



# Our commitment to the dignity of those we serve

## Excellence

*"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving."*  
Colossians 3:23-24

*"So God created mankind in his own image, in the image of God he created them; male and female he created them."* Genesis 1:27

As God's image bearers, we seek to serve with excellence, working first and foremost for the Lord. Though we experience brokenness as a result of the Fall, Christ's followers are being conformed to His image through His redemption and grace (Col. 3:10, Rom. 8:29, Eph. 5:1). As we are renewed to excellence, we strive to be imitators of God in our work.

We further work with excellence because we know the more sustainably and efficiently we operate, the more people in poverty we can serve.

We strive to provide fair and flexible services that meet the business and family needs of those we serve so they can thrive and glorify God in their work. We encourage them to provide feedback on our services and products so we can better meet those needs.

## Spiritually integrated economic development

*"Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will."* Romans 12:2

While financial capital is an important tool, we believe lasting transformation comes only through a personal relationship with Jesus Christ. It's possible for someone to "gain the whole world, yet forfeit their soul" (Matt. 16:26). Therefore, we resolve to reflect the character of our Heavenly Father, bearing witness with our words and actions to the transforming power of a relationship with Jesus Christ.

As we pursue holistic change, our goal is to help rather than harm. We expect those we serve to use their funds to invest in safe, responsible business practices that do not harm their communities. We will not knowingly finance anyone who uses HOPE's services for other than their intended purpose. As men and women experience the benefits of Christ-centered economic development, we expect their families to flourish as well—whether through improved nutrition, increased school attendance for their children, or better access to health care.

In response to God's commands to defend the defenseless (Ps. 82:3-4), HOPE seeks to protect those who are vulnerable, including children. We will not support businesses that employ child labor, defined by the International Labour Organization as "work that deprives children of their childhood, their potential and their dignity, and that is harmful to physical and mental development."



## Dignity and responsible borrowing

*"The King will reply, 'Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.'" Matthew 25:40*

*"So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets." Matthew 7:12*

We treat the men and women we serve as we wish to be treated, with respect and dignity, always seeking their interests.

We commit to maximizing value for those we serve. Though interest is necessary for programs to operate sustainably, we will charge reasonable, competitive rates within the local context. We are concerned by growing trends of commercialization that seek the best interests of financial investors rather than the men and women using those services.

In issuing loans, we will consider a person's overall debt load and ability to take on new debt. We will not lend someone more than they can afford to repay. Our goal is to help families meet their financial needs over the long term.

## Transparency

*"People look at the outward appearance, but the Lord looks at the heart." 1 Samuel 16:7*

*"For you were once darkness, but now you are light in the Lord. Live as children of light (for the fruit of the light consists in all goodness, righteousness and truth) and find out what pleases the Lord." Ephesians 5:8-10*

Called by God to walk in light rather than darkness (Is. 2:5, 9:2; Eph. 5:8), we believe those we serve deserve complete and accurate information regarding financial services. We will ensure that they understand borrowing costs, collection practices, and loan standards for follow-on loans. We pledge not to engage in illegal, unethical, or deceptive practices. We will clearly explain borrowers' rights and responsibilities both orally and in our loan documentation.

We commit to providing services in a timely and transparent manner and to approving or disapproving loan applications within a reasonable timeframe. When a loan is denied, we will explain the reasons to that applicant.

## Privacy

*"My son, do not lose sight of these—keep sound wisdom and discretion, and they will be life for your soul and adornment for your neck." Proverbs 3:21-22 (ESV)*

We will safeguard the personal and financial information of the men and women we serve and will not disclose this information without their knowledge and consent.



## Protection, fairness, and respect

*"Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God."*  
*Proverbs 14:31*

*"My dear brothers and sisters, take note of this: Everyone should be quick to listen, slow to speak and slow to become angry."* *James 1:19*

We believe the men and women we serve deserve respectful treatment regardless of gender, culture, religion, or ethnic background.

Though we will collect on defaulted loans as needed to preserve the system for everyone, we will not engage in abusive collection procedures.

We will provide those we serve a forum to report and discuss (confidentially, if needed) any perceived offensive or unethical practices.

## Honesty

*"Let God weigh me in honest scales and he will know that I am blameless."* *Job 31:6*

We will hold our employees to a high moral and ethical standard, prohibiting conflicts of interest and any other behaviors which would harm those we serve. Employees should never receive kickbacks, gifts, or gratuities for providing loan services or conducting their business in general. Employees will be educated on these expectations, and those who violate these standards will be punished.