of Public Support Percentage**

14 Public support percentage for 2014 (line 6, column (f) divided by line 11, column (f)).....	14	77.79 %
15 Public support percentage from 2013 Schedule A, Part II, line 14.....	15	71.87 %
16a <b>33-1/3% support test – 2014.</b> If the organization did not check the box on line 13, and the line 14 is 33-1/3% or more, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization..... ► <input checked="" type="checkbox"/>		
b <b>33-1/3% support test – 2013.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33-1/3% or more, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization..... ► <input type="checkbox"/>		
17a <b>10%-facts-and-circumstances test – 2014.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and <b>stop here</b> . Explain in Part VI how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization..... ► <input type="checkbox"/>		
b <b>10%-facts-and-circumstances test – 2013.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and <b>stop here</b> . Explain in Part VI how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization..... ► <input type="checkbox"/>		
18 <b>Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions... ► <input type="checkbox"/>		

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

Calendar year (or fiscal yr beginning in) ►

	(a) 2010	(b) 2011	(c) 2012	(d) 2013	(e) 2014	(f) Total
1 Gifts, grants, contributions and membership fees received. (Do not include any 'unusual grants.') .....						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose. ....						
3 Gross receipts from activities that are not an unrelated trade or business under section 513. ....						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf. ....						
5 The value of services or facilities furnished by a governmental unit to the organization without charge. ....						
<b>6 Total.</b> Add lines 1 through 5. ....						
<b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons. ....						
<b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year. ....						
<b>c</b> Add lines 7a and 7b. ....						
<b>8 Public support</b> (Subtract line 7c from line 6). ....						

**Section B. Total Support**

Calendar year (or fiscal yr beginning in) ►

	(a) 2010	(b) 2011	(c) 2012	(d) 2013	(e) 2014	(f) Total
<b>9</b> Amounts from line 6. ....						
<b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources. ....						
<b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975. ....						
<b>c</b> Add lines 10a and 10b. ....						
<b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on. ....						
<b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.). ....						
<b>13 Total support.</b> (Add lines 9, 10c, 11 and 12). ....						
<b>14 First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> . .... ► <input type="checkbox"/>						

**Section C. Computation of Public Support Percentage**

15 Public support percentage for 2014 (line 8, column (f) divided by line 13, column (f)). ....	15	%
16 Public support percentage from 2013 Schedule A, Part III, line 15. ....	16	%

**Section D. Computation of Investment Income Percentage**

17 Investment income percentage for <b>2014</b> (line 10c, column (f) divided by line 13, column (f)). ....	17	%
18 Investment income percentage from <b>2013</b> Schedule A, Part III, line 17. ....	18	%
<b>19a 33-1/3% support tests – 2014.</b> If the organization did not check the box on line 14, and line 15 is more than 33-1/3%, and line 17 is not more than 33-1/3%, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization. .... ► <input type="checkbox"/>		
<b>b 33-1/3% support tests – 2013.</b> If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33-1/3%, and line 18 is not more than 33-1/3%, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization. .... ► <input type="checkbox"/>		
<b>20 Private foundation.</b> If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions. .... ► <input type="checkbox"/>		

**Part IV Supporting Organizations**

(Complete only if you checked a box on line 11 of Part I. If you checked 11a of Part I, complete Sections A and B. If you checked 11b of Part I, complete Sections A and C. If you checked 11c of Part I, complete Sections A, D, and E. If you checked 11d of Part I, complete Sections A and D, and complete Part V.)

**Section A. All Supporting Organizations**

	Yes	No
1 Are all of the organization's supported organizations listed by name in the organization's governing documents? If 'No,' describe in <b>Part VI</b> how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.....	1	
2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If 'Yes,' explain in <b>Part VI</b> how the organization determined that the supported organization was described in section 509(a)(1) or (2).....	2	
3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If 'Yes,' answer (b) and (c) below.....	3a	
b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? If 'Yes,' describe in <b>Part VI</b> when and how the organization made the determination.....	3b	
c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If 'Yes,' explain in <b>Part VI</b> what controls the organization put in place to ensure such use.....	3c	
4a Was any supported organization not organized in the United States ('foreign supported organization')? If 'Yes' and if you checked 11a or 11b in Part I, answer (b) and (c) below.....	4a	
b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If 'Yes,' describe in <b>Part VI</b> how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.....	4b	
c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? If 'Yes,' explain in <b>Part VI</b> what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.....	4c	
5a Did the organization add, substitute, or remove any supported organizations during the tax year? If 'Yes,' answer (b) and (c) below (if applicable). Also, provide detail in <b>Part VI</b> , including (i) the names and EIN numbers of the supported organizations added, substituted, or removed, (ii) the reasons for each such action, (iii) the authority under the organization's organizing document authorizing such action, and (iv) how the action was accomplished (such as by amendment to the organizing document).....	5a	
b <b>Type I or Type II only.</b> Was any added or substituted supported organization part of a class already designated in the organization's organizing document?.....	5b	
c <b>Substitutions only.</b> Was the substitution the result of an event beyond the organization's control?.....	5c	
6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (a) its supported organizations; (b) individuals that are part of the charitable class benefited by one or more of its supported organizations; or (c) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? If 'Yes,' provide detail in <b>Part VI</b> .....	6	
7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (defined in IRC 4958(c)(3)(C)), a family member of a substantial contributor, or a 35-percent controlled entity with regard to a substantial contributor? If 'Yes,' complete Part I of Schedule L (Form 990).....	7	
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? If 'Yes,' complete Part I of Schedule L (Form 990).....	8	
9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? If 'Yes,' provide detail in <b>Part VI</b> .....	9a	
b Did one or more disqualified persons (as defined in line 9(a)) hold a controlling interest in any entity in which the supporting organization had an interest? If 'Yes,' provide detail in <b>Part VI</b> .....	9b	
c Did a disqualified person (as defined in line 9(a)) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? If 'Yes,' provide detail in <b>Part VI</b> .....	9c	
10a Was the organization subject to the excess business holdings rules of IRC 4943 because of IRC 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? If 'Yes,' answer (b) below.....	10a	
b Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720, to determine whether the organization had excess business holdings)......	10b	

**Part IV Supporting Organizations (continued)**

11 Has the organization accepted a gift or contribution from any of the following persons?

a A person who directly or indirectly controls, either alone or together with persons described in (b) and (c) below, the governing body of a supported organization? .....

b A family member of a person described in (a) above? .....

c A 35% controlled entity of a person described in (a) or (b) above? If 'Yes' to a, b, or c, provide detail in **Part VI** .....

	Yes	No
11a		
11b		
11c		

**Section B. Type I Supporting Organizations**

1 Did the directors, trustees, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's directors or trustees at all times during the tax year? If 'No,' describe in **Part VI** how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove directors or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year .....

2 Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If 'Yes,' explain in **Part VI** how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization .....

	Yes	No
1		
2		

**Section C. Type II Supporting Organizations**

1 Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If 'No,' describe in **Part VI** how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s) .....

	Yes	No
1		

**Section D. All Type III Supporting Organizations**

1 Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (1) a written notice describing the type and amount of support provided during the prior tax year, (2) a copy of the Form 990 that was most recently filed as of the date of notification, and (3) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided? .....

2 Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If 'No,' explain in **Part VI** how the organization maintained a close and continuous working relationship with the supported organization(s) .....

3 By reason of the relationship described in (2), did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If 'Yes,' describe in **Part VI** the role the organization's supported organizations played in this regard .....

	Yes	No
1		
2		
3		

**Section E. Type III Functionally-Integrated Supporting Organizations**

1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions):

a  The organization satisfied the Activities Test. Complete **line 2** below.

b  The organization is the parent of each of its supported organizations. Complete **line 3** below.

c  The organization supported a governmental entity. Describe in **Part VI** how you supported a government entity (see instructions).

2 Activities Test. **Answer (a) and (b) below.**

a Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If 'Yes,' then in **Part VI** identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities .....

b Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If 'Yes,' explain in **Part VI** the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement .....

3 Parent of Supported Organizations. **Answer (a) and (b) below.**

a Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? Provide details in **Part VI** .....

b Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If 'Yes,' describe in **Part VI** the role played by the organization in this regard .....

	Yes	No
2a		
2b		
3a		
3b		

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations**

1  Check here if the organization satisfied the Integral Part Test as a qualifying trust on November 20, 1970. **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

**Section A – Adjusted Net Income**

	(A) Prior Year	(B) Current Year (optional)
1 Net short-term capital gain.....	1	
2 Recoveries of prior-year distributions.....	2	
3 Other gross income (see instructions).....	3	
4 Add lines 1 through 3.....	4	
5 Depreciation and depletion.....	5	
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions).....	6	
7 Other expenses (see instructions).....	7	
<b>8 Adjusted Net Income</b> (subtract lines 5, 6 and 7 from line 4).....	<b>8</b>	

**Section B – Minimum Asset Amount**

	(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a Average monthly value of securities.....	1a	
b Average monthly cash balances.....	1b	
c Fair market value of other non-exempt-use assets.....	1c	
d <b>Total</b> (add lines 1a, 1b, and 1c).....	1d	
e <b>Discount</b> claimed for blockage or other factors (explain in detail in <b>Part VI</b> ):		
2 Acquisition indebtedness applicable to non-exempt-use assets.....	2	
3 Subtract line 2 from line 1d.....	3	
4 Cash deemed held for exempt use. Enter 1-1/2% of line 3 (for greater amount, see instructions).....	4	
5 Net value of non-exempt-use assets (subtract line 4 from line 3).....	5	
6 Multiply line 5 by .035.....	6	
7 Recoveries of prior-year distributions.....	7	
<b>8 Minimum Asset Amount</b> (add line 7 to line 6).....	<b>8</b>	

**Section C – Distributable Amount**

		Current Year
1 Adjusted net income for prior year (from Section A, line 8, Column A).....	1	
2 Enter 85% of line 1.....	2	
3 Minimum asset amount for prior year (from Section B, line 8, Column A).....	3	
4 Enter greater of line 2 or line 3.....	4	
5 Income tax imposed in prior year.....	5	
<b>6 Distributable Amount.</b> Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).....	6	

7  Check here if the current year is the organization's first as a non-functionally-integrated Type III supporting organization (see instructions).

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Schedule A (Form 990 or 990-EZ) 2014

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)****Section D – Distributions**

	Current Year
1 Amounts paid to supported organizations to accomplish exempt purposes.....	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity.....	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations.....	
4 Amounts paid to acquire exempt-use assets.....	
5 Qualified set-aside amounts (prior IRS approval required).....	
6 Other distributions (describe in <b>Part VI</b> ). See instructions.....	
<b>7 Total annual distributions.</b> Add lines 1 through 6.....	
8 Distributions to attentive supported organizations to which the organization is responsive (provide details in <b>Part VI</b> ). See instructions.....	
9 Distributable amount for 2014 from Section C, line 6.....	
10 Line 8 amount divided by Line 9 amount.....	

**Section E – Distribution Allocations (see instructions)**

	(i) Excess Distributions	(ii) Underdistributions Pre-2014	(iii) Distributable Amount for 2014
1 Distributable amount for 2014 from Section C, line 6.....			
2 Underdistributions, if any, for years prior to 2014 (reasonable cause required – see instructions).....			
<b>3 Excess distributions carryover, if any, to 2014:</b>			
<b>a</b>			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b> From 2013 .....			
<b>f Total</b> of lines 3a through e .....			
<b>g</b> Applied to underdistributions of prior years .....			
<b>h</b> Applied to 2014 distributable amount .....			
<b>i</b> Carryover from 2009 not applied (see instructions).....			
<b>j</b> Remainder. Subtract lines 3g, 3h, and 3i from 3f.....			
<b>4 Distributions for 2014 from Section D, line 7:</b> <span style="float: right;">\$</span>			
<b>a</b> Applied to underdistributions of prior years .....			
<b>b</b> Applied to 2014 distributable amount .....			
<b>c</b> Remainder. Subtract lines 4a and 4b from 4.....			
<b>5 Remaining underdistributions for years prior to 2014, if any. Subtract lines 3g and 4a from line 2 (if amount greater than zero, see instructions).....</b>			
<b>6 Remaining underdistributions for 2014. Subtract lines 3h and 4b from line 1 (if amount greater than zero, see instructions).....</b>			
<b>7 Excess distributions carryover to 2015.</b> Add lines 3j and 4c.....			
<b>8 Breakdown of line 7:</b>			
<b>a</b>			
<b>b</b>			
<b>c</b>			
<b>d</b> Excess from 2013.....			
<b>e</b> Excess from 2014.....			

BAA

Schedule A (Form 990 or 990-EZ) 2014

**Part VI** **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Also complete this part for any additional information. (See instructions).

**PART II, LINE 10 - OTHER INCOME**

<u>NATURE AND SOURCE</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>
OTHER INCOME	\$ 105,310.	\$ 70,316.	\$ 36,153.	\$ 111,219.	\$ 130,211.
TOTAL	<u>\$ 105,310.</u>	<u>\$ 70,316.</u>	<u>\$ 36,153.</u>	<u>\$ 111,219.</u>	<u>\$ 130,211.</u>

**Schedule B**  
(Form 990, 990-EZ,  
or 990-PF)

Department of the Treasury  
Internal Revenue Service

OMB No. 1545-0047

## Schedule of Contributors

► **Attach to Form 990, Form 990-EZ, or Form 990-PF**  
► Information about Schedule B (Form 990, 990-EZ, 990-PF) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

**2014**

Name of the organization	Employer identification number
OPERATION HOPE, INC.	95-4378084

**Organization type** (check one):

**Filers of:**

Form 990 or 990-EZ

**Section:**

501(c)( 3 ) (enter number) organization  
 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation  
 527 political organization

Form 990-PF

501(c)(3) exempt private foundation  
 4947(a)(1) nonexempt charitable trust treated as a private foundation  
 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**

**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

**General Rule**

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

**Special Rules**

For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33-1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year . . . . ► \$ \_\_\_\_\_

**Caution:** An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer 'No' on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

**BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990EZ, or 990-PF.**

Schedule B (Form 990, 990-EZ, or 990-PF) (2014)

Name of organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**Part I** **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	BANK OF THE WEST 180 MONTGOMERY ST. SUITE 14 SAN FRANCISCO, CA 94104	\$ 700,160	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash
			(Complete Part II for noncash contributions.)
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
2	ECONOMIC DEVELOPMENT ADMINISTRATION 601 WALNUT ST. SUITE 140 PHILADELPHIA, PA 19106	\$ 964,403	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash
			(Complete Part II for noncash contributions.)
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
3	JP MORGAN CHASE 300 BRICKSTONE SQUARE STE 601 ANDOVER, MA 01810	\$ 370,134	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash
			(Complete Part II for noncash contributions.)
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
4	SUNTRUST BANK 303 PEACHTREE ST. NE ATLANTA, GA 30308	\$ 2,530,900	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash
			(Complete Part II for noncash contributions.)
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
5	STATE OF LOUISIANA 150 N. 3RD ST. SUITE 700 BATON ROUGE, LA 70801	\$ 437,645	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash
			(Complete Part II for noncash contributions.)
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
6	FIRST TENNESSEE 165 MADISON AVE. MEMPHIS, TN 38103	\$ 405,000	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash
			(Complete Part II for noncash contributions.)

Name of organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**Part I** **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7	JPMC, LANCHESTER V. WMBFA	\$ 483,970.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/>
	300 BRICKSTONE SQUARE STE 601		(Complete Part II for noncash contributions.)
	ANDOVER, MA 01810		
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
8	SALLIE MAE	\$ 292,226	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/>
	1299 FOURTH ST. SUITE 505		(Complete Part II for noncash contributions.)
	SAN RAFAEL, CA 94901		
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
9	THE DEBRUCE FOUNDATION	\$ 1,000,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/>
	411 NICHOLS ROAD SUITE 217		(Complete Part II for noncash contributions.)
	KANSAS CITY, MO 64112		
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-	-	\$ -	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/>
	-		(Complete Part II for noncash contributions.)
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-	-	\$ -	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/>
	-		(Complete Part II for noncash contributions.)
(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-	-	\$ -	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/>
	-		(Complete Part II for noncash contributions.)

Name of organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**Part II Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
	N/A		
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	

BAA

Schedule B (Form 990, 990-EZ, or 990-PF) (2014)

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**Name of organization**

NAME OF ORGANIZATION:

**Employer identification number**

95-4378084

**Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8)**

**or (10) that total more than \$1,000 for the year from any one contributor.** Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of **\$1,000 or less** for the year. (Enter this information once. See instructions.)..... ► \$        N/A  
Use duplicate copies of Part III if additional space is needed.

Use duplicate copies of Part III if additional space is needed.

**SCHEDULE D**  
**(Form 990)**Department of the Treasury  
Internal Revenue Service**Supplemental Financial Statements**

OMB No. 1545-0047

**2014****Open to Public  
Inspection**

- Complete if the organization answered 'Yes,' to Form 990, Part IV, lines 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
- Attach to Form 990.
- Information about Schedule D (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

Name of the organization

Employer identification number

OPERATION HOPE, INC.

95-4378084

**Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.**

Complete if the organization answered 'Yes' to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year .....		
2 Aggregate value of contributions to (during year) .....		
3 Aggregate value of grants from (during year) .....		
4 Aggregate value at end of year .....		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? .....  Yes  No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? .....  Yes  No

**Part II Conservation Easements.**

Complete if the organization answered 'Yes' to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

Preservation of land for public use (e.g., recreation or education)  Preservation of a historically important land area  
 Protection of natural habitat  Preservation of a certified historic structure  
 Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
2a	
2b	
2c	
2d	

a Total number of conservation easements .....

b Total acreage restricted by conservation easements .....

c Number of conservation easements on a certified historic structure included in (a) .....

d Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register .....

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► \_\_\_\_\_

4 Number of states where property subject to conservation easement is located ► \_\_\_\_\_

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? .....  Yes  No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year  
 ► \_\_\_\_\_

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year  
 ► \$ \_\_\_\_\_

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? .....  Yes  No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.**

Complete if the organization answered 'Yes' to Form 990, Part IV, line 8.

1 a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included in Form 990, Part VIII, line 1 ..... ► \$ \_\_\_\_\_

(ii) Assets included in Form 990, Part X ..... ► \$ \_\_\_\_\_

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items:

a Revenue included in Form 990, Part VIII, line 1 ..... ► \$ \_\_\_\_\_

b Assets included in Form 990, Part X ..... ► \$ \_\_\_\_\_

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)**

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):

a  Public exhibition  
 b  Scholarly research  
 c  Preservation for future generations

d  Loan or exchange programs  
 e  Other \_\_\_\_\_

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV Escrow and Custodial Arrangements.** Complete if the organization answered 'Yes' to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No

b If 'Yes,' explain the arrangement in Part XIII and complete the following table:

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?  Yes  No

b If 'Yes,' explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII.

**Part V Endowment Funds.** Complete if the organization answered 'Yes' to Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance.....					
b Contributions.....					
c Net investment earnings, gains, and losses.....					
d Grants or scholarships.....					
e Other expenditures for facilities and programs.....					
f Administrative expenses.....					
g End of year balance.....					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment ► %

b Permanent endowment ► %

c Temporarily restricted endowment ► %

The percentages in lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

Yes	No
3a(i)	
3a(ii)	
3b	

b If 'Yes' to 3a(ii), are the related organizations listed as required on Schedule R?.....

4 Describe in Part XIII the intended uses of the organization's endowment funds.

**Part VI Land, Buildings, and Equipment.**

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land.....				
b Buildings.....				
c Leasehold improvements.....	2,164,678.	1,354,069.	810,609.	
d Equipment.....	4,497,283.	3,786,903.	710,380.	
e Other.....	106,948.	94,143.	12,805.	

**Total.** Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.) ► 1,533,794.

BAA

Schedule D (Form 990) 2014

**Part VII Investments – Other Securities.**

N/A

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives.....		
(2) Closely-held equity interests.....		
(3) Other _____		
(A) _____		
(B) _____		
(C) _____		
(D) _____		
(E) _____		
(F) _____		
(G) _____		
(H) _____		
(I) _____		
<b>Total. (Column (b) must equal Form 990, Part X, column (B) line 12.) ►</b>		

**Part VIII Investments – Program Related.**

N/A

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment type	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
(10)		
<b>Total. (Column (b) must equal Form 990, Part X, column (B) line 13.) ►</b>		

**Part IX Other Assets.**

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) IN-KIND CONTRIBUTION RECEIVABLES	703,233.
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
(10)	
<b>Total. (Column (b) must equal Form 990, Part X, column (B), line 15.) ►</b>	703,233.

**Part X Other Liabilities.**

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25

(a) Description of liability	(b) Book value
(1) Federal income taxes	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
(10)	
(11)	
<b>Total. (Column (b) must equal Form 990, Part X, column (B) line 25.) ►</b>	

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII. ....  SEE PART XIII.

**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.**

Complete if the organization answered 'Yes' to Form 990, Part IV, line 12a.

1 Total revenue, gains, and other support per audited financial statements.....	1	17,313,313.
2 Amounts included on line 1 but not on Form 990, Part VIII, line 12:		
a Net unrealized gains (losses) on investments.....	2a	
b Donated services and use of facilities.....	2b	2,997,373.
c Recoveries of prior year grants.....	2c	
d Other (Describe in Part XIII.).....	2d	
e Add lines 2a through 2d.....	2e	2,997,373.
3 Subtract line 2e from line 1.....	3	14,315,940.
4 Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a Investment expenses not included on Form 990, Part VIII, line 7b.....	4a	
b Other (Describe in Part XIII.).....	4b	
c Add lines 4a and 4b.....	4c	
5 Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.).....	5	14,315,940.

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.**

Complete if the organization answered 'Yes' to Form 990, Part IV, line 12a.

1 Total expenses and losses per audited financial statements.....	1	17,016,945.
2 Amounts included on line 1 but not on Form 990, Part IX, line 25:		
a Donated services and use of facilities.....	2a	3,609,093.
b Prior year adjustments.....	2b	
c Other losses.....	2c	
d Other (Describe in Part XIII.).....	2d	
e Add lines 2a through 2d.....	2e	3,609,093.
3 Subtract line 2e from line 1.....	3	13,407,852.
4 Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a Investment expenses not included on Form 990, Part VIII, line 7b.....	4a	
b Other (Describe in Part XIII.).....	4b	
c Add lines 4a and 4b.....	4c	
5 Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.).....	5	13,407,852.

**Part XIII Supplemental Information.**

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

**PART X - FIN 48 FOOTNOTE**

HOPE BELIEVES THAT IT HAS APPROPRIATE SUPPORT FOR ANY TAX POSITION TAKEN AND, AS SUCH, DOES NOT HAVE ANY UNCERTAIN TAX POSITIONS THAT WOULD REQUIRE RECOGNITION OR DISCLOSURE AT DECEMBER 31, 2014.

**Schedule F  
(Form 990)**Department of the Treasury  
Internal Revenue Service**Statement of Activities Outside the United States**

► Complete if the organization answered 'Yes' on Form 990, Part IV, line 14b, 15, or 16.

► Attach to Form 990.

► Information about Schedule F (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No. 1545-0047

**2014**Open to Public  
Inspection

Name of the organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**Part I General Information on Activities Outside the United States.** Complete if the organization answered 'Yes' on Form 990, Part IV, line 14b.1 **For grantmakers.** Does the organization maintain records to substantiate the amount of its grants and other assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?...  Yes  No2 **For grantmakers.** Describe in Part V the organization's procedures for monitoring the use of its grants and other assistance outside the United States.3 Activities per Region. (The following Part I, line 3 table can be duplicated if additional space is needed.) **PART V**

(a) Region	(b) Number of offices in the region	(c) Number of employees, agents, and independent contractors in region	(d) Activities conducted in region (by type) (e.g., fundraising, program services, investments, grants to recipients located in the region)	(e) If activity listed in (d) is a program service, describe specific type of service(s) in region	(f) Total expenditures for and investments in region
(1) GAUTENG PROVINCE	1	1	FINANCIAL LITERACY	BOOF PROGRAMS IN SCHOOLS	108,338.
(2) WESTERN CAPE PROVINCE	1	1	FINANCIAL LITERACY	BOOF PROGRAMS IN SCHOOLS	90,989.
SOUTH AFRICA					
(3) JOHANNESBURG	1	2	FINANCIAL LITERACY	BOOF PROGRAMS IN SCH	142,041.
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
(10)					
(11)					
(12)					
(13)					
(14)					
(15)					
(16)					
(17)					
3a Sub-total.....	3	4			341,368.
b Total from continuation sheets to Part I.....					
c Totals (add lines 3a and 3b)...	3	4			341,368.

BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule F (Form 990) 2014

**Part II Grants and Other Assistance to Organizations or Entities Outside the United States.** Complete if the organization answered 'Yes' on Form 990, Part IV, line 15, for any recipient who received more than \$5,000. Part II can be duplicated if additional space is needed.

1	(a) Name of organization	(b) IRS code section and EIN (if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of non-cash assistance	(h) Description of non-cash assistance	(i) Method of valuation (book, FMV, appraisal, other)
(1)									
(2)									
(3)									
(4)									
(5)									
(6)									
(7)									
(8)									
(9)									
(10)									
(11)									
(12)									
(13)									
(14)									
(15)									
(16)									

2 Enter total number of recipient organizations listed above that are recognized as charities by the foreign country, recognized as tax-exempt by the IRS, or for which the grantee or counsel has provided a section 501(c)(3) equivalency letter. ► 0

3 Enter total number of other organizations or entities. ► 0

BAA

Schedule F (Form 990) 2014

**Part III Grants and Other Assistance to Individuals Outside the United States.** Complete if the organization answered 'Yes' on Form 990, Part IV, line 16. Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Region	(c) Number of recipients	(d) Amount of cash grant	(e) Manner of cash disbursement	(f) Amount of non-cash assistance	(g) Description of non-cash assistance	(h) Method of valuation (book, FMV, appraisal, other)
(1)							
(2)							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							
(13)							
(14)							
(15)							
(16)							
(17)							
(18)							

BAA

**Part IV Foreign Forms**

1 Was the organization a U.S. transferor of property to a foreign corporation during the tax year? *If 'Yes,' the organization may be required to file Form 926, Return by a U.S. Transferor of Property to a Foreign Corporation (see Instructions for Form 926)* .....  Yes  No

2 Did the organization have an interest in a foreign trust during the tax year? *If 'Yes,' the organization may be required to file Form 3520, Annual Return To Report Transactions with Foreign Trusts and Receipt of Certain Foreign Gifts, and/or Form 3520-A Annual Information Return of Foreign Trust With a U.S. Owner (see Instructions for Forms 3520 and 3520-A; do not file with Form 990)* .....  Yes  No

3 Did the organization have an ownership interest in a foreign corporation during the tax year? *If 'Yes,' the organization may be required to file Form 5471, Information Return of U.S. Persons With Respect To Certain Foreign Corporations (see Instructions for Form 5471)* .....  Yes  No

4 Was the organization a direct or indirect shareholder of a passive foreign investment company or a qualified electing fund during the tax year? *If 'Yes,' the organization may be required to file Form 8621, Information Return by a Shareholder of a Passive Foreign Investment Company or Qualified Electing Fund (see Instructions for Form 8621)* .....  Yes  No

5 Did the organization have an ownership interest in a foreign partnership during the tax year? *If 'Yes,' the organization may be required to file Form 8865, Return of U.S. Persons With Respect To Certain Foreign Partnerships (see Instructions for Form 8865)* .....  Yes  No

6 Did the organization have any operations in or related to any boycotting countries during the tax year? *If 'Yes,' the organization may be required to file Form 5713, International Boycott Report (see Instructions for Form 5713; do not file with Form 990)* .....  Yes  No

**Part V Supplemental Information**

Provide the information required by Part I, line 2 (monitoring of funds); Part I, line 3, column (f) (accounting method; amounts of investments vs expenditures per region); Part II, line 1 (accounting method); Part III (accounting method); and Part III, column (c) (estimated number of recipients), as applicable. Also complete this part to provide any additional information (see instructions).

**PART I - ADDITIONAL SUPPLEMENTAL INFORMATION**

THE ORGANIZATION USES ITS OWN CONTROLLED MAS 90 JOB COSTS RECORDS TO MONITOR THE USE OF FUNDS.

**SCHEDULE J**  
(Form 990)

Department of the Treasury  
Internal Revenue Service

**Compensation Information**

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees  
► Complete if the organization answered 'Yes' on Form 990, Part IV, line 23.  
► Attach to Form 990.  
► Information about Schedule J (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No. 1545-0047

**2014**

**Open to Public  
Inspection**

Name of the organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**Part I Questions Regarding Compensation**

**1 a** Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

<input type="checkbox"/> First-class or charter travel	<input type="checkbox"/> Housing allowance or residence for personal use
<input type="checkbox"/> Travel for companions	<input type="checkbox"/> Payments for business use of personal residence
<input type="checkbox"/> Tax indemnification and gross-up payments	<input type="checkbox"/> Health or social club dues or initiation fees
<input type="checkbox"/> Discretionary spending account	<input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef)

	<b>Yes</b>	<b>No</b>
<b>1 a</b>		
<b>1 b</b>		
<b>2</b>	<b>X</b>	

**b** If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If 'No,' complete Part III to explain.....

**2** Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked in line 1a?.....

**3** Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

<input checked="" type="checkbox"/> Compensation committee	<input type="checkbox"/> Written employment contract
<input type="checkbox"/> Independent compensation consultant	<input checked="" type="checkbox"/> Compensation survey or study
<input type="checkbox"/> Form 990 of other organizations	<input checked="" type="checkbox"/> Approval by the board or compensation committee

<b>2</b>	<b>X</b>	
<b>3</b>		
<b>4 a</b>	<b>X</b>	
<b>4 b</b>	<b>X</b>	
<b>4 c</b>	<b>X</b>	

**4** During the year, did any person listed in Form 990, Part VII, Section A, line 1a with respect to the filing organization or a related organization:

**a** Receive a severance payment or change-of-control payment? .....

**b** Participate in, or receive payment from, a supplemental nonqualified retirement plan? .....

**c** Participate in, or receive payment from, an equity-based compensation arrangement?.....

If 'Yes' to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

<b>4 a</b>	<b>X</b>
<b>4 b</b>	<b>X</b>
<b>4 c</b>	<b>X</b>

**Only section 501(c)(3) 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.**

**5** For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

**a** The organization? .....

**b** Any related organization? .....

If 'Yes' to line 5a or 5b, describe in Part III.

<b>5 a</b>	<b>X</b>
<b>5 b</b>	<b>X</b>

**6** For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

**a** The organization? .....

**b** Any related organization? .....

If 'Yes' to line 6a or 6b, describe in Part III.

<b>6 a</b>	<b>X</b>
<b>6 b</b>	<b>X</b>

**7** For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If 'Yes,' describe in Part III .....

<b>7</b>	<b>X</b>
<b>8</b>	<b>X</b>

**8** Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)?  
If 'Yes,' describe in Part III .....

<b>8</b>	<b>X</b>
<b>9</b>	

**9** If 'Yes' to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?.....

**BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990.**

Schedule J (Form 990) 2014

**Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

**Note.** The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title	(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred in prior Form 990
	(i) Base compensation	(ii) Bonus and incentive compensation	(iii) Other reportable compensation				
JOHN BRYANT 1 CEO	(i) 507,500. (ii) 0.	0. 0.	0. 0.	7,696. 0.	26,668. 0.	541,864. 0.	0. 0.
RACHAEL DOFF 2 EVP/CAO	(i) 155,803. (ii) 0.	0. 0.	0. 0.	1,650. 0.	21,493. 0.	178,946. 0.	0. 0.
WILLIAM WALBRECHER 3 PRESIDENT & COO	(i) 247,530. (ii) 0.	0. 0.	0. 0.	6,129. 0.	788. 0.	254,447. 0.	0. 0.
4	(i) (ii)						
5	(i) (ii)						
6	(i) (ii)						
7	(i) (ii)						
8	(i) (ii)						
9	(i) (ii)						
10	(i) (ii)						
11	(i) (ii)						
12	(i) (ii)						
13	(i) (ii)						
14	(i) (ii)						
15	(i) (ii)						
16	(i) (ii)						

**Part III Supplemental Information**

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

**SCHEDULE O**  
(Form 990 or 990-EZ)Department of the Treasury  
Internal Revenue Service**Supplemental Information to Form 990 or 990-EZ**Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.

► Attach to Form 990 or 990-EZ.

- Information about Schedule O (Form 990 or 990-EZ) and its instructions is  
at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No. 1545-0047

**2014****Open to Public  
Inspection**

Name of the organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**FORM 990, PART III, LINE 1 - ORGANIZATION MISSION**

THE MISSION OF OPERATION HOPE, INC. IS TO EXPAND ECONOMIC OPPORTUNITY IN UNDERSERVED COMMUNITIES THROUGH FINANCIAL EDUCATION AND EMPOWERMENT BY OFFERING PROGRAMS THAT CREATE STABILIZED COMMUNITIES AND FINANCIAL STAKEHOLDERS. WE CONVERT CHECK-CASHING CUSTOMERS INTO BANKING CUSTOMERS, RENTERS INTO HOMEOWNERS, SMALL BUSINESS DREAMERS INTO SMALL BUSINESS OWNERS, AND MINIMUM WAGE WORKERS INTO LIVING WAGE WORKERS. OUR OVERARCHING VISION IS FINANCIAL INCLUSION AND FINANCIAL LITERACY LEADING TO LONG-TERM FINANCIAL DIGNITY FOR ALL.

**FORM 990, PART III, LINE 4A - PROGRAM SERVICE ACCOMPLISHMENTS**

THE OPERATION HOPE INSIDE EMPOWERMENT CENTERS IS A WORKING "ONE STOP" MODEL LOCATION FOR EMPOWERMENT. THE HOPE INSIDE OFFICES PROVIDE PERSONALIZED SERVICE AND FOCUSED ATTENTION FOR THE PURPOSE OF IMPROVING CONSUMER CREDIT SCORES ABOVE THE 700 LEVEL AND CREATING COMMUNITY STAKEHOLDERS. BY CONVERTING RENTERS INTO HOME-OWNERS AND DREAMERS INTO VIABLE BUSINESS OWNERS, INCREASING NET WORTH AND IMPROVING THE ECONOMIC QUALITY OF LIFE FOR INDIVIDUALS AND FAMILIES IN EMERGING MARKETS, HOPE WORKS TOWARDS ITS OVERALL MISSION OF ERADICATING POVERTY.

THE HOPE INSIDE OFFICES ARE ABLE TO ACCOMPLISH THESE OBJECTIVES BY PROVIDING INNOVATIVE EMPOWERMENT SERVICES THAT CONSIST OF ADULT FINANCIAL LITERACY WORKSHOPS, MONEY MANAGEMENT, BUDGETING COUNSELING, MORTGAGE AND BUSINESS LENDING COUNSELING, INVESTMENT AND RETIREMENT PLANNING COUNSELING, HOME BUYER DOWN PAYMENT ASSISTANCE MATCHING GRANTS, SMALL BUSINESS TECHNICAL ASSISTANCE, AND POST FUNDING COUNSELING. OPERATION HOPE CURRENTLY HAS 19 HOPE INSIDE LOCATIONS WITH AN ADDITIONAL 19 LOCATIONS IN PROGRESS INCLUSIVE OF A VIRTUAL HOPE CENTER IN POWAY, CALIFORNIA.

**PROGRAMS OFFERED:**

Name of the organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**FORM 990, PART III, LINE 4A - PROGRAM SERVICE ACCOMPLISHMENTS**

- FINANCIAL LITERACY WORKSHOPS
- ENTREPRENEURIAL TRAINING
- FORECLOSURE PREVENTION COUNSELING
- MONEY MANAGEMENT COUNSELING
- HOMEOWNERSHIP COUNSELING
- SMALL BUSINESS COUNSELING
- LOAN MODIFICATION SERVICES
- COMPUTER AND INTERNET ACCESS

**FORM 990, PART III, LINE 4B - PROGRAM SERVICE ACCOMPLISHMENTS**

THE BANKING ON OUR FUTURE PROGRAM ELEVATES THE DIGNITY, HOPE AND ECONOMIC SELF-SUFFICIENCY OF YOUTH IN LOW-WEALTH AND UNDERSERVED COMMUNITIES THROUGH FINANCIAL LITERACY AND EMPOWERMENT. THE PROGRAM IS A GLOBAL DELIVERY SYSTEM FOR FINANCIAL EDUCATION FOR YOUTH AGES 9-18 PROVIDED AT NO COST TO SCHOOL DISTRICTS AND COMMUNITY BASED ORGANIZATIONS WITH A FOCUS ON UNDER-SERVED COMMUNITIES. IT CONSISTS OF FIVE MODULES: I. A COURSE IN DIGNITY, II. BASICS OF BUDGETING, III. GET SMART ABOUT BANKING, IV. THE FUNDAMENTALS OF CREDIT AND V. INTRODUCTION TO SAVING AND INVESTING THAT ARE TAUGHT BY VOLUNTEER HOPE CORPS MEMBERS WHO ARE TRAINED TO BREAK DOWN THEIR KNOWLEDGE OF BANKING AND CREDIT INTO TERMS THAT YOUTH CAN UNDERSTAND AND UTILIZE IMMEDIATELY. IN ADDITION TO FINANCIAL EDUCATION, THE STUDENTS ARE LEFT WITH A MESSAGE OF EMPOWERMENT, A MESSAGE OF RESPONSIBILITY, AND MOST IMPORTANT, A MESSAGE OF HOPE.

THE BANKING ON OUR FUTURE PROGRAM CURRENTLY OPERATES IN 304 U.S. CITIES AND 7 PROVIDENCES IN SOUTH AFRICA. BANKING ON OUR FUTURE IS THE RECIPIENT OF THE 11TH JOHN SHERMAN AWARD FOR FINANCIAL EDUCATION GIVEN BY THE UNITED STATES TREASURY DEPARTMENT IN THE HISTORY OF THE UNITED STATES.

Name of the organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**FORM 990, PART III, LINE 4B - PROGRAM SERVICE ACCOMPLISHMENTS**

HOPE BUSINESS IN A BOX ACADEMIES (HBIABA), POWERED BY THE GALLUP-HOPE INDEX, IS A NATIONAL INITIATIVE CARRIED OUT BY OPERATION HOPE TO HARNESS THE ECONOMIC ENERGY OF YOUTH AND BRING POSITIVE BUSINESS ROLE MODELS INTO UNDERSERVED COMMUNITIES. THE GOAL OF THE INITIATIVE IS TO RECONNECT THE POWER OF EDUCATION TO THE POWER OF ASPIRATION, SPURRING LOCAL JOB CREATION, SPIKING LOCAL GDP GROWTH, AND THEREIN INSURING THE FUTURE PROSPERITY OF OUR STUDENTS AND OUR NATION.

HOPE CORPS VOLUNTEERS AND BUSINESS ROLE MODELS FROM THE LOCAL BUSINESS COMMUNITY, COLLEGES AND UNIVERSITIES DELIVER THE HBIABA PROGRAM IN LOW-TO-MODERATE INCOME COMMUNITY MIDDLE AND HIGH SCHOOL CLASSROOMS ACROSS THE UNITED STATES AND SOON TO BE LAUNCHED IN SOUTH AFRICA. HBIABA IS IMPLEMENTED IN SEVEN VITAL PHASES.

**PHASE I: GALLUP-HOPE INDEX**

THE GALLUP-HOPE INDEX ASSESSES YOUTH LEVEL OF HOPE, WELL-BEING, ENGAGEMENT, FINANCIAL LITERACY AND ECONOMIC ENERGY, THROUGH A 100-YEAR PARTNERSHIP WITH GALLUP.

**PHASE II: BANKING ON OUR FUTURE (BOOF) FINANCIAL DIGNITY PROGRAM**

STUDENTS ARE EDUCATED AND EMPOWERED THROUGH FIVE LEARNING MODULES TAUGHT BY HOPE CORPS VOLUNTEERS FROM THE BUSINESS COMMUNITY: A COURSE IN DIGNITY, BASICS OF BUDGETING, GET SMART ABOUT BANKING, FUNDAMENTALS OF CREDIT, AND INTRODUCTION TO SAVING AND INVESTING.

**PHASE III: HOPE BUSINESS IN A BOX ACADEMY (HBIABA) ENTREPRENEURSHIP PROGRAM**  
STUDENTS PARTICIPATE IN FOUR MODULES: BASICS OF BUSINESS, DEVELOPING YOUR BUSINESS IDEA, DEVELOPING A FINANCIAL PLAN FOR YOUR BUSINESS, COMMUNICATION AND PUBLIC

Name of the organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**FORM 990, PART III, LINE 4B - PROGRAM SERVICE ACCOMPLISHMENTS****SPEAKING SKILLS****PHASE IV: CLASSROOM AND SCHOOL-WIDE PITCH EVENTS**

STUDENTS PARTICIPATE IN A CLASSROOM EVENT WHERE THEY PITCH THEIR BUSINESS IDEA TO THEIR TEACHERS, FELLOW CLASSMATES, AND COMMUNITY BUSINESS MEMBERS THAT SERVE AS JUDGES. THE WINNERS OF THE CLASSROOM PITCH EVENTS THEN PARTICIPATE IN A SCHOOL-WIDE PITCH EVENT AGAINST OTHER CLASSROOM WINNERS.

**PHASE V: BUSINESS ROLE MODEL EMPOWERMENT PROGRAM**

SCHOOL-WIDE PITCH WINNERS ARE CONNECTED TO BUSINESS ROLE MODELS IN THEIR COMMUNITY FOR 10 ONE-ON-ONE HOURS OF BUSINESS DEVELOPMENT AND COACHING.

**PHASE VI: PRESENTATION OF BUSINESS PLANS FOR BUSINESS START-UP GRANT**

STUDENTS PRESENT THEIR BUSINESS PLAN TO OPERATION HOPE STAFF TO QUALIFY FOR A BUSINESS START-UP GRANT FOR UP TO \$500.

**PHASE VII: RESOURCES AND SUSTAINABILITY**

FOR ONGOING SUPPORT STUDENTS ARE INVITED TO POST THEIR BUSINESS IDEAS ON A CROWDSOURCING SITE CALLED "TAKING EVERY KID PUBLIC" WHERE THEY CAN RAISE ADDITIONAL FUNDS TO SUPPORT THEIR BUSINESS STARTUP. STUDENTS ALSO HAVE ACCESS TO ONGOING TECHNICAL AND BUSINESS SUPPORT.

AS PART OF OPERATION HOPE'S NATIONAL INITIATIVE, PROJECT 5117, OPERATION HOPE WILL EDUCATE 5,000,000 MILLION YOUTH BY 2020 AND ENGAGE 1,000,000 YOUTH IN THE HOPE BUSINESS IN A BOX ACADEMIES INTERVENTION.

Name of the organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**FORM 990, PART III, LINE 4C - PROGRAM SERVICE ACCOMPLISHMENTS**

HCA IS HOPE'S EMERGENCY RESPONSE AND DISASTER FINANCIAL PREPAREDNESS DIVISION. HCA IS A PART OF A STRONG NETWORK OF FIRST RESPONDERS TO DISASTERS IN THE UNITED STATES THAT ADDRESS THE IMMEDIATE FINANCIAL NEEDS OF DISASTER VICTIMS. HCA MOBILIZES IN TIMES OF DISASTERS LIKE HURRICANE KATRINA AND SUPERSTORM SANDY IN HELPING INDIVIDUALS AND SMALL BUSINESSES PREPARE FOR DISASTERS AND TO RECOVER AFTER DISASTERS. THROUGH OUR DATABASE OF PROFESSIONAL HOPE CORP VOLUNTEERS, AND FULL TIME STAFF HCA IS ABLE TO PROVIDE EMERGENCY DISASTER CASE MANAGEMENT TO SURVIVORS FACING FINANCIAL CRISIS BY COUNSELING ON MONEY AND CREDIT.

THE DISASTER PREPARATION AND RECOVERY DIVISION HOPE COALITION AMERICA (HCA) ASSIST INDIVIDUALS AND FAMILIES PREPARE FOR EMERGENCIES AND DISASTERS BY CONDUCTING FAMILY PREPAREDNESS SEMINARS AND PROVIDES DISASTER RECOVERY INFORMATION AND GUIDANCE TO INDIVIDUALS, SMALL BUSINESSES AND COMMUNITIES AFTER DISASTERS. THREE PRINCIPLE SIGNATURE PRODUCTS THE DISASTER FINANCIAL RECOVERY SCORE (DFR SCORE), THE PERSONAL DISASTER PREPAREDNESS GUIDE AND THE EMERGENCY FINANCIAL FIRST AID KIT ALLOWS HCA TO PROVIDE VITAL SERVICES THROUGH RELATIONSHIPS WITH FEMA, THE AMERICAN RED CROSS, VOLUNTEER ORGANIZATIONS ACTIVE IN DISASTERS, THE ECONOMIC DEVELOPMENT ADMINISTRATION AND CORPORATE FUNDERS. THROUGH THESE AND OTHER RELATIONSHIPS HOPE COALITION AMERICA HAS RESPONDED TO FIFTY-SIX LARGE DISASTER A AND OVER 100 SMALL DISASTERS AND EMERGENCIES.

**FORM 990, PART VI, LINE 11B - FORM 990 REVIEW PROCESS**

THE 990 IS REVIEWED BY THE FOLLOWING GROUPS, IN THIS ORDER, FOR APPROVAL.

1. CONTROLLER
2. PRESIDENT AND CAO

Name of the organization

OPERATION HOPE, INC.

Employer identification number

95-4378084

**FORM 990, PART VI, LINE 11B - FORM 990 REVIEW PROCESS (CONTINUED)**

3. CEO

4. THE BOARD OF DIRECTORS' APPROVED AUDIT COMMITTEE MEMBERS

**FORM 990, PART VI, LINE 12C - EXPLANATION OF MONITORING AND ENFORCEMENT OF CONFLICTS**

HOPE HAS A VOLUNTARY BOARD THAT CONTRIBUTES THEIR TIME TO ADVANCE THE PROGRAMS THROUGH THEIR TIME, TALENT, AND TREASURE. ANY TIME A CONFLICT OF INTEREST ARISES, IT IS HANDLED ON A CASE BY CASE BASIS.

**FORM 990, PART VI, LINE 15A - COMPENSATION REVIEW & APPROVAL PROCESS - CEO & TOP MANAGEMENT**

REVIEW OF COMPENSATION IS PERFORMED BY THE COMPENSATION COMMITTEE OF THE BOARD OF DIRECTORS FOR THE CEO, PRESIDENT AND COO. CEO HAS A CONTRACT THAT IS REVIEWED AND RENEWED ON A PERIODIC BASIS BY THE COMPENSATION COMMITTEE OF THE ORGANIZATION. THE CONTRACT STIPULATES ANNUAL INCREASES BASED ON THE CURRENT CPI. A YEAR AGO HOPE DID AN OUTSIDE INDEPENDENT SALARY SURVEY TO CONFIRM RANGE OF SALARIES FOR THE ORGANIZATION.

**FORM 990, PART VI, LINE 15B - COMPENSATION REVIEW & APPROVAL PROCESS - OFFICERS & KEY EMPLOYEES**

REVIEW OF COMPENSATION IS PERFORMED BY THE COMPENSATION COMMITTEE OF THE BOARD OF DIRECTORS FOR THE CEO, PRESIDENT AND COO. CEO HAS A CONTRACT THAT IS RENEWED BY THE COMPENSATION COMMITTEE ON A PERIODIC BASIS. THE CONTRACT STIPULATES ANNUAL INCREASES BASED ON THE CURRENT CPI. KEY EMPLOYEE COMPENSATION IS DECIDED AND APPROVED BY THE CEO AND PRESIDENT. HOPE PERFORMS AN OUTSIDE INDEPENDENT SALARY SURVEY TO CONFIRM RANGE OF SALARIES FOR THE ORGANIZATION.

**FORM 990, PART VI, LINE 19 - OTHER ORGANIZATION DOCUMENTS PUBLICLY AVAILABLE**

DOCUMENTS ARE PROVIDED PER REQUESTS FROM INTERESTED PARTIES. FORM 990 IS ACCESSIBLE VIA GUIDESTAR.

**SCHEDULE R**  
(Form 990)

Department of the Treasury  
Internal Revenue Service

**Related Organizations and Unrelated Partnerships**

- Complete if the organization answered 'Yes' on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
  - Attach to Form 990.
- Information about Schedule R (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No. 1545-0047

**2014**

**Open to Public  
Inspection**

Name of the organization

**OPERATION HOPE, INC.**

Employer identification number

**95-4378084**

**Part I Identification of Disregarded Entities** Complete if the organization answered 'Yes' on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
<u>(1)</u> <u>HOPE ADVISORS LLC</u> - - - <u>707 WILSHIRE BLVD #3030</u> - - - <u>LOS ANGELES, CA 90017</u> - - - <u>20-8380765</u>	CONSULTING	CA	0.	0.	OPERATION HOPE, INC.
<u>(2)</u> - - - - - -					
<u>(3)</u> - - - - - -					

**Part II Identification of Related Tax-Exempt Organizations** Complete if the organization answered 'Yes' on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Sec 512(b)(13) controlled entity?
						Yes
<u>(1)</u> - - - - - -						
<u>(2)</u> - - - - - -						
<u>(3)</u> - - - - - -						
<u>(4)</u> - - - - - -						

**Part III Identification of Related Organizations Taxable as a Partnership** Complete if the organization answered 'Yes' on Form 990, Part IV, line 34 because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	
(1)												
(2)												
(3)												

**Part IV Identification of Related Organizations Taxable as a Corporation or Trust** Complete if the organization answered 'Yes' on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Sec 512(b)(13) controlled entity?	
								Yes	No
(1)									
(2)									
(3)									

**Part V Transactions With Related Organizations** Complete if the organization answered 'Yes' on Form 990, Part IV, line 34, 35b, or 36.

<b>Note.</b> Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.		<b>Yes</b>	<b>No</b>
1	During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?		
a	Receipt of (i) interest (ii) annuities (iii) royalties or (iv) rent from a controlled entity.....	1 a	X
b	Gift, grant, or capital contribution to related organization(s).....	1 b	X
c	Gift, grant, or capital contribution from related organization(s).....	1 c	X
d	Loans or loan guarantees to or for related organization(s).....	1 d	X
e	Loans or loan guarantees by related organization(s).....	1 e	X
f	Dividends from related organization(s).....	1 f	X
g	Sale of assets to related organization(s).....	1 g	X
h	Purchase of assets from related organization(s).....	1 h	X
i	Exchange of assets with related organization(s).....	1 i	X
j	Lease of facilities, equipment, or other assets to related organization(s).....	1 j	X
k	Lease of facilities, equipment, or other assets from related organization(s).....	1 k	X
l	Performance of services or membership or fundraising solicitations for related organization(s).....	1 l	X
m	Performance of services or membership or fundraising solicitations by related organization(s).....	1 m	X
n	Sharing of facilities, equipment, mailing lists, or other assets with related organization(s).....	1 n	X
o	Sharing of paid employees with related organization(s).....	1 o	X
p	Reimbursement paid to related organization(s) for expenses.....	1 p	X
q	Reimbursement paid by related organization(s) for expenses.....	1 q	X
r	Other transfer of cash or property to related organization(s).....	1 r	X
s	Other transfer of cash or property from related organization(s).....	1 s	X

2 If the answer to any of the above is 'Yes,' see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

	<b>(a)</b> Name of related organization	<b>(b)</b> Transaction type (a-s)	<b>(c)</b> Amount involved	<b>(d)</b> Method of determining amount involved
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				

**Part VI Unrelated Organizations Taxable as a Partnership** Complete if the organization answered 'Yes' on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unre- lated, excluded from tax under section 512-514)	(e) Are all partners section 501(c)(3) organizations?		(f) Share of total income	(g) Share of end-of-year assets	(h) Dispropor- tionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 Form (1065)	(j) General or managing partner?		(k) Percentage ownership
				Yes	No			Yes	No		Yes	No	
(1)													
(2)													
(3)													
(4)													
(5)													
(6)													
(7)													
(8)													

**Part VII Supplemental Information**

Provide additional information for responses to questions on Schedule R (see instructions).

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Depreciation and Amortization  
(Including Information on Listed Property)

2014

Department of the Treasury  
Internal Revenue Service (99)

► Attach to your tax return.

► Information about Form 4562 and its separate instructions is at [www.irs.gov/form4562](http://www.irs.gov/form4562).

Name(s) shown on return

OPERATION HOPE, INC.

Business or activity to which this form relates

FORM 990/990-PF

**Part I Election To Expense Certain Property Under Section 179**

Note: If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions).....	1	
2	Total cost of section 179 property placed in service (see instructions).....	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions).....	3	
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-.....	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions.....	5	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property. Enter the amount from line 29.....	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7.....	8	
9	Tentative deduction. Enter the <b>smaller</b> of line 5 or line 8.....	9	
10	Carryover of disallowed deduction from line 13 of your 2013 Form 4562.....	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5 (see instrs).....	11	
12	Section 179 expense deduction. Add lines 9 and 10, but do not enter more than line 11.....	12	
13	Carryover of disallowed deduction to 2015. Add lines 9 and 10, less line 12..... ►	13	

Note: Do not use Part II or Part III below for listed property. Instead, use Part V.

**Part II Special Depreciation Allowance and Other Depreciation (Do not include listed property.)** (See instructions.)

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year (see instructions).....	14	
15	Property subject to section 168(f)(1) election.....	15	
16	Other depreciation (including ACRS).....	16	931,367.

**Part III MACRS Depreciation (Do not include listed property.)** (See instructions.)

## Section A

17	MACRS deductions for assets placed in service in tax years beginning before 2014.....	17	
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here. ►		

## Section B – Assets Placed in Service During 2014 Tax Year Using the General Depreciation System

(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only — see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19 a 3-year property.....						
b 5-year property.....						
c 7-year property.....						
d 10-year property.....						
e 15-year property.....						
f 20-year property.....						
g 25-year property.....			25 yrs		S/L	
h Residential rental property.....			27.5 yrs	MM	S/L	
			27.5 yrs	MM	S/L	
i Nonresidential real property.....			39 yrs	MM	S/L	
				MM	S/L	

## Section C – Assets Placed in Service During 2014 Tax Year Using the Alternative Depreciation System

20 a Class life.....					S/L	
b 12-year.....			12 yrs		S/L	
c 40-year.....			40 yrs	MM	S/L	

**Part IV Summary** (See instructions.)

21	Listed property. Enter amount from line 28.....	21	
22	Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations — see instructions.....	22	931,367.
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs.....	23	

12/31/14

## 2014 FEDERAL BOOK DEPRECIATION SCHEDULE

PAGE 1

## OPERATION HOPE, INC.

95-4378084

NO.	DESCRIPTION	DATE ACQUIRED	DATE SOLD	COST/ BASIS	BUS. PCT.	CUR 179 BONUS	SPECIAL DEPR. ALLOW	PRIOR 179/ BONUS/ SP. DEPR.	PRIOR DEC. BAL DEPR.	SALVAG /BASIS REDUCT	DEPR. BASIS	PRIOR DEPR.	METHOD	LIFE	RATE	CURRENT DEPR.
FORM 990/990-PF																
FURNITURE AND FIXTURES																
11	EXEC OFFICE FURN	12/31/99		5,177							5,177	5,177	S/L	7		0
12	OFFICER FURNITUREPLUMMERS	1/11/01		1,270							1,270	1,270	S/L	7		0
42	ATMOSPHERE OOC FURNITURE	11/20/06		22,720							22,720	22,720	S/L	7		0
66	ATMOSPHERE - OOC FURNITUR	1/23/07		1,511							1,511	1,172	S/L	10		151
67	ATMOSPHERE - CONF ROOM FU	1/23/07		5,844							5,844	5,844	S/L	7		0
68	OFFICE FURNITURE	4/20/07		4,228							4,228	4,077	S/L	7		151
69	SUPERIOR CARPET & DESIGN	4/20/07		18,248							18,248	17,897	S/L	7		351
70	SUPERIOR CARPET & DESIGN	4/20/07		2,443							2,443	2,356	S/L	7		87
71	SIMPLE LINE FURNITURE	4/30/07		2,090							2,090	2,018	S/L	7		72
110	OOC ATLANTA OFFICE FURN	3/31/10		10,883							10,883	6,645	S/L	7		0
111	OOC ATLANTA OFFICE FURN	5/31/10		883							883	452	S/L	7		126
112	OOC ATLANTA ATMSPHR FURN	5/31/10		10,000							10,000	5,120	S/L	7		1,429
113	OOC ATLANTA ATMSPHR FURN	5/31/10		8,000							8,000	4,096	S/L	7		1,143
114	OOC ATLANTA- NFL OFFICE	6/29/10		2,027							2,027	1,015	S/L	7		290
115	OOC ATLANTA ATMSPHR FURN	7/15/10		4,318							4,318	2,161	S/L	7		617
116	OOC ATLANTA ATMSPHR FURN	7/15/10		5,280							5,280	2,639	S/L	7		754
117	OOC ATLANTA- NFL OFFICE	8/20/10		2,027							2,027	967	S/L	7		290
TOTAL FURNITURE AND FIXTURE				106,949		0	0	0	0	0	106,949	85,626				5,461
IMPROVEMENTS																
1	LHI LIVINGSTON ASSOC. ARC	7/05/02		2,011							2,011	2,011	S/L	5		0
2	ELRO SIGNS	7/04/05		6,763							6,763	5,746	S/L	10		676
3	ELRO SIGNS	4/01/05		2,395							2,395	2,100	S/L	10		240

12/31/14

## 2014 FEDERAL BOOK DEPRECIATION SCHEDULE

PAGE 2

## OPERATION HOPE, INC.

95-4378084

NO.	DESCRIPTION	DATE ACQUIRED	DATE SOLD	COST/ BASIS	BUS. PCT.	CUR 179 BONUS	SPECIAL DEPR. ALLOW	PRIOR 179/ BONUS/ SP. DEPR.	PRIOR DEC. BAL DEPR.	SALVAG /BASIS REDUCT	DEPR. BASIS	PRIOR DEPR.	METHOD	LIFE	RATE	CURRENT DEPR.
4	LEO A DALY COMPANY	12/20/02		833							833	833	S/L	5		0
5	LEO A DALY COMPANY	12/30/03		27,696							27,696	27,696	S/L	5		0
6	KFOURY CONST	12/31/04		224,214							224,214	224,214	S/L	5		0
7	ELRO SIGNS	4/01/05		14,320							14,320	12,530	S/L	10		1,432
8	LEO A DALY	4/01/05		3,558							3,558	3,115	S/L	10		356
9	THE STAUBACH CO	4/30/05		30,000							30,000	25,500	S/L	10		3,000
10	KFOURY CONSTRUCTION GROUP	4/30/05		7,353							7,353	6,370	S/L	10		735
39	BROADWAY-CORP OFFICE EXPA	11/30/06		4,594							4,594	3,251	S/L	10		459
40	EQUIPMENT (PHONE, FAX, WI	8/01/06		31,419							31,419	23,303	S/L	10		3,142
41	CORP OFFICE FURNITURE (CA	8/01/06		113,961							113,961	85,462	S/L	10		11,396
46	STANHOPE CO, - CORP OFFI	1/31/07		1,389							1,389	973	S/L	10		139
47	BROADWAY - CORP OFFICE	2/28/07		7,987							7,987	5,460	S/L	10		799
48	STANHOPE CO. - CORP OFFI	3/06/07		1,389							1,389	950	S/L	10		139
49	SUPERIOR CARPET - LA BREA	4/12/07		17,543							17,543	10,762	S/L	10		676
50	SOUTH PAINTING - LA BREA	4/18/07		2,850							2,850	1,923	S/L	10		285
51	ELNO SIGNS - LA BREA	8/28/07		2,417							2,417	1,553	S/L	10		242
52	WESTERN CONST - LA BREA	7/30/07		3,400							3,400	2,182	S/L	10		340
53	ELRO SIGNS - LA BREA	7/30/07		10,330							10,330	6,628	S/L	10		1,033
54	ACC CONSTRU - HC NY	1/29/07		21,931							21,931	15,351	S/L	10		2,193
55	ACC CONSTRU - HC NY	2/02/07		100,000							100,000	67,167	S/L	10		10,000
56	ACC CONSTRU - HC NY	3/14/07		232,351							232,351	154,773	S/L	10		23,235
57	ACC CONSTRU - HC NY	3/28/07		50,000							50,000	34,539	S/L	10		5,000
58	SPACESHMITH - HC NY	3/30/07		22,012							22,012	15,040	S/L	10		2,201
59	ACC CONSTRU - HC NY	4/19/07		30,119							30,119	19,472	S/L	10		3,012
60	LOCKS IN THE CITY	4/19/07		4,652							4,652	3,139	S/L	10		465
61	ACC CONSTRU - HC NY	5/31/07		32,624							32,624	20,747	S/L	10		3,262
62	SPACESHMITH - HC NY	6/30/07		948							948	625	S/L	10		95

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63	ELRO SIGNS - HC NY	8/31/07		26,000							26,000	15,259	S/L	10		2,600
64	ACC CONSTRUCTION - HC NY	12/06/07		15,000							15,000	9,125	S/L	10		1,500
65	ACC CONSTRUCTION - HC NY	3/02/07		228,025							228,025	150,820	S/L	10		22,803
88	HC NY FURNI (CA NAT BK)	4/07/07		19,900							19,900	13,433	S/L	10		1,990
89	HC LA BREA (PHONESYSTEM)	11/01/07		5,796							5,796	5,796	S/L	5		0
92	ELRO SIGNS - LHI LA BREA	12/30/08		1,191							1,191	595	S/L	10		119
93	LHI - HC NY	6/30/08		23,094							23,094	12,700	S/L	10		2,309
99	LHI - HC LA BREA RETAINER	2/25/09		1,000							1,000	483	S/L	10		100
100	LHI - HC LA BREA HANDICAP	10/15/09		3,101							3,101	1,318	S/L	10		457
101	LHI - HC NY	VARIOUS		17,378							17,378	7,821	S/L	10		1,738
108	LHI -OOC ATLA ELRO SIGNS	6/30/10		1,530							1,530	536	S/L	10		153
109	LHI -OOC ATLA EBENEZR	8/20/10		100,000							100,000	33,333	S/L	10		10,000
134	LHI - HC NY	6/30/11		6,991							6,991	1,748	S/L	10		699
138	LHI - HC ATLANTA	6/30/12		661,280							661,280	98,107	S/L	10		66,128
143	LHI - HC ATLANTA	6/30/13		10,339							10,339		S/L	10		1,034
146	LHI - HC NY	6/30/14		3,868							3,868		S/L	10		0
TOTAL IMPROVEMENTS				2,135,552		0	0	0	0	0	2,135,552	1,134,489				186,182
MACHINERY AND EQUIPMENT																
13	COMPUTER	12/31/01		24,445							24,445	24,445	S/L	5		0
14	COMPUTER-PRINTER	12/31/02		6,740							6,740	6,740	S/L	5		0
15	COMPUTERS	5/29/03		1,224							1,224	1,224	S/L	5		0
16	COMPUTERS	12/31/04		376,593							376,593	376,593	S/L	3		0
17	DELL COMPUTERS	4/30/05		9,400							9,400	9,400	S/L	5		0
18	DELL COMPUTERS BOOF DC	8/20/05		3,532							3,532	3,532	S/L	5		0
19	DELL SERVER FOR HCA	10/04/05		3,675							3,675	3,675	S/L	5		0

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20	DELL NETWORK SERVERS & UP	11/01/05		31,583							31,583	32,583	S/L	5		0
21	DELL 687945022800081	11/01/05		4,100							4,100	4,100	S/L	5		0
22	DELL ACT 5016195114003	12/01/05		5,706							5,706	5,706	S/L	5		0
23	DELL ACT 5016195114004	12/01/05		4,517							4,517	4,517	S/L	5		0
24	DELL ORDER 116486459	12/01/05		540							540	540	S/L	5		0
25	DELL ORDER 602223994	12/01/05		4,632							4,632	4,632	S/L	5		0
26	DELL ORDER 602224075	12/01/05		1,695							1,695	1,695	S/L	5		0
27	DELL ORDER 667174660	12/01/05		4,083							4,083	4,083	S/L	5		0
28	MICROSOFT INKIND SOFTWARE	12/01/05		152,895							152,895	152,895	S/L	5		0
29	EDA05 1625-702-05	12/31/03		1,692							1,692	1,692	S/L	5		0
30	EDA05 1625-703-05	12/31/03		1,692							1,692	1,692	S/L	5		0
31	COMPUTERS	12/31/03		129							129	129	S/L	5		0
32	FRYS ELECTRONICS	5/31/03		3,125							3,125	3,125	S/L	5		0
33	ANDY SOUSA LA NOTEBOOK	10/13/03		1,685							1,685	1,685	S/L	5		0
34	NOTEBOOK	10/16/03		1,562							1,562	1,562	S/L	5		0
35	SCOTT STEELE REPLACEMENT	12/03/03		1,772							1,772	1,772	S/L	5		0
36	COMP-HOWARD KOHN	12/03/03		1,179							1,179	1,179	S/L	5		0
37	COMP-R AMAYA	12/03/03		1,783							1,783	1,783	S/L	5		0
38	COMP-S WILCOX	12/03/03		1,783							1,783	1,783	S/L	5		0
43	DELL ORDER (2 LAPTOPS)	2/28/06		6,188							6,188	6,188	S/L	5		0
44	SOL MEDIA PROGRAM DEVELOP	4/04/06		24,680							24,680	24,680	S/L	5		0
45	QQUEST	9/19/06		3,885							3,885	3,885	S/L	5		0
72	SOLMEDIA	1/18/07		25,680							25,680	25,680	S/L	5		0
73	SOLMEDIA 2ND PHASE	2/28/07		17,880							17,880	17,880	S/L	5		0
74	DELL (JB LAPTOP)	10/28/07		3,196							3,196	3,196	S/L	5		0
75	DELL ( STACY LAPTOP)	10/28/07		2,572							2,572	3,035	S/L	3		0
76	DELL ( SERVER)	10/28/07		4,875							4,875	4,847	S/L	3		0

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77	JOHN BRYANT SONY WORKBOOK	12/17/07		5,245							5,245	5,245	S/L	5		0
78	NX TECHNOLOGY WEBSITE DEV	12/31/07		8,500							8,500	8,500	S/L	5		0
79	NX TECHNOLOGU ECOMMERCE D	12/31/07		6,500							6,500	6,500	S/L	5		0
80	NX TECHNOLOGY DATA MIGRA	12/31/07		1,680							1,680	1,680	S/L	5		0
81	MICR HARDWARE/SOFT LICENS	12/03/07		844,893							844,893	869,113	S/L	3		0
82	NX TECHNOLOGY PHASE II	9/18/07		3,210							3,210	3,210	S/L	5		0
83	NX TECHNOLOGY PHASE II	9/18/07		3,210							3,210	3,210	S/L	5		0
84	DELL 20 COMPSETUPS HC NY	10/15/07		27,700							27,700	27,700	S/L	5		0
85	UNIT DESIGN ( BOOF)	1/12/07		3,800							3,800	3,800	S/L	5		0
86	NX TECHNOLOGY PHASE II	9/18/07		3,210							3,210	3,210	S/L	5		0
87	BAYTREE LEASING(NORTEL )	2/01/07		24,009							24,009	16,607	S/L	10		2,401
90	DELL ( JB LAPTOP)	8/31/07		3,539							3,539	3,539	S/L	5		0
91	NX TECHNOLOGY HOME PAGE	10/31/07		3,780							3,780	3,780	S/L	5		0
94	COMPUTERS/SFTWRE-CORP	6/30/08		16,354							16,354	16,354	S/L	5		0
95	COMPUTERS/SFTWRE-HCA	6/30/08		30,035							30,035	30,035	S/L	5		0
96	COMPUTERS/SFTWRE-PWY	6/30/08		8,745							8,745	8,745	S/L	5		0
97	COMPUTERS/SFTWRE-BFN	6/30/08		816							816	816	S/L	5		0
98	COMPUTERS/SFTWRE-HGI	6/30/08		12,000							12,000	12,000	S/L	5		0
102	LEASE RIGHTS - HC NAT	4/01/09		5,116							5,116	5,116	S/L	3		0
103	LEASE RIGHTS - HC LA BREA	4/01/09		5,796							5,796	5,796	S/L	3		0
104	COMPUTERS/SFTWRE-CORP	1/01/09		4,703							4,703	4,703	S/L	5		0
105	COMPUTERS/SFTWRE-HCA	1/01/09		4,450							4,450	4,450	S/L	5		0
106	COMPUTERS/SFTWRE-NAT	1/06/09		4,550							4,550	4,550	S/L	5		0
107	COMPUTERS/SFTWRE-NAT	VARIOUS		15,238							15,238	15,238	S/L	3		0
118	EPICENTER WEBSITE DEV	2/19/10		39,500							39,500	39,500	S/L	3		0
119	MACBOOK PRO (JB COMPUTER)	8/24/10		12,357							12,357	12,357	S/L	3		0
120	EPICENTER WEBSITE DEV	12/01/10		50,000							50,000	50,000	S/L	3		0

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121	BOOF CE CURRICULUM	7/30/10		3,574							3,574	3,574	S/L	3		0
122	HTI CONSULTING CE CURRICU	9/10/10		7,300							7,300	7,300	S/L	3		0
123	HTI CONSULTING CE CURRICU	11/30/10		20,023							20,023	20,023	S/L	3		0
124	DELL 20 COMPTR SET UP-HC	9/30/10		9,294							9,294	9,294	S/L	3		0
125	EPICENTER (BOOF WEBSITE)	3/18/10		31,275							31,275	31,275	S/L	3		0
126	GALLUP EVALUATION	4/30/10		62,500							62,500	62,500	S/L	3		0
127	EPICENTER (BOOF WEBSITE)	5/19/10		7,700							7,700	7,700	S/L	3		0
128	EPICENTER (BOOF WEBSITE)	6/30/10		2,275							2,275	2,275	S/L	3		0
129	EPICENTER (BOOF WEBSITE)	7/30/10		788							788	788	S/L	3		0
130	GALLUP EVALUATION	7/30/10		62,500							62,500	62,500	S/L	3		0
131	GALLUP EVALUATION	10/21/10		62,500							62,500	62,500	S/L	3		0
132	EPICENTER RD CC	10/31/10		3,063							3,063	3,063	S/L	3		0
133	UNIT COLLECTIVE 5 MK Curr	10/22/10		3,250							3,250	3,250	S/L	3		0
135	CORP OFFICE COMPUTERS	6/30/11		102,874							102,874	87,806	S/L	3		10,041
136	COMPUTERS (BOOF)	6/30/11		3,000							3,000	2,500	S/L	3		500
137	COMPUTERS/SFTWRE-BFN	6/30/11		72,500							72,500	60,417	S/L	3		809
139	CORP OFFICE COMPUTERS	6/30/12		12,000							12,000	6,000	S/L	3		4,000
140	COMPUTERS - BOOF	6/30/12		41,000							41,000	20,889	S/L	3		13,667
141	COMPUTERS - HC ATLANTA	6/30/12		54,091							54,091	21,897	S/L	3		18,030
142	MICROSOFT INKIND SOFTWARE	12/31/11		1,000,527							1,000,527	667,018	S/L	3		333,509
144	COMPUTERS & SOFTWARE CORP	6/30/13		1,043,719							1,043,719		S/L	3		347,906
145	COMPUTERS & SOFTWARE BOOF	6/30/13		10,000							10,000		S/L	3		3,333
147	COMPUTERS & SOFTWARE BOOF	6/30/14		21,000							21,000		S/L	3		5,528
TOTAL MACHINERY AND EQUIPM				4,526,407		0	0	0	0	0	4,526,407	3,050,476				739,724
TOTAL DEPRECIATION				6,768,908		0	0	0	0	0	6,768,908	4,270,591				931,367

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	GRAND TOTAL DEPRECIATION			<u>6,768,908</u>		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>6,768,908</u>	<u>4,270,591</u>				<u>931,367</u>