



Client Focus and Protection Policy

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

Spiritually Integrated Microenterprise 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 a necessary 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 of the transforming power of a relationship with Jesus Christ.

As we pursue holistic change, our goal is to help rather than harm. We expect clients 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 clients 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.”



A Client-Centered Focus

"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 clients as we wish to be treated, with respect and dignity, always seeking their interests.

We commit to maximizing value for our clients. 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 clients.

We will consider our clients' overall debt load and ability to take on new debt in issuing our loans. We will not lend our customers more than they can afford to repay. Our goal is to help our customers 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 clients deserve complete and accurate information regarding financial services. We will ensure that clients understand borrowing costs, collection practices, and loan standards for follow-on loans. We pledge not to engage in illegal, unethical, or deceptive practices. Clients' rights and responsibilities will be explained orally and included in our loan documentation.

We commit to providing services in a timely and transparent manner. Loan applications will be approved or disapproved within a reasonable timeframe. Clients who are subject to credit denial will be informed as to the reasons.

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

We will safeguard the personal and financial information of our clients 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 our clients 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 clients 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 clients. 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.