



DREAMING *beyond*

"Glory to God, who is able to do far beyond all that we could ask or imagine by his power at work within us."

Ephesians 3:20 (CEB)



Kavali* (right) with her savings group
SOUTH ASIA

**Names changed for security*

April 2023

Nelea Postica (left) and her mother
Farmer
MOLDOVA (INVEST CREDIT)



EXECUTIVE CAMPAIGN COUNCIL

HOPE's executive campaign council have significant leadership and influence in business and philanthropy. They will help shape HOPE's strategy and implementation as we invite more partners to join us in this work of Christ-centered financial services.

Allie & Joshua Bradshaw, Asheville, NC

Deborah & Ralph Bradshaw, Asheville, NC

Hillary Brown, Cypress, TX

Lisa Payne Gillesby, Bloomfield Hills, MI

Kristin & Tyler Green, Oklahoma City, OK

Deena Morgan, HOPE Board Member; Cypress, TX

Nicole & Matt Provo, Winchester, MA

Lance Wood, HOPE Board Member; Irvine, CA

WHY DREAMING *beyond*

Dear friends,

For the past 26 years, HOPE International has been investing in the dreams of families in the world's underserved communities as we proclaim and live the Gospel. We believe God has called us to this time of bold vision and plans to move faster toward families on the margins.

- Since our founding, we have helped over **2.6 million families** build resilience against personal, national, and even global crises. And we believe that by 2025, we could surpass **3 million families** served.
- We have invested over **\$1.5 billion** in the dreams of families. And we believe that by 2025, we could cross the **\$2 billion** threshold.
- We have seen thousands of lives transformed by the Gospel and over **9,000 churches** equipped to address spiritual and material poverty. And we believe that by 2025, we can grow to equip **11,500 churches**.

In Zambia, nearly **3 in 4 people** told us they changed something about the way they live because of studying Scripture with their savings group.* This model of **Christ, community, and capital works**. There is so much more in store as we invest in families and focus on strategic goals to reach underserved frontier communities, improve our services through innovation, and expand our work through partnerships.

As we prayerfully plan, prepare, and mobilize, we look to God and to you: our friends and partners in the Gospel. **We invite you to dream with us and prayerfully consider how you might join us in this mission.**

With joy,

Peter Greer
President & CEO



*2021 HOPE Quotient survey in Zambia. In HOPE Congo, 2 in 3 people reported the same in their loan groups.

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Peter Greer & Right Reverend Dr. Manasseh Gahima,
Bishop of Sowers of HOPE
RWANDA

THE PROBLEM



Imagine being forced to make impossible decisions:
 Today, do I send one child to school or purchase enough food to feed my other children? Do I pay my rent or buy medicine?

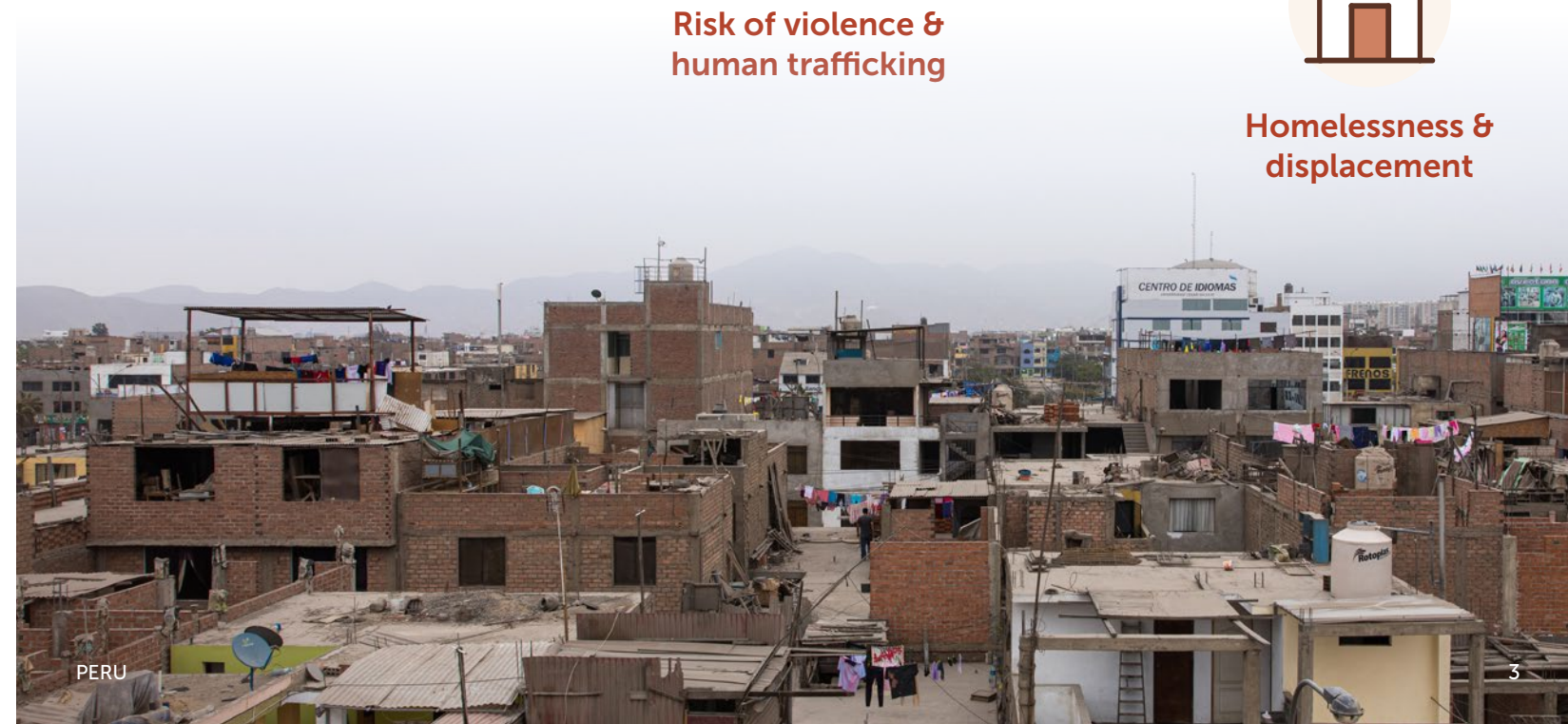
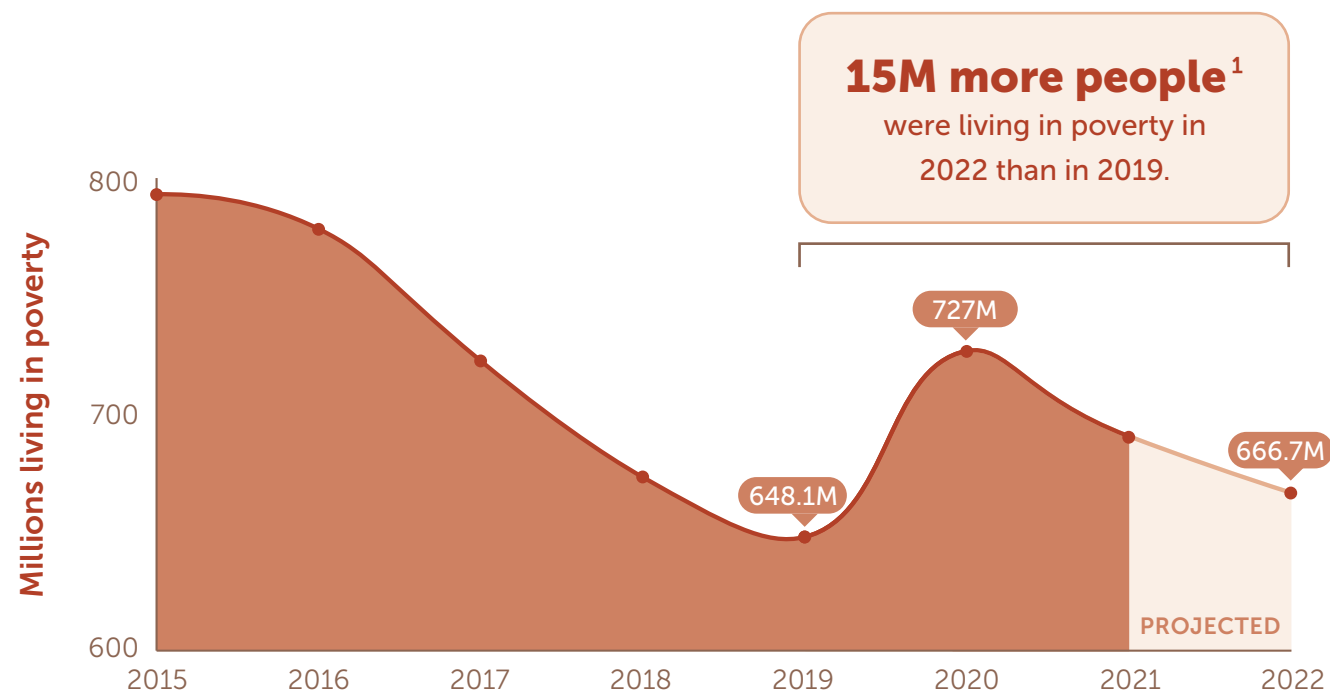
Leya Mshani lives with her husband (pictured) and three children in northern Malawi, where **70% of people live on less than \$1.90 a day**.¹ "At first, I wasn't thinking in an entrepreneurial way. I was only thinking, 'Have I eaten today?'" shared Leya.

There are millions like Leya who cannot currently meet their families' basic needs and are often just one emergency away from disaster. Poverty impacts a person's whole life in **material, spiritual, social, and personal** ways.



“ **Crisis and instability are not new** for the families HOPE serves. The pandemic was not the first disruption—and won't be the last.

Lesly Jules, Regional Director



¹World Bank, October 2022

OUR RESPONSE

We believe no one should have to make these impossible decisions.

Throughout Scripture, God's concern for the marginalized and overlooked is clear. He unequivocally commands His followers to serve men and women in need.

Yet we know poverty is more than just material lack. In our own communities, we see how material prosperity can bring its own problems. As Jesus asked, "What good is it for someone to gain the whole world, yet forfeit their soul?" (Mark 8:36).

For 26 years, HOPE International has invested in the dreams of families in the world's underserved communities as we proclaim and live the Gospel, combining the GREAT COMMISSION & GREATEST COMMANDMENTS.

Matthew 28:16-20; 22:36-40

We long to see every person we serve:



Grow closer to Christ
SPIRITUAL



Develop stronger relationships
SOCIAL

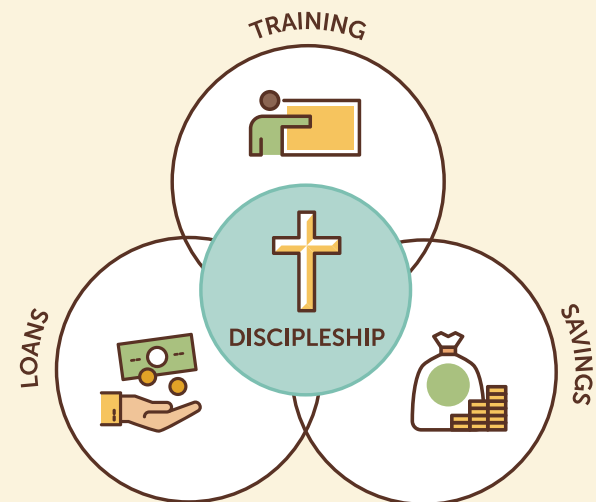


Affirm their God-given dignity
PERSONAL



Break the cycle of material poverty
MATERIAL

WE PROVIDE CHRIST-CENTERED SERVICES



We serve through two main approaches:

SAVINGS GROUPS

Typically formed through HOPE's church partners, savings group members save money together and often make small loans from their savings pool.

4 people

For every member served, **three other family members** may be positively impacted.¹

SG Multiply

Through SG (savings group) Multiply, we equip other Christ-centered organizations to start groups in churches and communities they already serve.

MICROFINANCE INSTITUTIONS

Microfinance institutions (MFIs) are banks that equip entrepreneurs with financial tools to invest in businesses and better provide for their families.

\$258 loan

The **average group loan size** for borrowers is \$258. In Burundi, a borrower can access a loan as small as \$25, enough to start a small business.

Small-and-medium enterprise

These larger "SME" loans equip entrepreneurs to scale and create jobs. Five MFIs in the HOPE network currently offer SME loans, and more are piloting them.

¹Based on average household size, United Nations

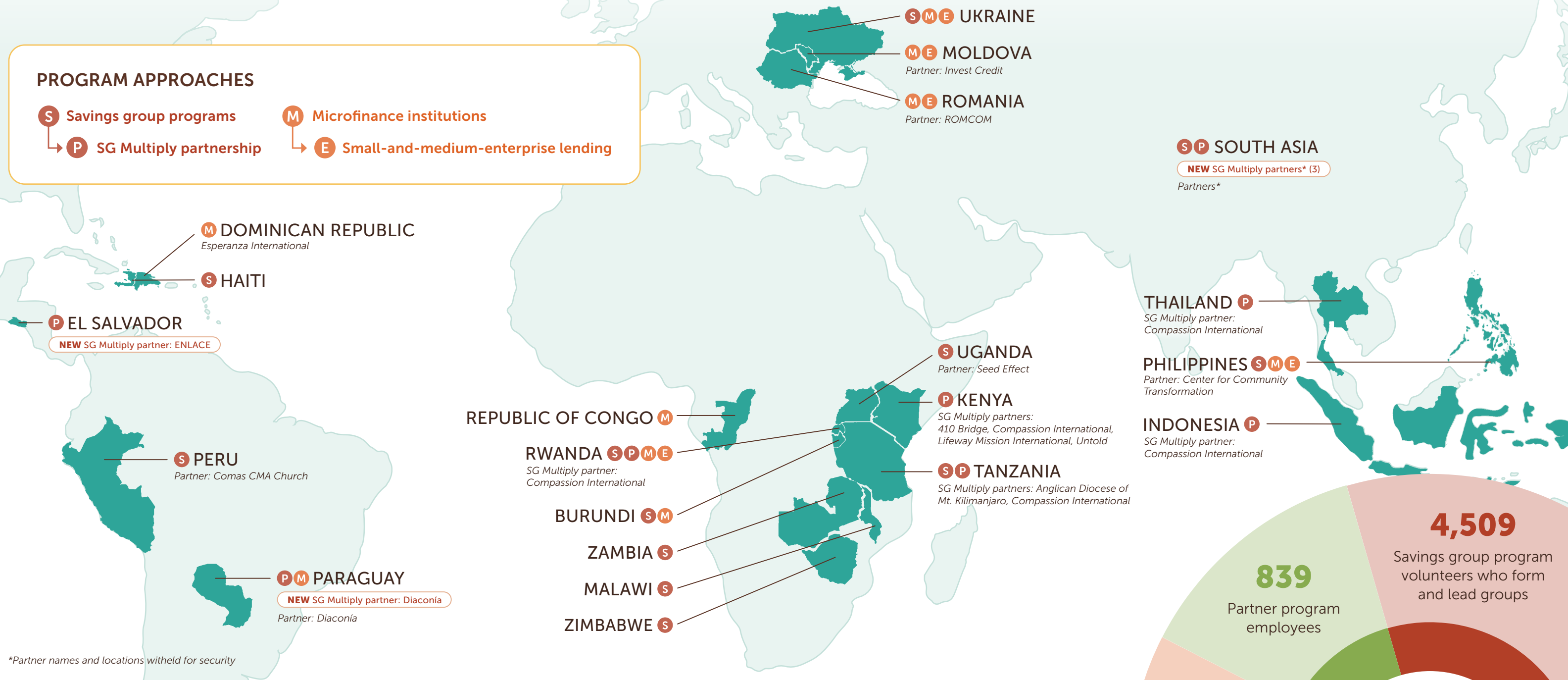


Savings group
HAITI

HOPE NETWORK

PROGRAM APPROACHES

- S** Savings group programs
- M** Microfinance institutions
- P** SG Multiply partnership
- E** Small-and-medium-enterprise lending



*Partner names and locations withheld for security



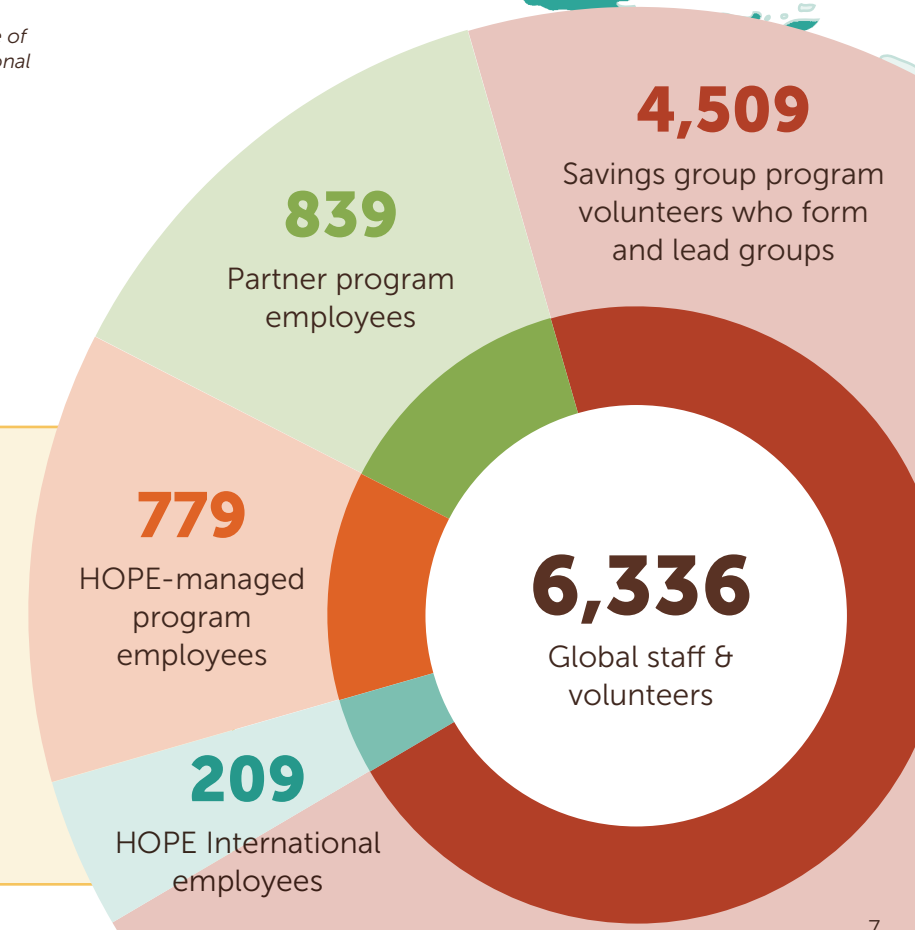
16 SG MULTIPLY PARTNERS

In 2018, HOPE launched SG (savings group) Multiply to equip other Christ-centered organizations to start savings groups where they already serve. Thanks to partners like ENLACE in El Salvador, who already formed 15 savings groups last year, nearly 50,000 members are meeting across the world.

Pictured: Savings group meeting, El Salvador (ENLACE)



2.6 MILLION
PEOPLE SERVED SINCE INCEPTION



INVESTING IN LEYA IMPACTS A WHOLE COMMUNITY



Impact for Leya

When friends invited Leya to join a savings group through their church, a HOPE Malawi partner, she used loans to buy a sewing machine and purchase livestock. Today, Leya's tailoring business brings in \$3.70 a day.



Impact for Leya's marriage

Leya used another loan to help her husband start a taxi business. "We started budgeting and making decisions together. **This has helped us bond, and we now have more transparency in our marriage.**"

Brainwell, Leya's husband



Impact for Leya's kids

"**Now, we're food secure. In the future, my family won't suffer.** My kids will have access to education and whatever they need."

Leya



Impact for Leya's church

"**Before joining the savings group, I didn't know how to preach or lead a Bible study. Now I do, and my life is changed!**"

Leya



Impact for Leya's community

With her profits, Leya paid to drill a water well next to her home. **Today, 22 households—roughly 110 people—**benefit from Leya's well, which provides clean water and saves countless hours.

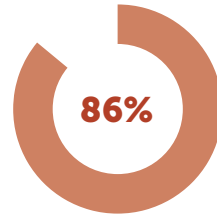


“

I want to be a role model. The mindset of this community will change, then everything will change.

SIGNS OF TRANSFORMATION

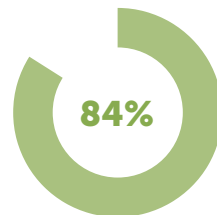
In 2019, we surveyed 194 women and men who belong to a HOPE Malawi savings group formed through local churches.



SPIRITUAL

86% have someone helping them grow in their relationship with God.

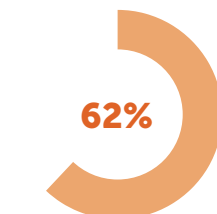
"My life was lost, but when I heard the Word that was being shared at the group meetings, my life changed, and I started walking in the truth."



SOCIAL

84% believe trust between group members has improved.

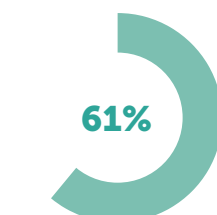
"At first, I had nowhere to lay my burdens, but now fellow group members help me to bear my burdens."



PERSONAL

62% strongly agree they have hope for a better future.

"This group has helped me a lot; in the past, I was suffering so much, but now my life has changed a great deal."



MATERIAL

61% are saving for the first time.

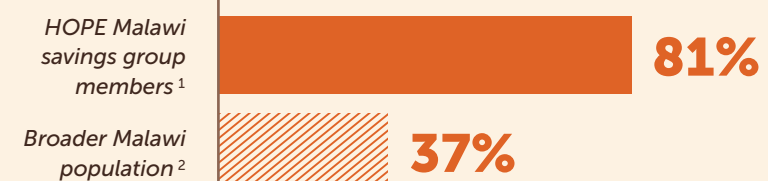
When asked what they used their savings for, members shared, "I bought chickens and school uniforms for my children" and "I bought a uniform for my child, fertilizer, and maize."

We believe that what's happening in Malawi is MULTIPLYING ACROSS THE HOPE NETWORK.



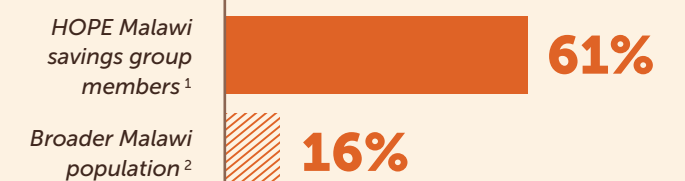
Chisomo ("grace") savings group MALAWI

Able to meet a significant financial emergency (\$19 in 2019):



Of people able to meet that emergency, those that would use savings

(rather than having to sell an asset or borrow from others):



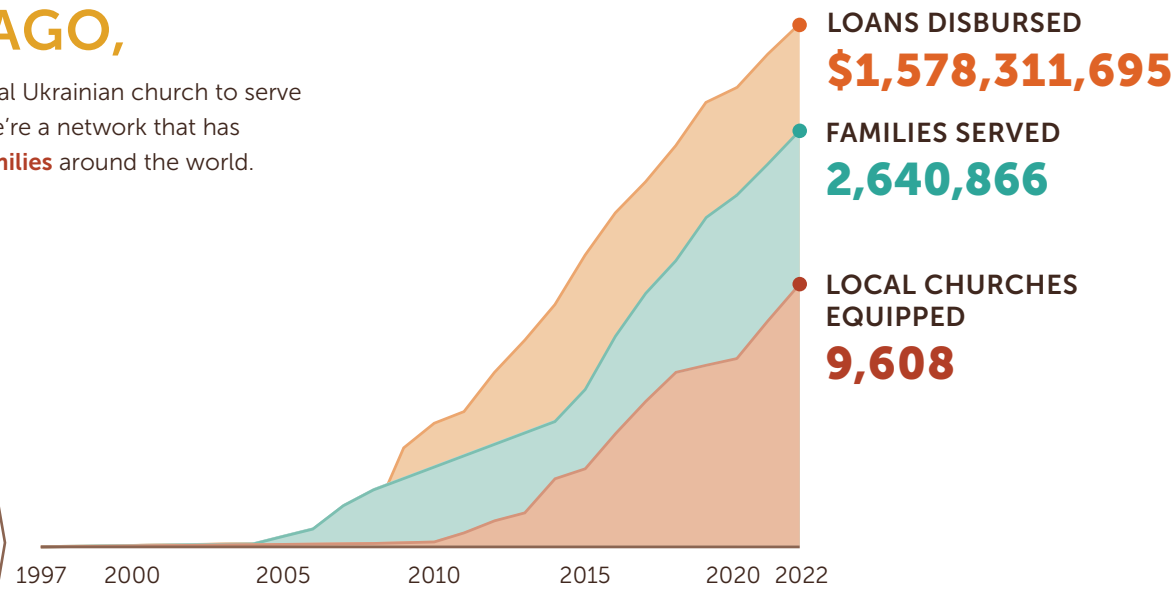
¹2019 HOPE Quotient survey
²2017 Findex, World Bank

REAPING A HARVEST

26 YEARS AGO,

we partnered with one local Ukrainian church to serve **12 entrepreneurs**. Now we're a network that has served over **2.6 million families** around the world.

LOANS DISBURSED
\$5,000
FAMILIES SERVED
12
LOCAL CHURCHES EQUIPPED
1



*Cumulative data as of December 2022; not to scale



For every **\$25** invested in HOPE, we can serve **one person a year.**

INVESTMENTS THAT KEEP RECYCLING

HOPE's holistic model makes financial sense.

SAVINGS GROUP PROGRAMS



100% ownership

Savings group members lend to one another and are entirely **self-managed, self-governed, and self-sufficient**.

Donated funds help equip local churches with the ministry.



3 years

After **three years**, savings group members graduate, and local churches are commissioned to fully own the ministry.

It costs \$4,000 over three years to equip a **new** local church to launch at least three savings groups.



81% continue

81% of savings groups continue meeting after three years without external support.¹

This model is sustainable.

MICROFINANCE INSTITUTIONS



92% OSS

Operational self-sufficiency (OSS) is the point at which local income covers local expenses. HOPE-managed MFIs are currently at 92% OSS.

Donated funds can be used to reach new people groups and innovate with new services.



97% repaid

Entrepreneurs have **repaid** 97% of loans disbursed in the last five years.² MFIs recycle those repayments to invest in the dreams of even more families.

If we gave **handouts** rather than a hand up, we would have to raise **three times** the amount of donations.



5 years

We can use operational income and donated funds to help launch new MFIs in underserved areas.

OSS begins at zero during startup stage, and it takes the average HOPE MFI about **five years** to reach 100% OSS. The HOPE network helps cover these costs.

This model is sustainable.

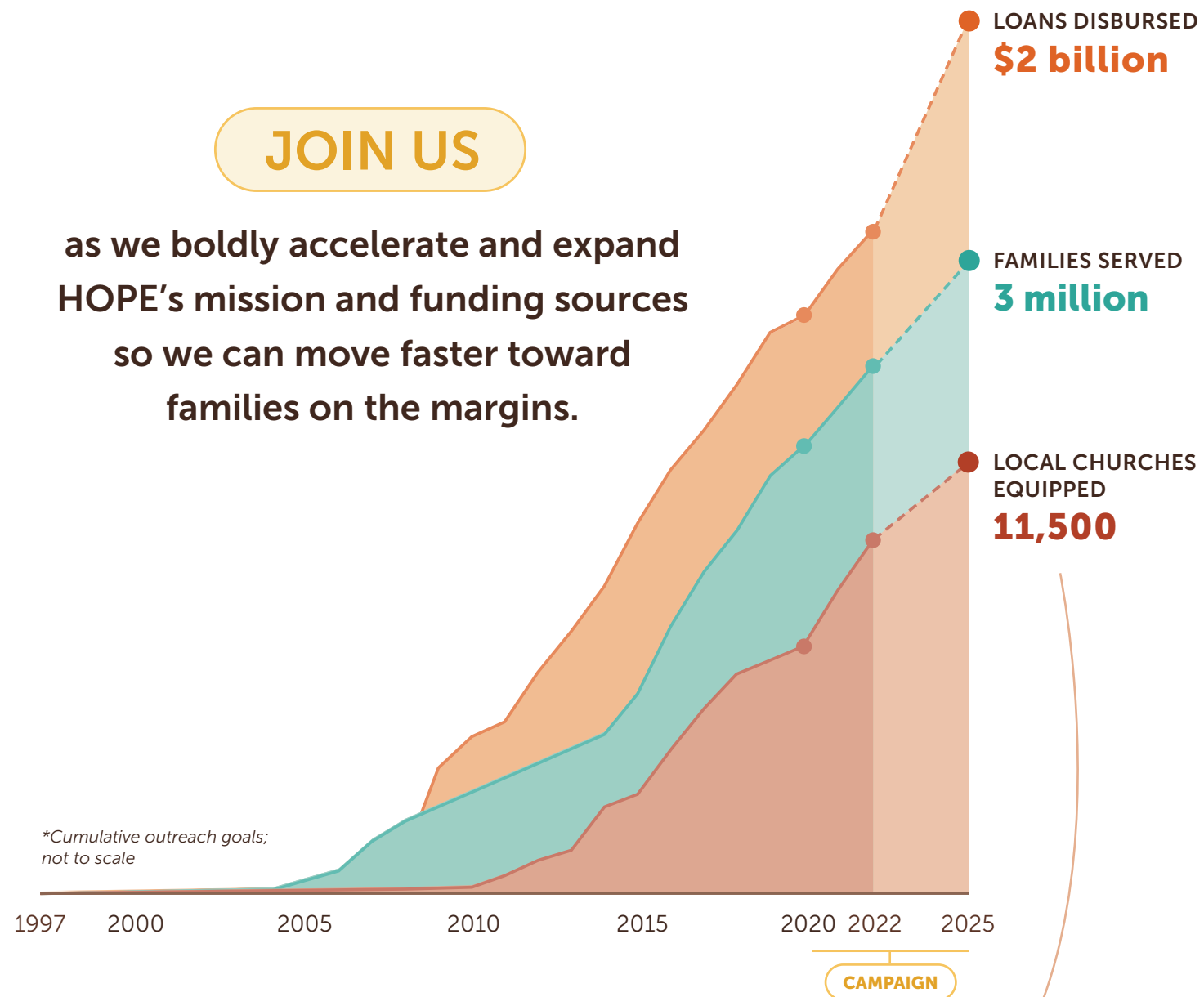
¹HOPE graduation survey, 2021

²Does not include CCT, HOPE's partner in the Philippines

"BEYOND WHAT WE CAN ASK OR IMAGINE"

JOIN US

as we boldly accelerate and expand HOPE's mission and funding sources so we can move faster toward families on the margins.



+2,975 new local churches equipped in 2021 and 2022

In the first two years of our strategic plan, we've experienced **45% growth** in the number of local churches equipped with the savings group ministry.

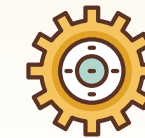
From 2021-2025, we will invest in our core mission, increase capacity, and focus on:



FRONTIERS

Expand our boundaries to serve the least served

Key Result
Serve 20 new frontiers



PROGRAM INNOVATION

Listen and find new ways to respond to those we serve

Key Result
Design & test 30 new initiatives



PARTNERSHIPS

Strengthen our Kingdom-minded network while expanding collaboration

Key Result
Add 50 new partners



Ana Cipriano de Sevedia
General store owner
PARAGUAY (DIACONÍA)



INVEST IN OUR CORE MISSION

We will accelerate and expand the work we've been doing for 26 years.

We know this model works. We desire to offer these holistic services where they're in shortest supply, share the Gospel, and support the work of the Church in those same communities. Through Dreaming Beyond, we can move faster toward **investing in the dreams of more families and accelerating the end of poverty in all its forms.**

GROW THE TEAM

To invest in future initiatives and growth, we **hired 62 new employees in 2022.**

Most global programs are led by indigenous staff, and we will continue to recruit local leaders.

- **Deepen existing global programs**
Operate programs around the world, continuing to serve new women and men each year.
- **Launch new programs**
Launch a microfinance or savings group program in at least three new countries. We've already launched in Tanzania and plan to expand in the West African region in 2023.
- **Equip the global network**
Support global programs through administration, marketing and development, finance, information technology and technical assistance, and internal audit.



HOPE Tanzania staff & denominational partners
TANZANIA



Jeanne (right) and Marcel
Business owners
RWANDA

MULTIPLYING WHAT'S IN THEIR HANDS

In 2007, Jeanne Nyirangendahimana took out a \$50 loan from Urwego Bank in Rwanda to grow her small business.

Today, she and her husband, Marcel, run 10 businesses and employ 41 people.

They provide a stable home for their 10 children, and they lead a church of 70 members. Marcel and Jeanne also pay health insurance for 200 community members.

"It is such a joy to be able to provide for my family and even have enough to share with our extended family and community."

Jeanne



Learn more about Jeanne and Marcel's story through this video:
hopeinternational.org/jeanne



REACH NEW FRONTIERS

PROGRESS: 8/20

We will expand our boundaries to serve the least served.

Serving those at the very margins of society has always been HOPE's core motivation. We rely heavily on indigenous leadership and partners who understand the realities on the ground.

At the start of HOPE's strategic plan, we served 13 frontier communities, and we desire to serve **20 NEW FRONTIER COMMUNITIES** by the end of 2025.

Serving new frontiers is our most difficult objective. Rather than business as usual, each frontier needs customized services that are sensitive to the needs of that people group.

SERVE VULNERABLE POPULATIONS

We recently partnered with Seed Effect who has served over **56,000 South Sudanese refugees and Ugandans** through savings groups.

"Now we've seen the sweetness of being in the group and that sharing the Word of God has given us wisdom; there has been a great change in us."

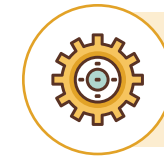
Mary Luwe (pictured with her savings group)

How do we define a frontier? A group of people experiencing one or more of these three broad criteria:

- **Socially excluded**
due to stigma, ethnic tensions, marginalization, or social isolation, including the Doma population in Zimbabwe who have faced discrimination for years.
- **Systemically disenfranchised**
due to historical policy or legal restrictions, military conflicts, or geographic isolation, including refugees in Burundi, Malawi, and Uganda.
- **Spiritually neglected**
through limited exposure to the Gospel, including unreached/least-reached people groups and Christian minority contexts. **By 2025, we plan to reach five frontiers that are spiritually neglected.**



UGANDA (SEED EFFECT)



FOSTER INNOVATION

PROGRESS: 15/30

We will listen and find new ways to respond to those we serve.

HOPE is a group of global learners. From 2021-2025, we will listen and respond to the families we serve and pursue **30 NEW PROGRAM INITIATIVES** with an emphasis on agriculture and housing finance.

- **Expand agricultural services**
Help fund the expansion of agriculture initiatives, with an emphasis on finance and training, in places like Rwanda, where 75% of families farm.
- **Increase housing finance options**
Research and develop new products and services like home improvement loans and land savings accounts to increase access to safe and secure housing.

- **Deepen understanding of impact**
Better understand impact through internal and external evaluations, including benchmark surveys, in order to improve how we serve.
- **Provide customized services**
Serve entrepreneurs and workers in key value chains, such as coffee and rice growing, so we can tailor our training, products, and discipleship models. In Burundi, we piloted a partnership with coffee farmers, providing custom coffee loans and relevant training. In 2022, 784 coffee farmers participated in the pilot.

INNOVATING AMID WAR

Igor* used a **specialized loan** from HOPE to invest in his farm, growing crops essential for Ukraine's economy and future. We are designing and testing other wartime services, including savings groups for refugees and internally displaced people.



Igor*
Farmer
UKRAINE

*Name changed for security 19



BUILD PARTNERSHIPS

PROGRESS: 17/50



Church facilitators
Dzaleka refugee camp
MALAWI

Strengthen our Kingdom-minded network and expand collaboration

We see a greater desire for partnership and collaboration than ever before. At the outset of HOPE's strategic plan, we had 52 partnerships, and we're eager to add **50 NEW PARTNERS**.

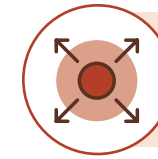
COMPLEMENTARY SERVICES

Sowers of HOPE in Rwanda has already equipped 3,900 farmers with agricultural trainings since 2021. Last year, 87% of these farmers shared they had an increased sense of personal value and dignity, and 92% experienced spiritual change.¹

- **Launch new savings group ministries**
Partner with 42 organizations or church denominations who are ready to launch the savings group ministry.²
- **Partner with existing microfinance institutions**
Join hands with three MFIs to serve more borrowers. We're evaluating opportunities in East Africa and South Asia in 2023.
- **Offer complementary services**
Partner with five organizations to offer non-financial services, such as agricultural trainings.
- **Launch regional SG Multiply teams**
Equip three regional teams in Africa, Asia, and Latin America to support partners launching savings groups.
- **Invest in our Kingdom colleagues**
Expand the Christian Economic Development (CED) Network to impact more organizations.

¹Sowers of HOPE survey, Rwanda

20 ²Through HOPE-managed, partner, or SG Multiply programs



INCREASE CAPACITY

Assemble the resources needed to multiply impact

- **PEOPLE: Grow the global team's capacity**
 - Provide HOPE-network gatherings, professional and leadership development, and tuition assistance.
 - Help global staff provide and save for their family's future, regardless of local currency fluctuations.
- **SYSTEMS: Improve technology infrastructure & data management**
 - Implement new operating systems—from core banking to donor relationship management—so technology doesn't limit growth.
 - Expand digital banking solutions for seamless service.
- **FUNDING: Expand funding sources to strengthen the HOPE network**
 - Create more opportunities for non-U.S. donors to support HOPE.
 - Expand and promote legacy giving options.
 - Invest in developing new, emerging donor base; we've recently partnered with FiveStone.

INVEST IN TECHNOLOGY

We are pursuing technology innovations to drive down the cost to reach more people and make financing more accessible. This year, Turame Community Finance in Burundi celebrated **Turame E-wanyu, the recently-launched mobile money solution.**



Public launch of Turame E-wanyu mobile money solution
BURUNDI

OUR LEADERSHIP

Board of directors

HOPE's board members guard our mission. They are passionate about Christ-centered economic development and the sectors in which they work, including financial services, marketing, missions, human resources, internal audit, and strategic planning.

Jeff Rutt, Founder, HOPE International; Founder & CEO, Keystone Custom Homes

Dabbs Cavin, Former CFO, Mountaire Corporation

Peter Greer, President & CEO, HOPE International

Alisa Hooper, Partner, Generations of Hope LLC

Chilobe Kalambo, President and Managing Director, Kalambo Consulting

Cathi Linch, CPA, CGMA, Executive Vice President, MidFirst Bank

Deena Morgan, Former Vice President and General Manager, Nordic Energy Services

Melody Murray, CEO, JOYN Bags; Co-Founder, JoyCorps

Durwood Snead, Retired Director, global(X), North Point Community Church

Lance Wood, Area Director, National Christian Foundation

Josh Ruyle, Owner & CEO, Image Pointe, former HOPE staff

Joanne Youn, Former Executive Vice President and General Counsel, TrustBridge Global

Executive council

HOPE's executive council advises the CEO on key strategic matters. They share a deep understanding of economic development; one quarter are international leaders who live in the contexts where HOPE serves.

Peter Greer, President & CEO

Jesse Casler, Chief Operating Officer

Claire Brosius, Director of Strategic Initiatives

Micah Crist, Senior Director of Microfinance

Becky Holton Miller, Senior Director of Technology

Lesly Jules, Savings Groups Regional Director

Gideon Maniragaba, Africa Associate Regional Director

Josh Meyer, Senior Director of Savings Group Programs

Erika Quaile, Vice President of Advancement

Rebecca Svendsen Harbaugh, Director of Marketing

Rachel Spier Weaver, Director of Human Resources

Diane Uwamahoro, Country Director, HOPE Rwanda

Dan Williams, Vice President of Integrated Strategy

Collaborators

At HOPE, we operate with the deep conviction that God's people are far stronger together than we could ever be apart—and that's why we're a network. Here is just a selection of those collaborating with us in our mission to invest in dreams.

Accord Network

Ruth Callanta, President, Center for Community Transformation, Philippines

The Chalmers Center

Compassion International

Vlad Mihut, General Manager, ROMCOM, Romania

Judah Mooney, President, Diaconia, Paraguay

Alex Nuñez, President & CEO, Esperanza International, Dominican Republic

Partners Worldwide

Plant With Purpose

Ghenadie Russu, Executive Director, Invest Credit, Moldova

“ For the past decade, I've had the privilege of partnering with HOPE International. I believe the HOPE International team to be exceptionally capable—operating with integrity, efficiency, and excellence.

Lance Wood, HOPE Board Member; previous Tax Partner and Leader, PricewaterhouseCoopers (PwC), LLP



Tamanna* and her granddaughter
Savings group member
SOUTH ASIA

*Names changed for security



227 Granite Run Drive, Suite 250 | Lancaster, PA 17601 | 717.464.3220 | hopeinternational.org



SERVING THE UNDERSERVED

Angel doesn't yet consider himself a follower of Christ, but he's heard the Gospel in his savings group: **"I don't read too much on my own, but in the group, we've learned to give thanks to God."**

Join us as we accelerate our reach and services, sharing the Gospel with men and women like Angel in Peru.



Angel Baidolin and his family
Runs a fumigation business
PERU