



## **Financial Advisor Kevin Murphy - "You Can Start Your Own FinTech Business and Build Wealth"**

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Financial coach and serial entrepreneur Kevin Murphy is urging Americans, especially those from underrepresented and underserved minority communities, to participate in the HOPE Impact Initiative, an ecosystem built from the ground up to inspire and train minority entrepreneurs to enter and thrive in the nation's financial services industry. Readers can find out more about the vision behind Kevin's several ventures by heading over to <https://umbrellapartners.io/the-american-dream-for-everyone/>.

Kevin Murphy talks about the goals of the HOPE Impact Initiative by saying, "We believe that minority entrepreneurship is our one best shot to close the wealth gap in America. By focusing on and investing in entrepreneurship, through the lens of technology and innovation, minorities have a fighting chance of achieving economic equality. The trillion-dollar financial services industry is ripe for disruption and HOPE Impact Initiative can spur that change by transforming the current economic system, practices, and policies in service of an economy that works for everyone. We want people to seize this opportunity and move up in the world, creating hope and further opportunities for others like them. In the long term, we aim to start, grow, and scale up 1 million minority-owned businesses in the financial technology industry by 2030."

When asked about how the HOPE Impact Initiative aims to achieve its goals, Kevin explains, "With the HOPE Impact Initiative, we are providing opportunities for all people to start and grow their own financial technology platform. The technology can be used by participants under a profit-sharing model. You can be a part of it from Day 1 and capitalize on this huge opportunity to help others while also creating wealth for you and your family. We believe that every individual deserves to participate fully in our economy and build sustainable wealth through generations so that all communities can prosper - without exception. You can find out more about our entrepreneurship opportunities for freelancers by heading over to <https://umbrellapartners.io/supporting-independent-freelancers-umbrella-brands/>."

Kevin Murphy has a long history of socially conscious entrepreneurship which includes the creation of the Umbrella brand of companies. From humble beginnings in Marlin, Texas, he worked his way up through the ranks at several major companies and taught himself the skills that he teaches others today. When he finally struck out on his own, it didn't take long for him to grow his network of companies to encompass several domains including financial services, technology, publishing, and more. His thoughts on the current state of the American financial system explain his burning desire to bring about a seismic shift.

Kevin says, "Nearly 100 million people in this country are working hard every day to make ends meet. They're doing everything right to provide for their children. Many of them hold two or three jobs. They pay their taxes. And yet they're barely making ends meet - let alone making a better life for themselves and their kids. For more than one-third of all households and more than half of households of color, financial ruin is just one inopportune crisis away. Nearly half of consumers can't get an affordable loan to advance their aspirations or cover an emergency. One in five people pays more than they should for basic financial services. If the average Black family's wealth continues to grow at the same pace it has over the past three decades, it would take Black families 228 years, and Latino families 84 years, to amass the same amount of wealth as White families today. When most of the people in our country are just getting by, rather than getting ahead, something is broken. Given the uphill battle that we face, it is going to take more than just "pulling yourself up by the bootstraps" to make a lasting change. It is about knowing how to navigate a financial system that requires knowledge, experience, and expertise to generate economic security for families and businesses, and to pass that on to our children."

Readers can find out more about every service that Kevin Murphy's Umbrella International Group currently offers by visiting: <https://umbrellapartners.io/>.

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## **Umbrella International Group**

*Umbrella International Group is a black owned fintech company that brings together Technology, Coaching, and Community to help empower people to lead financially healthy lives.*

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