
Christ-Centered Delinquency Management Guide



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INTRODUCTION

Why create this guide?

HOPE International is a network of microfinance institutions (MFIs) and savings groups ministries (SGs) operating in four regions around the world. Founded in 1997, we continue to explore how to effectively proclaim the Gospel through our work in microfinance. This guide shares our learnings on how to show the love of Christ during one of the most challenging operational activities, delinquency management.

This guide has two parts:

1. Biblical principles we believe are foundational to Christ-centered delinquency management (CCDM)
2. A discussion of challenging questions about CCDM

Our hope is that this guide will promote a greater awareness of the biblical foundations of CCDM, how those principles inform our practice, and how Christ-centered organizations may apply the principles of CCDM as they seek to build God's kingdom here on earth.

HOPE International's mission: "To invest in the dreams of families in the world's underserved communities as we proclaim and live the Gospel."

Delinquency management matters

One of the greatest challenges any microfinance institution faces is delinquency management. For HOPE and other Christ-centered institutions, the challenge is more complex as we seek to fulfill our mission of proclaiming and living out the Gospel in all aspects of client relationships. As Christ-centered institutions, how we handle delinquency should set us apart from our peers.

Though challenging, delinquency may be the greatest opportunity to show the love of Christ to someone going through a difficult situation.

PART ONE: BIBLICAL PRINCIPLES OF CCDM



These 7 biblical principles guide how we approach delinquency.

In this guide, we will review how these principles apply to delinquency management, though we desire to embody these principles with all of HOPE's stakeholders: clients, staff, partners, and donors.

1. We acknowledge God as owner of everything (1 Chronicles 29:11-12)

The funds for the loan are the Lord's first. Both the lender and the borrower are accountable to Him.

Therefore, as stewards of the finances, HOPE is responsible for underwriting, issuing, and collecting on loans in a way that honors Him. Borrowers are responsible for receiving, using, and repaying loans in a way that honors Him.

2. We are motivated by love (Matthew 7:12, 1 Corinthians 13, Philippians 2:1-4)

Our primary motivation in all that we do should be love. **If we do not have love, then even if we give millions of loans and collect every repayment, we gain nothing.** Love does not mean doing what people want. It means helping them to know God and follow Him.

Therefore, at every stage of the loan process, we should seek to love our clients as Christ has loved us and as we ourselves would like to be loved.

We love people by doing our best in underwriting to make sure the loan matches their needs and ability to repay.

We love people in collections by giving them opportunities to repay what they owe.

We love people who are delinquent by treating them the way we would want to be treated if we were in their situation.

We love people enough to hold them accountable while treating them with respect and dignity.

3. We strive to demonstrate grace and truth (John 1:14-17)

Christ's ministry was characterized by complete grace and truth. He did not keep a balance between the two, offering 50 percent grace and 50 percent truth, but instead modeled both at once. This meant helping people understand both the fullness of the debt of their sin and the fullness of the forgiveness offered.

Therefore, our approach to those who are delinquent should be **one full of grace and truth**. We do this by hiring and training loan officers who desire to embody grace and truth, lovingly acknowledging clients' debt and their need to repay, and offering and explaining a path of reconciliation.

4. We value upholding commitments (Matthew 5:37, Romans 13:7)



Each of us has been called by God to be men and women of **our word**. We have been instructed to give to everyone what we owe them.

In light of this universal call, we should not feel guilt or shame for expecting others to honor their commitments to repay their loan. However, in our approach, we must continue to give our borrowers the honor, respect, and dignity we owe them.

BIBLICAL PRINCIPLES OF CCDM, CONTINUED

5. We act with compassion (Galatians 6:1-2, Matthew 9:36)

For those who are in sin, God instructs us to respond with compassion. How much more should we respond with compassion when someone is unable to repay due to extenuating circumstances in their life?

By sharing in the borrower's burden, we give the Holy Spirit an opportunity to minister during what may be a time of great need in the borrower's life.

Responding in compassion will also help us to avoid the temptation to use harsh, manipulative, or forceful tactics to collect repayments, tactics which should never be used under any circumstance. While legal recovery actions vary depending on context and may be used as a last resort, the intention should never be to manipulate or extort clients.



6. We remain faith-filled (Ezekiel 36:26-27, Matthew 17:24-27)

We disburse loans in faith, believing that God will bless the borrower through their use of the funds. Similarly, we should collect in faith, believing that God provides for the borrower to repay.

While we will seek to offer the best path for repayment, **we should recognize that it is God who is the provider and God who changes hearts, not us.**

This means that when a client is unable or unwilling to pay, we have faith that as we act with diligence to reconcile the situation, God will provide for those who are unable and change the hearts of those who are unwilling.

7. We commit to prayer (Matthew 5:44, Ephesians 6:18, 1 Thessalonians 5:17)



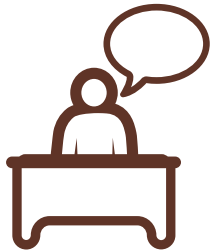
Prayer is a means by which God changes hearts. As we follow up with delinquent borrowers, we should bathe the entire process in prayer.

We should pray for the Spirit to give us wisdom and insight to see the core of the problem and minister to the borrower as we follow processes to recover the loan.

We should pray for God to provide for those who are unable to repay and to soften the hearts of those who are unwilling to repay.

We should ask the Spirit to soften our hearts and to enable us to respond with love and compassion, even if borrowers become angry or abusive.

PART TWO: ANSWERS TO CHALLENGING CCDM QUESTIONS



We prayerfully study Scripture to respond to challenging CCDM questions.

The biblical principles shared in Part One are fundamental to the attitude and intent we bring to delinquency management.

When we try to understand how the Bible influences specific delinquency management policies, we recognize that Scripture is sometimes unclear or even seems conflicting.

We believe that by looking deeply at specific Bible passages, their context, and the overall biblical message, we can approach delinquency management in a way that respects clients and our institutions, while being consistent with Scripture.

Part Two of this guide discusses eight common, challenging questions about Christ-centered delinquency management with application to operations.

1. As a Christian organization, should HOPE expect loan repayment? Shouldn't they forgive the debt?

HOPE desires to support entrepreneurial individuals who will flourish with a loan for their business. These clients use their increased income to successfully repay their loan with interest.

However, HOPE recognizes that loans are not right for everyone and can cause harm. Therefore HOPE must use discernment in determining who will receive a loan.



Biblical foundation

Luke 6:34-35a (ESV) *"And if you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners, to get back the same amount. But love your enemies, and do good, and lend, expecting nothing in return ..."*

In this passage, Jesus refers to peer-to-peer loans, while HOPE is a Christ-centered financial institution. As such, HOPE seeks to show God's love by serving clients in a way that draws them closer to God, while operating sustainably and consistently with general practices of financial service providers.

Ecclesiastes 5:5 (ESV) *"It is better that you should not vow than that you should vow and not pay."*

Psalms 37:21 (ESV) *"The wicked borrows but does not pay back, but the righteous is generous and gives."*

Upholding commitments is one of HOPE's biblical principles of Christ-centered delinquency management.

1. As a Christian organization, should HOPE expect loan repayment? continued

HOPE's biblical principle of upholding commitments in Part One references the following Scripture:

Matthew 5:37 (ESV) *"Let what you say be simply 'Yes' or 'No'; anything more than this comes from evil."*

Romans 13:7 (ESV) *"Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed."*

We recognize that we are called by God to be men and women of our word. We have been instructed to give to others what we owe them. In light of this universal call, we communicate expectations of our credit services upfront and expect those we serve to honor their commitment to repay their loan.



Application to operations

1. HOPE staff will never pressure or coerce an individual to take a loan.
2. HOPE diligently screens potential clients before entering into any contract or providing any financial services.
3. During pre-disbursement processes, HOPE communicates to potential clients what their commitment will be if they take the loan.
4. HOPE staff members support and encourage clients to uphold their commitment.

2. As a Christian organization, why does HOPE charge interest?

Sustainability

Charging reasonable interest rates allows HOPE MFIs to operate sustainably. Sustainable MFIs are able to serve clients in the long term without depending on donations, which may fluctuate. Interest rates cover essential operational expenses, including staff salaries and transportation to meet with clients. Appropriate interest rates help sustain or grow the loan portfolio so HOPE can provide loans to other entrepreneurs. HOPE also has a philanthropic dividend policy, where HOPE-managed MFIs with an annual net profit give a portion of that profit to local children's ministries.

Dignity

We see clients as peers, not charity cases. We show them dignity by providing financial services at a reasonable cost. Our clients have freedom to choose to take a loan from HOPE or not. As one client of Esperanza International, HOPE's partner in the Dominican Republic, explained, paying interest was a privilege because it showed she wasn't dependent on charity.

HOPE has a high regard for entrepreneurs working in the difficult contexts where we serve.

Clients' long-term success

Charging reasonable interest rates on a series of small loans allows clients to develop a credit history and to grow their business. To offer interest-free loans would not prepare clients to work with other financial service providers.



2. As a Christian organization, why does HOPE charge interest? continued



Biblical foundation

Matthew 25:27 (ESV) *"Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest."*

In this excerpt from the parable of the talents, Jesus shows no disapproval of banks and financial services.

Exodus 22:25 (ESV) *"If you lend money to any of my people with you who is poor, you shall not be like a moneylender to him, and you shall not exact interest from him."*

This verse is not a total condemnation of interest, but rather a command not to take advantage of those in poverty by burdening them with unreasonable interest rates.

The people referenced in this Scripture are living in absolute poverty, making them dependent on others for survival.



Application to operations

1. HOPE lends to individuals who plan to use the loan to improve their income-generating activities. From the entrepreneur's increasing income, they repay their loan with interest.
2. Lending to individuals for consumption purposes, where the loan does not help them increase their income, only occurs if the loan will improve a client's quality of life (e.g., a home improvement loan to reduce household expenses or improve health) and there is a stable source of income.
3. HOPE does not lend to those who do not have a business or stable income.
4. The purpose of charging interest is never to enrich shareholders of the organization or cover operational failures.

3. Why does HOPE use guarantors?

HOPE requests guarantors (or co-signers) and social guarantees (where group members guarantee each other's loans) for several reasons:

- Clients may not have appropriate assets to use as hard collateral.
- As an organization that desires for families to flourish, HOPE prefers to avoid collecting essential assets from clients' homes or businesses whenever possible
- Guarantors provide accountability for clients to use the loan for business purposes and not divert it to other purposes.
- Guarantors serve as a key character reference. If a potential client has difficulty finding guarantors, they may not be in good standing with other creditors or may not be in a position to manage a business loan successfully.



Biblical foundation

Scripture emphasizes that the role of a guarantor should be taken seriously. We do not believe that the Bible forbids being a guarantor, but it does offer strong caution.

Proverbs 6:1-3 (ESV) *"My son, if you have put up security for your neighbor, have given your pledge for a stranger, if you are snared in the words of your mouth, caught in the words of your mouth, then do this, my son, and save yourself, for you have come into the hand of your neighbor: go, hasten, and plead urgently with your neighbor."*

In Proverbs 4-6, Solomon gives counsel about avoiding foolish decisions. Given that context, it seems reasonable that he is warning against pledging too much money for a stranger or unreliable neighbor. This kind of guarantor is at the mercy of others. It is not likely that Solomon would give this strong warning to a wise person who prayerfully agreed to be a guarantor for someone they knew well and trusted.

3. Why does HOPE use guarantors? continued

Biblical foundation, continued

Proverbs 17:18 (ESV) “One who lacks sense gives a pledge and puts up security in the presence of his neighbor.”

The verse is advice, not a law, teaching us that those who make a pledge will suffer harm if their decision is unwise. The Hebrew word *leb*, translated as “sense” here, is translated as “heart” 508 of the 593 times it is used in Scripture (85 percent), compared to “understanding” only 10 times (<2 percent).

It’s possible the author intended to label all guarantors as “senseless,” but it also seems possible that he was questioning the *hearts* of those he was warning. Whatever the specific circumstances that caused the author to use the word *leb*, it is clear that the guarantors he criticized were not acting out of a spirit of love and care.

Proverbs 11:15 (ESV) “Whoever puts up security for a stranger will surely suffer harm, but he who hates striking hands in pledge is secure.”

This verse illustrates the foolishness of serving as a guarantor for a stranger.



Application to operations

Because Scripture clearly warns about being a foolish or insincere guarantor, HOPE carefully considers the role of guarantors within our programs.

In all programs:

1. HOPE clearly communicates expectations with potential guarantors before they accept the responsibility.
2. HOPE ensures that guarantors have a strong relationship with the client they are guaranteeing. Guarantors should never guarantee loans for strangers.

In individual lending:

1. HOPE does not allow individuals to guarantee more than one loan at a time, as it could put undue financial risk on them and the institution.
2. HOPE may have multiple guarantors for one loan to spread out the potential risk.
3. Guarantors should have ample income to assist the client they are guaranteeing. If the guarantor needs to help the client repay a loan, it should not impoverish them or alter their standard of living.

In group lending:

1. Group members guarantee each other’s loans to mitigate the risk of over-burdening any one client if there is delinquency.
2. Groups are self-selected to ensure that members have strong relationships.
3. Some HOPE-network MFIs use subgroups within larger groups as the first guarantors to each other’s loans. HOPE clearly communicates that if a subgroup is unable to cover the payment for a subgroup member, the responsibility is placed on the entire group, spread amongst all members.

4. What happens if a client does not repay their loan?

It is essential for HOPE programs to use robust marketing, recruiting, underwriting, and communication processes that integrate CCDM principles.

Open communication with clients is essential to our work. If communication is properly established, clients will be more likely to share with their loan officer when they have trouble making repayments. If a client's business experiences a challenge or a family member falls ill, we want to our clients feel comfortable sharing this with us before delinquency occurs.

If these processes are strong, the number of clients who are given a loan that they are unable or unwilling to repay will be low. Clients will know their responsibility to uphold their commitments and will encourage each other to do the same.



Biblical foundation

HOPE applies the biblical principles of CCDM (see Part One) to its delinquency management process, including collection. These principles serve as a critical foundation for working with clients who are unwilling or unable to repay their loan.

As we interact with clients who are unwilling or unable to repay their loan, we particularly apply the following principles:

- Full of grace and truth (**John 1:14-17**)
- Upholding commitments (**Matthew 5:37, Romans 13:7**)
- Compassionate (**Galatians 6:1-2, Matthew 9:36**)
- Prayerful (**Matthew 5:44, Ephesians 6:18, 1 Thessalonians 5:17**)

Because of these principles, HOPE will make every attempt to work with clients to encourage them to uphold their commitments.

4. What happens if a client does not repay their loan? continued



Application to operations

Open communication with clients is essential to our work. If communication is properly established, clients will be more likely to share with their loan officer when they have trouble making repayments. If a client's business experiences a challenge or a family member falls ill, we want our clients feel comfortable sharing this with us before delinquency occurs.

The first priority of delinquency management is to determine whether the client is unable or unwilling to repay.

When a client expresses difficulty making repayments, HOPE staff will follow these guidelines:

1. **Pray for wisdom and discernment**, and pray for the client, their family, and their circumstances.
2. **Notify their manager** and begin to follow delinquency policies and procedures. Staff should continue to update their managers throughout the process to discuss progress and options.
3. **Contact the client** within 24 hours.
 - **Group lending:** Support subgroup and group members in contacting delinquent clients within 24 hours.
 - **Individual lending:** Loan officers contact delinquent clients within 24 hours.
4. **Listen and understand the client's situation.** Why is the client in this situation? Is there an unforeseen tragedy? Is there an attitude issue? Was there miscommunication with the client? Did the client misuse the loan?
5. **Pray with the client** regarding their circumstances.
6. **Discuss with the client** how they plan to uphold their obligation, reviewing the loan contract and biblical principles of delinquency management as appropriate. Remind the client that failing to repay blocks future growth at HOPE and with other institutions.

7. **Discuss with their manager** if an exception to HOPE's policy is needed. Managers should meet with the client to confirm the situation.

8. **If a loan officer is unsure if a client is being truthful** about his or her circumstances and the cause of delinquency, the loan officer may gather additional information to confirm the situation.

- **Group members:** Ask group members questions like, "What do you think about this person's delinquency? What might be hindering the person from repaying? Do you think there is a way that this person could repay?" This can help determine what personal or family circumstances a client is dealing with.
- **Business and home visits:** Visit the client to understand their situation better. When visiting, do the things you see correspond with what the client reported? Signs of a major event like a flood or a fire will likely be evident during a visit. If there are signs of other new investments, such as building projects or renovations, that might indicate the client could be diverting resources from loan repayment to an unrelated project.
- **Notable changes in lifestyle:** Does the client have new assets unrelated to the business? Is the client making extravagant purchases? These may be signs of diverting resources from loan repayment.

9. **If the client is being uncooperative, manipulative, or deceptive, staff should take the following steps:**

- Seek help from their manager.
- As appropriate, contact the client's guarantor(s), who may be able to speak truth into the client's life and inform you about the client's situation.
- Remind the client that HOPE needs to understand the issue to identify the best solution and that reasonable issues will be treated with respect.
- Gently remind the client that upholding commitments is consistent with Scripture and that failing to repay blocks their future growth.

10. Legal action or police involvement may be taken depending on the local context and if deemed appropriate by management. In some contexts, legal action is required after a certain period of delinquency.

11. **HOPE does not engage in public shaming activities** such as publishing names and photos in local media, radio, or in the HOPE office.

12. **Review any mistakes made** in underwriting or communicating with the client. Management should discuss this with the staff to learn from and prevent similar situations. **Preventing over-indebtedness through strong underwriting is always the best method of delinquency management.**

5. How does HOPE collect collateral from a delinquent client?

HOPE may use hard collateral (physical assets) as collateral for certain loan products. HOPE's preference is always to first work with clients to help them uphold their commitments before utilizing collateral to repay a loan.

If such efforts are unsuccessful, HOPE will then involve the guarantors (individuals or group members) to help encourage the client to repay or to cover the delinquency.

As such, HOPE views collecting hard collateral as a last resort.

For individual lending and small to medium enterprise (SME) loans, where loan amounts may be larger than typical microfinance loans, hard collateral may act as primary collateral. In these cases, collecting collateral is still the last resort, as HOPE prefers to work with clients to uphold their commitments.



Biblical foundation

Deuteronomy 24:6, 10-13 (ESV)

"No one shall take a mill or an upper millstone in pledge, for that would be taking a life in pledge. ...

"When you make your neighbor a loan of any sort, you shall not go into his house to collect his pledge. You shall stand outside, and the man to whom you make the loan shall bring the pledge out to you. And if he is a poor man, you shall not sleep in his pledge. You shall restore to him the pledge as the sun sets, that he may sleep in his cloak and bless you. And it shall be righteousness for you before the Lord your God."

This passage is clear that the lender should avoid confiscating collateral that is crucial to the well-being of the individual.

As an organization that desires families to flourish, HOPE takes extra effort to ensure the lending process is done with discernment and care for the individual and their family.

In cases where clients pledge hard collateral, the purpose is to help motivate them to repay if they become unwilling to do so.



Application to operations

HOPE's preference is always to work with clients to help them uphold their commitments.

Collecting collateral is always viewed as a last resort.

For many of HOPE's group lending products, hard or material collateral is both undesired and unnecessary due to the social guarantee provided by the group.

For individual and SME loan products, where hard collateral may be required due to the size of the loan:

- HOPE staff or representatives will never enter clients' homes with the intention of confiscating assets.
- HOPE staff or representatives will work with clients to procure repayment to prevent the need to collect collateral whenever possible.
- HOPE staff or representatives will only collect relevant, appropriate collateral as a last resort.



6. What does HOPE do if a client experiences a tragedy?



Biblical foundation

We acknowledge that unavoidable circumstances make it difficult for clients to make loan payments. In these situations, HOPE prayerfully applies the biblical principles of CCDM (see Part One) to the individual circumstance.

As we interact with clients experiencing tragedy, we particularly apply the principles of:

- Motivated by love (**Matthew 7:12, 1 Corinthians 13, Philippians 2:1-4**)
- Compassionate (**Galatians 6:1-2, Matthew 9:36**)
- Faith-filled (**Ezekiel 36:26-27, Matthew 17:24-27**)
- Prayerful (**Matthew 5:44, Ephesians 6:18, 1 Thessalonians 5:17**)



Application to operations

1. **Death:** If a client dies during a loan cycle, HOPE management may apply their compulsory savings and/or forgive the remaining loan balance or interest. If HOPE feels that a client might be at risk of death, they may encourage them to take insurance at the outset of their loan.
2. **Serious illness or life event:** If a client becomes seriously ill (e.g., cancer, injury, or disability) or experiences a difficult life event (e.g., loss of a close family member or divorce), HOPE will use the opportunity to build a deeper relationship with the client and show them God's love and grace. After gaining a strong understanding of the client's situation and repayment capabilities, HOPE may consider forgiving the loan, restructuring the loan, reaching out to guarantors, or pursuing other approaches to help the client uphold their commitment, while showing grace.
3. **Serious damage to the business:** If a client's business is severely damaged due to external events (e.g., weather, fire, or violence), HOPE may choose to restructure the loan or lend additional capital to good clients who demonstrate a willingness to rebuild their business.

7. How does forgiveness fit into HOPE's CCDM processes?

As followers of Christ, we have each been forgiven much and are called to forgive others (Matthew 18:23-35, Ephesians 4:32). The tension posed for a Christ-centered microfinance organization is that showing love does not mean that we always set aside institutional policies and procedures to forgive delinquent loans. Rather, love is seeking to do what is truly best for the other person.

If we consistently forgive delinquency, clients quickly realize that repayment is optional and stop paying, to the detriment of the community. This harms other potential borrowers, who will not benefit from a future loan, as well as the clients themselves, who will not be prepared to succeed with other financial institutions. We must discern how to hold others accountable for their actions while being open to the Holy Spirit leading us to show extraordinary grace.



Biblical foundation

Ephesians 4:32 (ESV) *"Be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you."*

Full of grace and truth (**John 1:14-17**) is one of the biblical principles of CCDM (see Part One).



Application to operations

1. **Restructuring or forgiveness:** Management may decide to restructure or forgive a client's loan balance under exceptional circumstances. This decision is made prayerfully at their discretion with appropriate awareness of the client's situation. The timing of and the decision of whether or not to forgive a loan impacts a loan officer's portfolio performance. How these decisions impacts loan officer performance evaluations (annual reviews, incentive schemes, etc.) is left to local management.
1. **Denying future loans:** When clients are consistently delinquent and/or unwilling to work with HOPE to repay the loan, local management may add them to a list of clients they will not make a loan to going forward ("blacklist"). If a delinquent client repents and repays their loan, management may prayerfully choose to demonstrate reconciliation by removing them from the blacklist.

8. How does delinquency management fit into reaching people with the Gospel?

Delinquency presents a critical moment for HOPE to share and demonstrate the Gospel as we respond with love and accountability. As we seek to honor the dignity of our clients during difficult times, we believe we can reach people for Christ.

If done well, delinquency management connects clients with the heart of God. He is holy and never sets aside His standards, but He also communicated his immeasurable love by going to the cross. We desire that our staff will use difficult circumstances to show love and grace to clients while encouraging and supporting them to honor their commitments.



Biblical foundation

Colossian 4:2-6 (ESV) *"Continue steadfastly in prayer, being watchful in it with thanksgiving. At the same time, pray also for us, that God may open to us a door for the word, to declare the mystery of Christ. ... Let your speech always be gracious, seasoned with salt, so that you may know how you ought to answer each person."*

We pray and trust God to open doors with clients to share the message of the Gospel. We respond to each instance of delinquency with the biblical principle of *grace and truth* (see Part One).

Genesis 50:20a (ESV) *"As for you, you meant evil against me, but God meant it for good."*

In the biblical story of Joseph, we see this truth in action. Joseph's brothers made choices that resulted in Joseph being sold into slavery and enduring many hardships. Joseph later had the authority to save his brothers' lives during a famine. He also had the power to punish them for their wrongdoing. He chose to save their lives and show kindness instead of anger, which led to a reunion with his brothers.

Regardless of why a client becomes delinquent, clients may expect to be treated harshly or even threatened by a loan officer. By choosing to show kindness during delinquency management, loan officers can encourage clients and help them understand how God can work through even a difficult situation.

An example from one of HOPE's programs in Asia encourages us to pray for an open door to share the Gospel with clients in challenging circumstances like delinquency:

"A client fell into delinquency because of the economic downturn and family difficulties. During the delinquency period, when the loan officer made visits to the client, they would continually encourage the client toward Christ and invite them to church. The client said 'No' over and over. After the ongoing rejections, the loan officer thought, 'Forget it, this client is not interested in Christ.' However, after the client repaid the delinquent loan, the client approached the loan officer. He said, 'It sounds like your God is pretty good.' The client began to ask questions about God and started coming to church and put their faith in Christ."



Application to operations

HOPE staff will pray for open doors to share the Gospel with clients, especially in challenging situations like delinquency.

HOPE staff will regularly pray for clients in the delinquency management process. The following steps are taken from Page 8, responding to a client who expresses difficulty making repayments:

- **Pray for wisdom and discernment**, and pray for the client, their family, and their circumstances.
- **Listen and understand the client's situation**. Is the client going through an unforeseen tragedy? Is there an attitude issue? Was there miscommunication? Did the client misuse the loan?
- **Pray with the client** regarding their circumstances.
- **Discuss with the client** how they plan to uphold their obligation, reviewing the loan contract and biblical principles of delinquency management as appropriate.

RESOURCES

Christ-centered delinquency management

Available training lessons include the following:

1. Biblical principles of CCDM
2. Answering difficult CCDM questions

Visit HOPE's resources library to download additional HOPE materials: www.hopeinternational.org/resources

For more information or to request resources, contact the following:

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