



PAY IT FORWARD

PHILANTHROPIC DIVIDEND POLICY

HOPE's policy to live out generosity, not merely talk about it, by investing in the dreams of the next generation.



A MESSAGE FOR OUR SUPPORTERS

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—
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 HOPE-network clients 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 more than 950,000 entrepreneurs
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
more than 950,000 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.



A MESSAGE FOR OUR CLIENTS

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.

