



HOPE  
INTERNATIONAL

*At HOPE International, we invest  
in the dreams of families in the world's  
underserved communities as we  
proclaim and live the Gospel.*

Bernadette Mukeshimana  
RWANDA



# THREE DEFINING MOMENTS



# DEFINING MOMENT #1

"Isn't there a way  
you can help us help  
ourselves?"

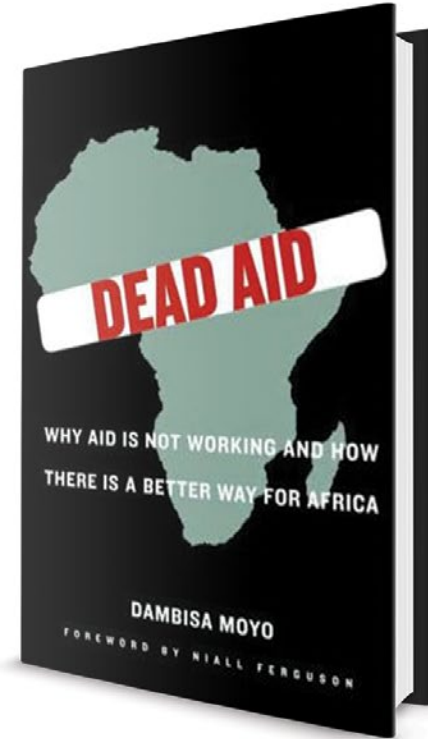
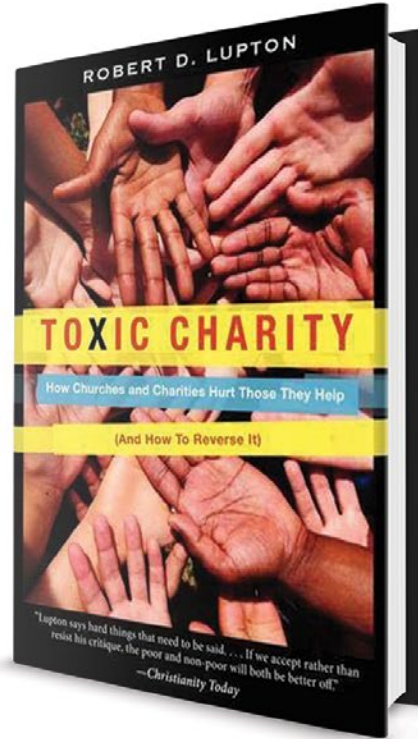
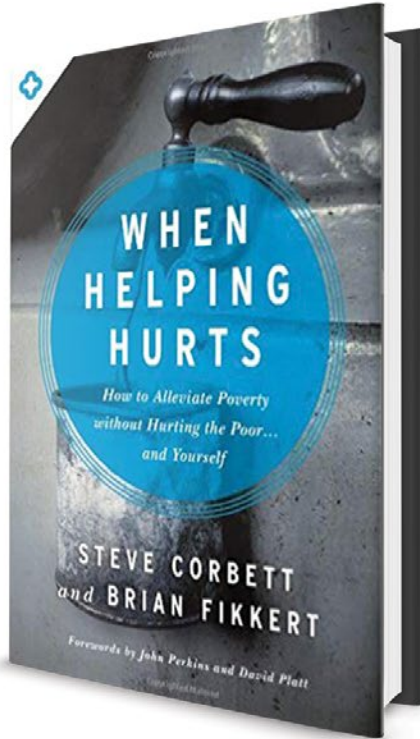
**PASTOR PETRENKO**

UKRAINE

**AID → ENTERPRISE**







We—along with many others—were discovering  
**OUR HELPING WAS HURTING.**



A woman wearing a dark winter jacket with a fur-lined hood, a pink knit beanie, and a purple turtleneck. She is holding a piece of white fabric with colorful embroidered patterns. In the background, several coats are hanging on a wall.

Ala  
UKRAINE

**1998**

**HOPE launches its first microfinance  
institution in Zaporozhye, Ukraine**

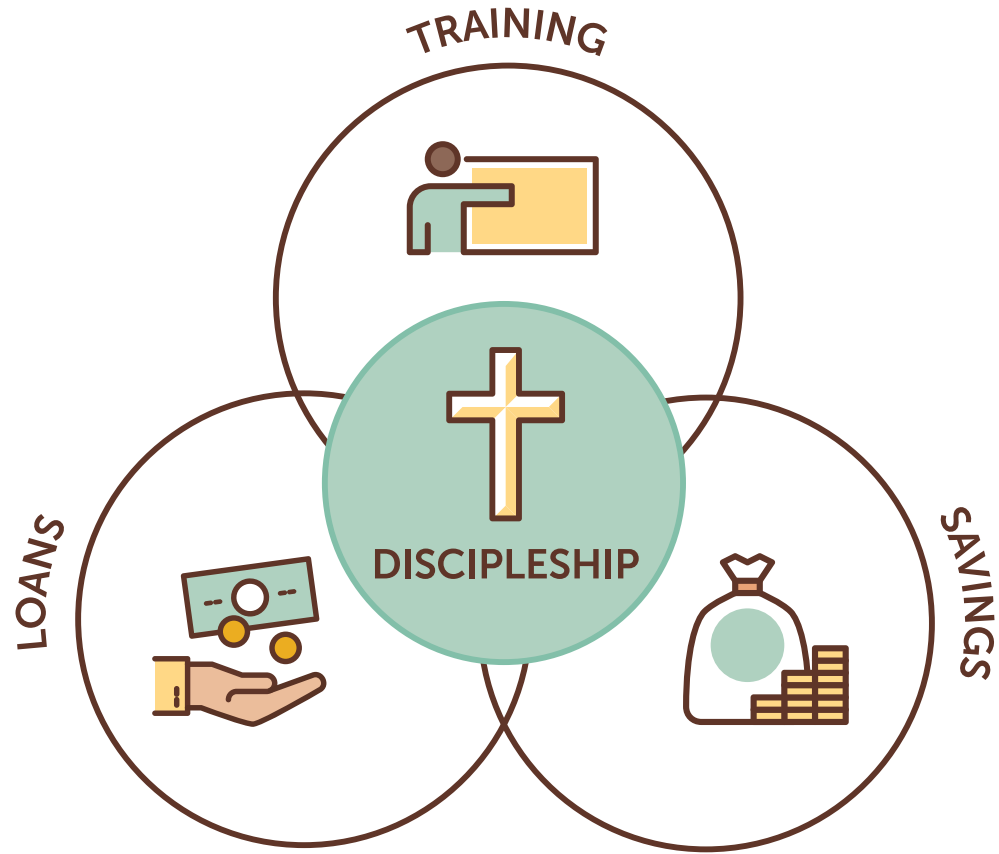






Victor  
DOMINICAN REPUBLIC





# DESIRED IMPACT

## Spiritual

*Grow closer  
to Christ*

## Social

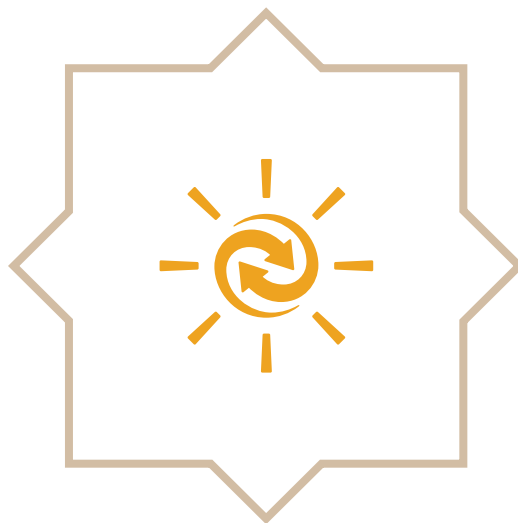
*Develop stronger  
relationships*

## Material

*Break the cycle of  
material poverty*

## Personal

*Realize  
God-given dignity*





# DEFINING MOMENT #2

"Will you help those who aren't  
yet ready to go to a bank?"

**ARCHBISHOP KOLINI**  
RWANDA

*Microfinance alone  
wasn't allowing us to serve  
the most marginalized.*



RWANDA





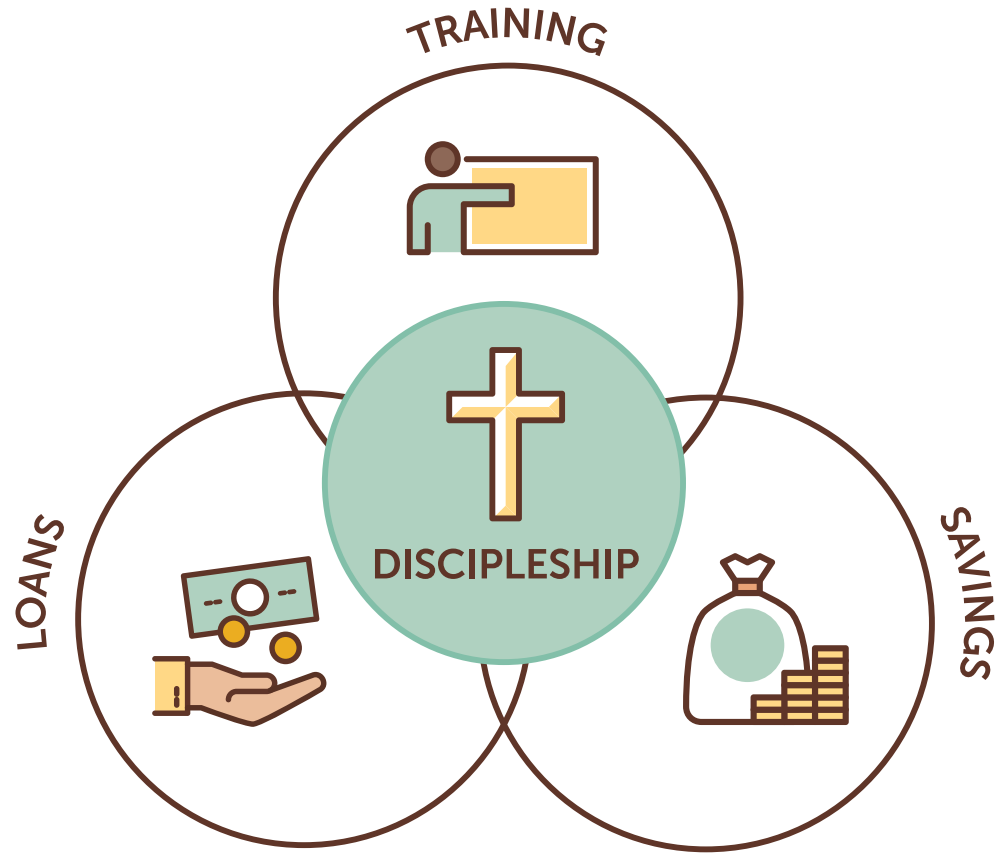


Good Shepherds savings group  
RWANDA

# 2008

HOPE launches its first savings groups in partnership  
with the Anglican Church in Rwanda



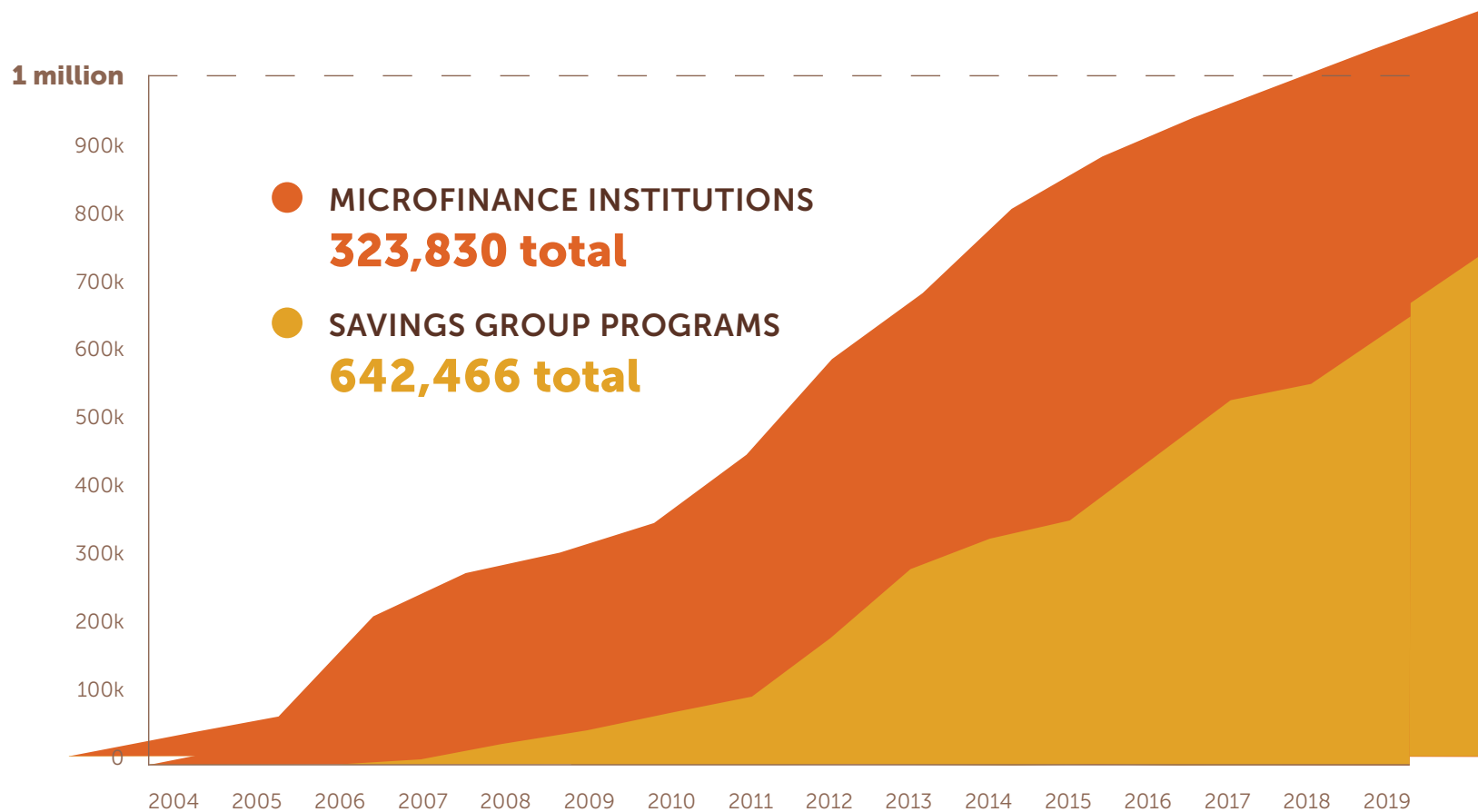






The Light savings group  
ZAMBIA

# MEN AND WOMEN SERVED



\*Data as of June 2019



# EXPANDING IMPACT

**H** HOPE-MANAGED

**P** PARTNER PROGRAM

**H** UKRAINE

**P** ROMANIA

**P** MOLDOVA

**H** EAST ASIA

**P** SOUTH ASIA

**P** DOMINICAN REPUBLIC

**H** HAITI

**P** PERU

**P** PARAGUAY

**H** REPUBLIC OF CONGO

**H** RWANDA

**H** BURUNDI

**H** ZAMBIA

**H** MALAWI

**H** ZIMBABWE

**P** PHILIPPINES

*\*Represents adults who remain unbanked,  
Global Findex Report, 2017*

1998

12 people served

Today

950,000 people served

Still unserved

1.7 billion\*





# DEFINING MOMENT #3

Why don't nonprofits  
more actively partner  
and collaborate?

*We could do more together  
than we can alone.*



## ***SG (savings group)***

### ***Multiply Partners:***

- Care for Aids
- Compassion International
  - *Indonesia*
  - *Kenya*
  - *Rwanda*
  - *Tanzania*
  - *Thailand*
- Lifeway Mission International
- The Salvation Army



Savings group  
HAITI

# 2018

Through SG Multiply, HOPE partners with others organizations  
to grow church-based savings groups globally





# EXPANDING IMPACT

**H** HOPE-MANAGED

**P** PARTNER PROGRAM

**S** **SG MULTIPLY**

**H** UKRAINE

**P** ROMANIA

**P** MOLDOVA

**H** EAST ASIA

**P** SOUTH ASIA

**P** DOMINICAN REPUBLIC

**HAITI** **S** **H**

**P** PERU

**P** PARAGUAY

**H** REPUBLIC OF CONGO

**RWANDA** **S** **H** **H**

**BURUNDI** **H** **H**

**KENYA** **S**

**TANZANIA** **S**

**ZAMBIA** **H**

**MALAWI** **H**

**ZIMBABWE** **H**

**THAILAND** **S**

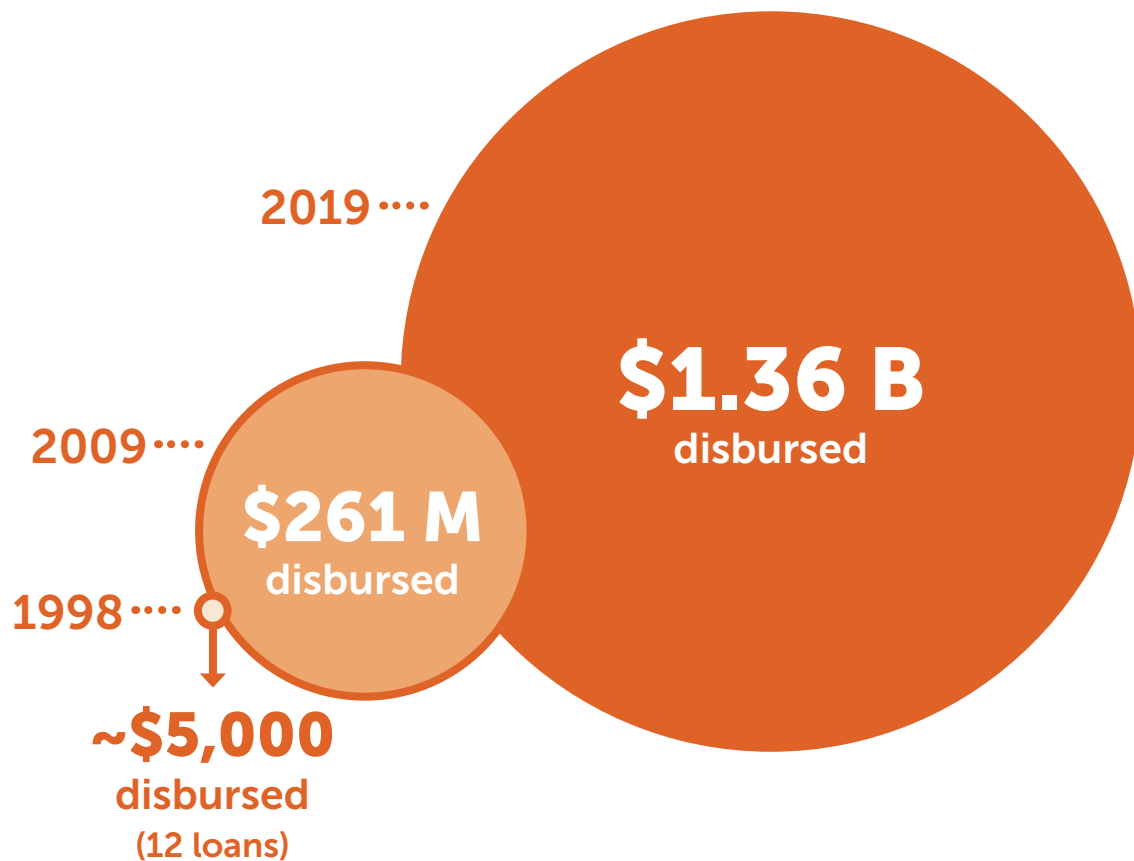
**PHILIPPINES** **P**

**INDONESIA** **S**





## GROWTH OF LOANS DISBURSED



**98.2%**  
**repayment**  
**rate**

allowing funds to be  
recycled and impact  
even more families



## MICROFINANCE INSTITUTIONS: LEVERAGE



For every **\$1** we send to microfinance institutions,  
**\$15.95** was lent out by HOPE and its partners.

*Represents fiscal year 2018 for the HOPE International network; does not factor in donor money received from other entities*





|    |            |
|----|------------|
| 1  | YANICA     |
| 2  | ALEXANDER  |
| 3  | LUIS       |
| 4  | VICER      |
| 5  | GRACE      |
| 6  | ZAIT       |
| 7  | REGGIEL    |
| 8  | ZACKIE     |
| 9  | YANET      |
| 10 | TAREK      |
| 11 | FLOR       |
| 12 | WILIE      |
| 13 | ELVA       |
| 14 | JADE       |
| 15 | LURNA      |
| 16 | ROSA       |
| 17 | EBERTH     |
| 18 | SARI       |
| 19 | THOMAS     |
| 20 | LA KIMCARE |

Seempre Unidos savings group  
PERU





"We are proud to announce HOPE International has earned our twelfth consecutive 4-star rating. This is our highest possible rating and indicates that your organization adheres to sector best practices and executes its mission in a financially efficient way. Attaining a 4-star rating verifies that HOPE International exceeds industry standards and outperforms most charities in your area of work. Only 1% of the charities we evaluate have received at least 12 consecutive 4-star evaluations."

**MICHAEL THATCHER**, *President and CEO, Charity Navigator*