



PAY IT FORWARD PHILANTHROPIC DIVIDEND POLICY



We say at HOPE that we empower those living in poverty. What do we hope to share?

What do we hope to leave behind?

If you know HOPE, you know *we are here to share our faith.*We go in Christ's name; we love because He first loved us.
Faith—it is at the center of our DNA.

And if you know HOPE, you know we are here to respond to Christ's call to serve those in poverty and offer them a hand up. Caring—*investing in the dreams of families*—is part of our DNA.

And finally, we want to do these things *in the right way*, to be able to say, with God's grace:

"Follow my example, just like I follow Christ's." (1 Cor. 11:1) Or to put it another way, we don't want to just do things in Christ's name,

but do them in Christ's way.

And what a huge ambition that is, what a huge responsibility.

"Follow my example, just like I follow Christ's."

But this is our ambition—

But this is our ambition to model with God's grace some of what it means to be Christian business persons.

And so what does it mean?

What does "success" look like for a Christian business person? We think many served by the HOPE network already model it well.

They not only grow, they give.

Grow ... give.

Grow ... and give.

At HOPE **we want to empower giving.**Not just talk about it,

but show it.

That is why we have created the philanthropic dividend policy. It's a simple idea.

Every year every profitable HOPE-managed program everywhere in the world gives 10 percent of its annual profits to support local programs for children and youth.

We want the men and women we serve to see how much HOPE values giving. And to do this,

we have to start here,

now,

with us,

by **building it into our own DNA**, the DNA of every HOPE office in the world.

But we don't stop there, thinking only about what HOPE can do, what we can give.

We think about the generational impact of hundreds of thousands of entrepreneurs modeling the habit of giving throughout their communities.

The HOPE philanthropic dividend.

10 percent of our operating surplus, every year, given away to impact the next generation in some of the most difficult places on earth.



HOPE was started by a business person with a dream. He dreamed of succeeding in business and taking care of his family.

It was a good dream,

and it's one many of you share.

But the person who started HOPE he wanted something else too. He wanted to do well in business, but he also wanted to do good in life. He thought big, dreamed dreams bigger than himself.

He wanted to be a giver.

All of us want to be successful.
But what does it mean to be a success?
In business many would say success means to grow.
And growing is good.
But at HOPE we also think that to be a success, it is important to give.

Grow, yes-and then give.

Grow some more—give some more. These two belong together, growing—and giving.

This is why at HOPE
we have decided that
every profitable HOPE-managed program
every year
in every country where we work
will give 10 percent of our profits
to support programs for children and youth.

Why children?

Because so many of our dreams start with them.

Why give every year?

Because habits are important.

Our habits determine what we do and don't do. And at HOPE we think success requires

the habit of giving.

And in this we invite you to join us—as so many of you already do—

join us to become a giver

in the way of your choosing in this community.
As you grow—give.
Many problems we face today in our community will start to go away if we become a community of givers.

Because in the long run,

it is your generosity

and the generosity of your fellow community members that will determine what becomes of this community.

May God help your business grow.

And may God help all of us become better givers.





OUR MISSION

To invest in the dreams of families in the world's underserved communities as we proclaim and live the Gospel.

OUR METHOD

We share the hope of Christ as we provide biblically based training, savings services, and loans that restore dignity and break the cycle of poverty.

OUR MOTIVATION

The love of Jesus Christ motivates us to identify with those living in poverty and be His hands and feet as we strive to glorify God.