



IDENTITY AND VISION



 RWANDA

Who we are





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 discipleship, 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 in poverty and be His hands and feet as we strive to glorify God.



What we believe



Christ calls us to care and provide for those living in poverty. [1 JOHN 3:17](#)



Work is a gift, not a curse, and we are all called to be givers. [EPHESIANS 4:28](#)



All people are endowed by their Creator with unique gifts and abilities to contribute to our world. [1 CORINTHIANS 12](#)

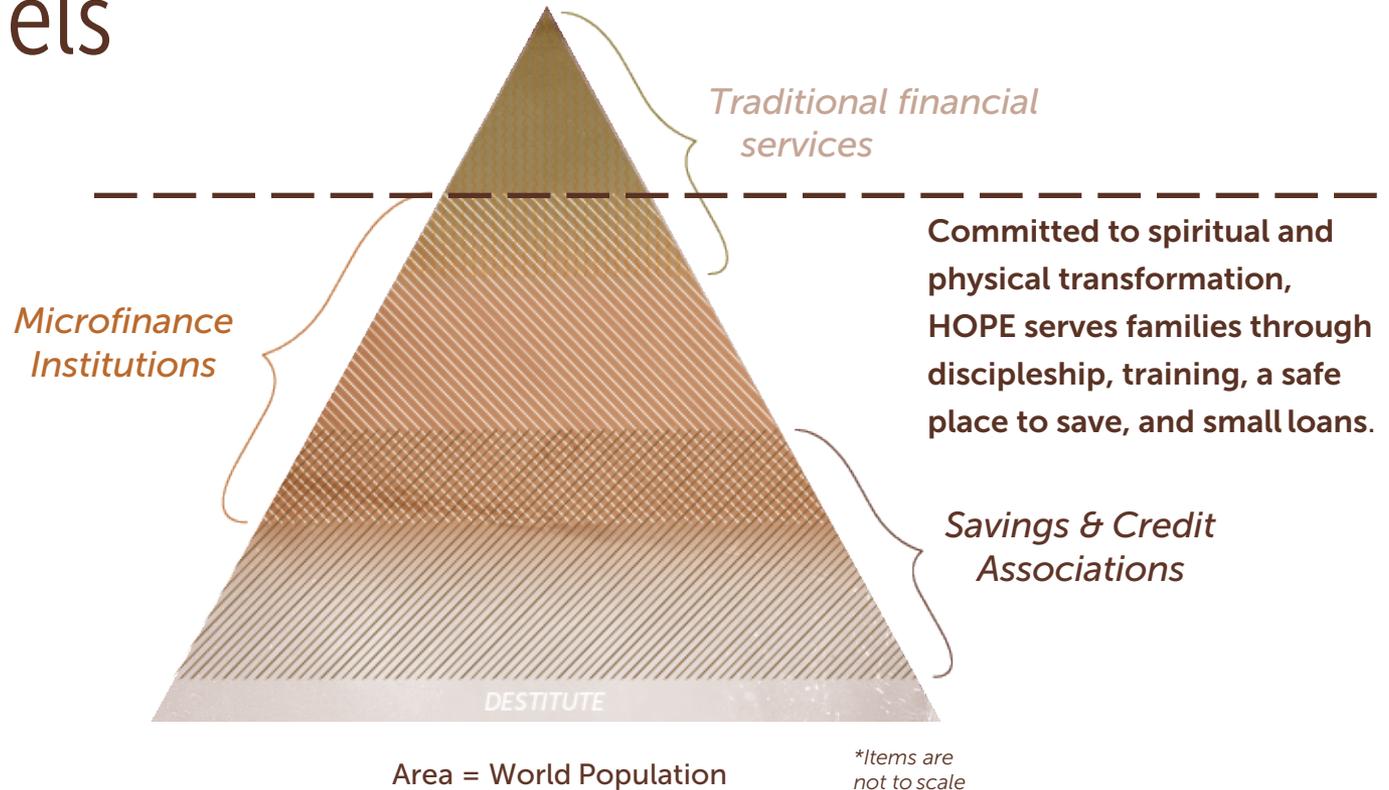


The best approach to charity is one that affirms the dignified image of God in both giver and receiver. [GENESIS 1:27](#)



Material wealth is not the highest end to which we can aspire, nor the greatest gift we can share with those in poverty. [MATTHEW 16:26](#)

Our models



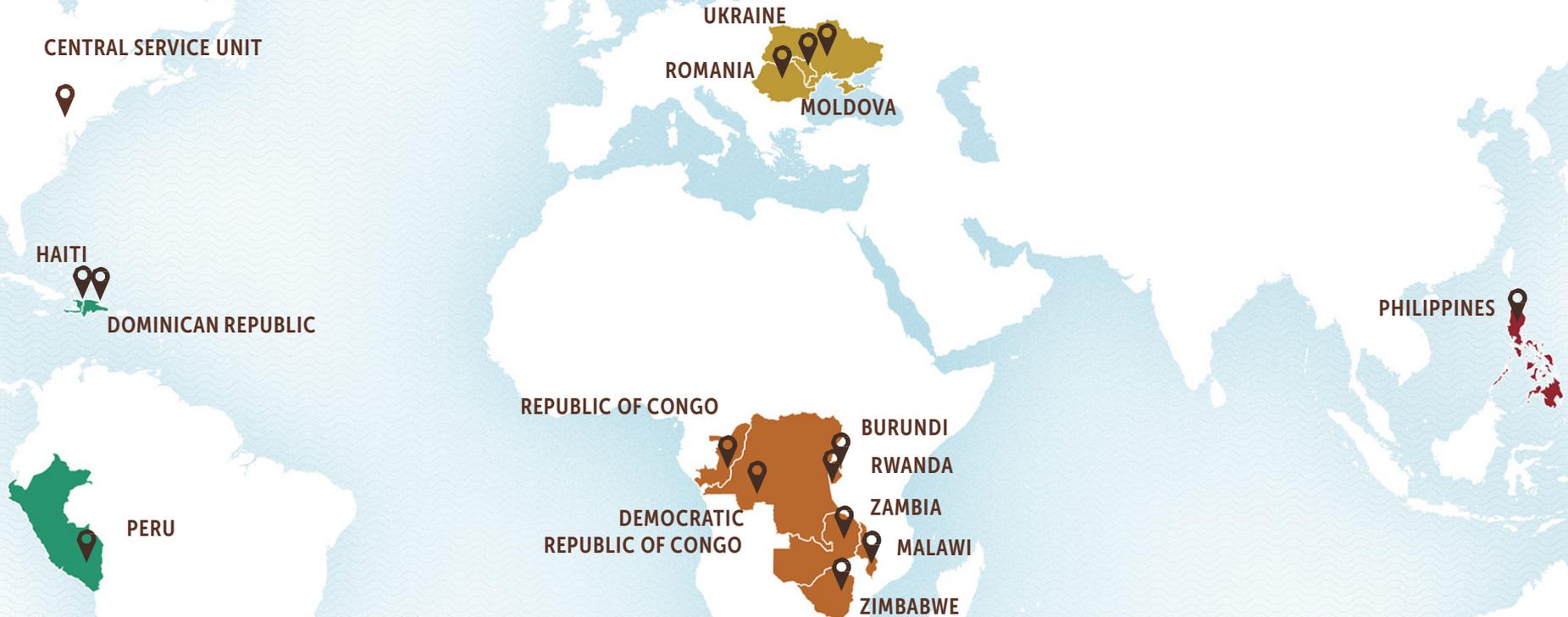
MICROFINANCE INSTITUTIONS

Microfinance institutions (MFIs) are banks designed to serve entrepreneurs in poverty by providing small loans, a safe place to save, and other financial services to help men and women invest in their businesses and provide for their families.

SAVINGS & CREDIT ASSOCIATIONS

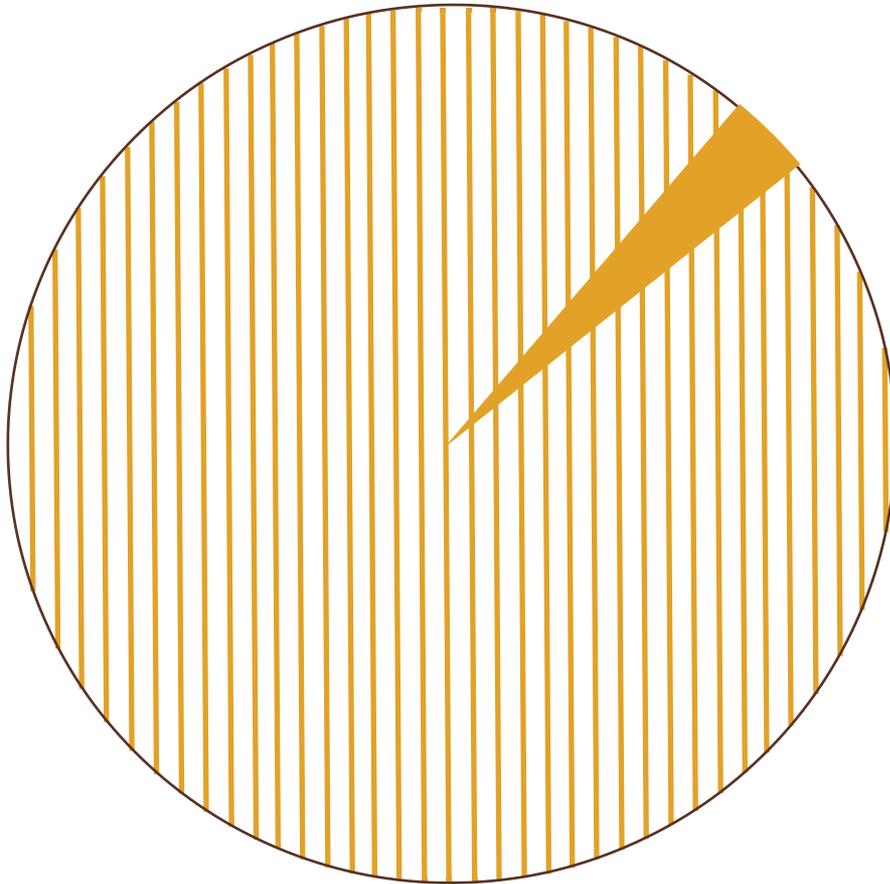
Savings and credit associations (SCAs) are groups of individuals who save their money together in partnership with the local church. As they build a secure sum of money, members often take out loans from their group to pay for household expenses or invest in businesses.

The HOPE International network



HOPE also serves in two countries in Asia whose names have been withheld for security.

Reaching the underserved



2%

**Microfinance
institution clients
served by Christian
organizations***

**Based on data provided by the largest Christian networks.*

A holistic approach



DISCIPLESHIP

Through regular interactions with clients, staff members share the Gospel, facilitate Bible studies, and invite clients to experience lasting transformation through a relationship with Christ.

TRAINING

Because many clients have had limited access to formal education, HOPE's network offers biblically based training, mentoring, and coaching to help clients start or expand their businesses.

SAVINGS

Clients regularly save money to stabilize household income, provide a safety net in emergencies, start or expand businesses, or pay for routine expenses such as school fees.

SMALL LOANS

As they access much-needed capital, clients can launch or expand businesses by purchasing productive assets, buying supplies in bulk, improving inventory, or investing in improvements.

Where we've been



DOMINICAN REPUBLIC

Milestones over past five years

CHRIST-CENTERED



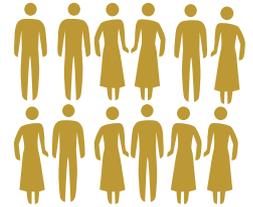
Established a consistent client meeting structure

Launched R.I.S.E, a holistic staff development plan



87,108

People viewed the God Provides films



QUALITY

Approximately 98 percent of loans in the HOPE network have been repaid



Received Charity Navigator's highest rating for 10 straight years

Social



Personal

Material

Developed and implemented evaluation tools for holistic ministry

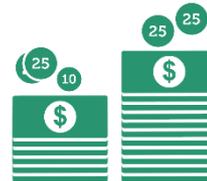
GROWTH

Grew 92 percent from serving 500,680 to

960,148 clients

Dec 2012

Jul 2017



Increased development income 50 percent from \$10.5 million to \$15.8 million*

*Data as of Dec 2016

Launched eight new SCA programs



Philippines | Peru | Zimbabwe | Burundi | Malawi | Zambia

Launched with two partners in an additional country whose name is withheld for security

Where we're going



IMPACT



INTENTIONAL, HOLISTIC, POSITIVE TRANSFORMATION
EXPERIENCED IN RELATIONSHIP WITH HOPE

*We will listen and actively respond to the voices of our **stakeholders** while exploring HOPE's role in catalyzing transformation across the **four domains**.*

STAKEHOLDERS



CLIENTS



Field
PARTNERS



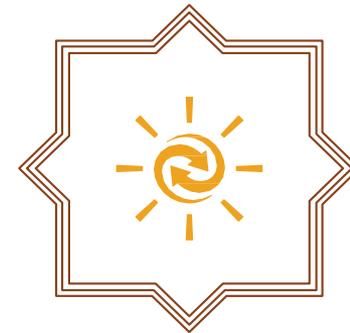
DONORS
& supporting partners



STAFF

FOUR DOMAINS

SPIRITUAL



MATERIAL

SOCIAL

PERSONAL

Strategic objectives for achieving **IMPACT**

CHRIST-CENTERED



QUALITY



GROWTH



(A)

Recruit and retain missionally aligned staff

(B)

Disciple and train

(C)

Deepen spiritual integration within regular operations

(D)

Serve and engage churches in meaningful partnerships

(E)

Operate with excellence

(F)

Intentionally listen to all stakeholders

(G)

Comply with risk appetite statement

(H)

Implement robust technological support systems

(I)

Expand and deepen outreach

(J)

Increase retention rates

(K)

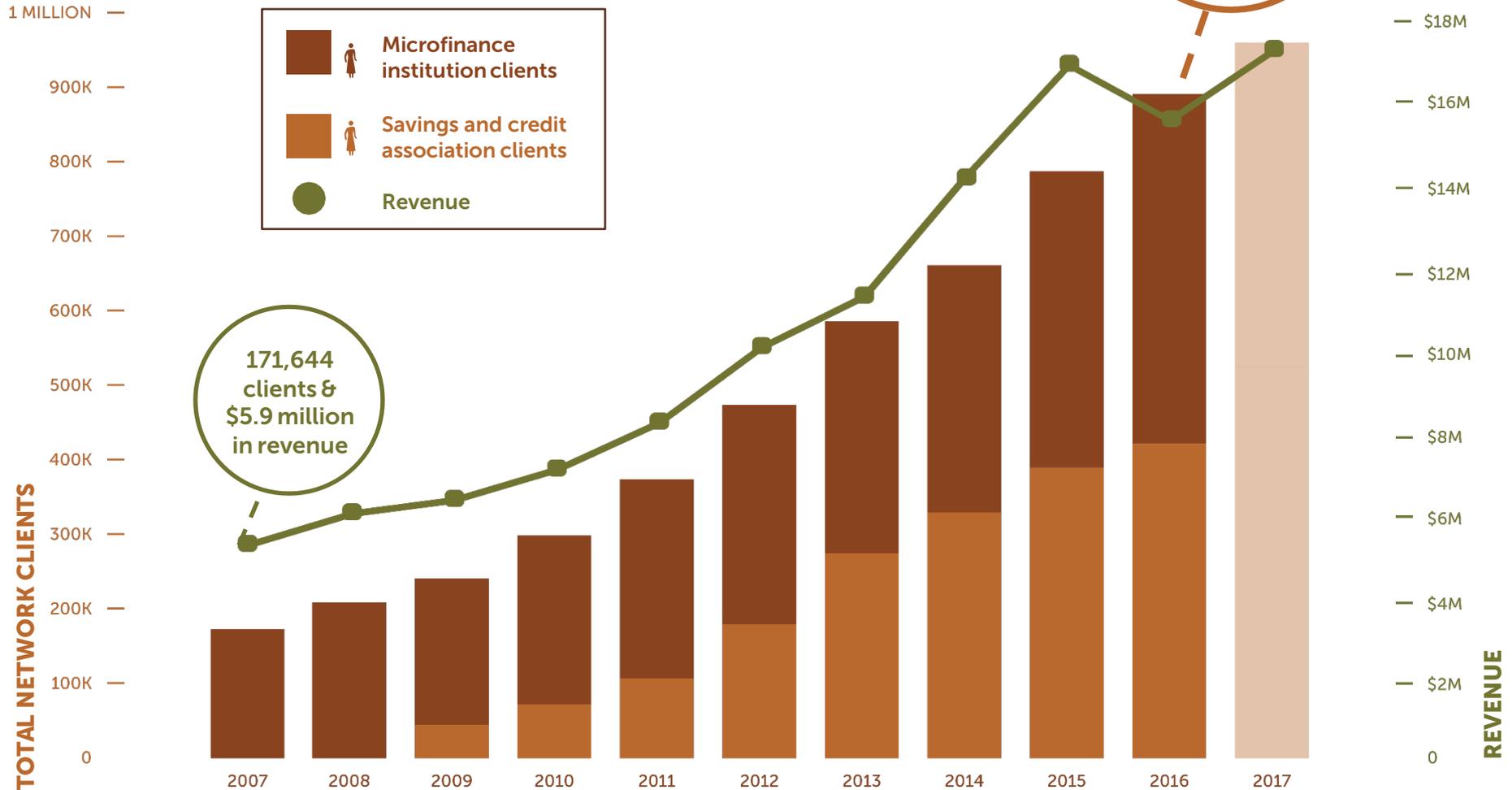
Innovate with products and services

(L)

Share and collaborate with open hands

Growth

GROWTH IN CLIENTS AND REVENUE



HOPE raised \$1.6 million in additional capital in 2015 to fund the Urwego Bank share purchase in 2016.

A sustainable model

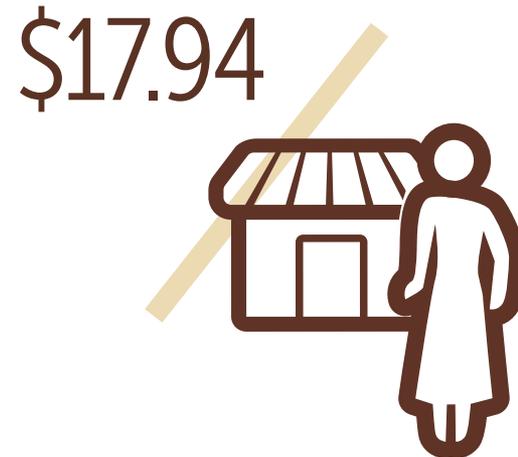
Recycling Opportunity

HOPE's microfinance model generates powerful leverage because loans, once repaid, can be reloaned to others. **In the last five years, approximately 98 percent of loans in the HOPE network have been repaid**, allowing us to invest in the dreams of more families.



Growing efficiency

As HOPE continues to serve more families, donations go further. As clients repay loans with interest and church partners take on greater savings program ownership, the ongoing investment needed to serve one client decreases. In 2008, the average investment to serve one client was \$30. By 2016, that number **has decreased to \$17.94**.



Appendix



Training to make disciples

"Our passion is to raise up disciples in every village that would take on the responsibility of changing their village. We've seen businesses started, communities strengthened, and disciples formed. Where once people were convinced they were worthless, they now consider themselves children of God."

- James, South Asia Program Director*

**Name and location withheld for security*



Investing in dreams

Beatrice Bamurange noticed that in the rural village of Rusheshe, Rwanda, there wasn't a single school to serve the community's children. After prayer and discernment, she started a school in just two rooms in someone's home. She then took out a loan from Urwego Bank, HOPE's microfinance institution, to build three classrooms. She used two subsequent loans to add on classrooms and bathroom facilities.

As she got to know Rusheshe's children, Beatrice realized their parents also needed a way to earn a living. She now offers vocational training and has helped over 150 women in the community learn to sew.

Accountability and transparency



*A higher standard.
A higher purpose.*



Commitment to
Transparency

Recognized by
Intelligent
Philanthropy

HOPE International makes sound stewardship a priority, and the result is evident through receiving Charity Navigator's coveted 4-star rating for 10 consecutive years, a feat achieved by fewer than 1 percent of U.S. nonprofits.

[View HOPE International's audited financials online here.](#)

Scripture references

1 JOHN 3:17 (NIV) - If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?

EPHESIANS 4:28 (NIV) - Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need.

1 CORINTHIANS 12 (NIV) - Now about the gifts of the Spirit, brothers and sisters, I do not want you to be uninformed. 2 You know that when you were pagans, somehow or other you were influenced and led astray to mute idols. 3 Therefore I want you to know that no one who is speaking by the Spirit of God says, "Jesus be cursed," and no one can say, "Jesus is Lord," except by the Holy Spirit. 4 There are different kinds of gifts, but the same Spirit distributes them. 5 There are different kinds of service, but the same Lord. 6 There are different kinds of working, but in all of them and in everyone it is the same God at work. 7 Now to each one the manifestation of the Spirit is given for the common good. 8 To one there is given through the Spirit a message of wisdom, to another a message of knowledge by means of the same Spirit, 9 to another faith by the same Spirit, to another gifts of healing by that one Spirit, 10 to another miraculous powers, to another prophecy, to another distinguishing between spirits, to another speaking in different kinds of tongues, and to still another the interpretation of tongues. 11 All these are the work of one and the same Spirit, and he distributes them to each one, just as he determines.

Unity and Diversity in the Body

12 Just as a body, though one, has many parts, but all its many parts form one body, so it is with Christ. 13 For we were all baptized by one Spirit so as to form one body—whether Jews or Gentiles, slave or free—and we were all given the one Spirit to drink. 14 Even so the body is not made up of one part but of many.

15 Now if the foot should say, "Because I am not a hand, I do not belong to the body," it would not for that reason stop being part of the body. 16 And if the ear should say, "Because I am not an eye, I do not belong to the body," it would not for that reason stop being part of the body. 17 If

the whole body were an eye, where would the sense of hearing be? If the whole body were an ear, where would the sense of smell be? 18 But in fact God has placed the parts in the body, every one of them, just as he wanted them to be. 19 If they were all one part, where would the body be? 20 As it is, there are many parts, but one body.

21 The eye cannot say to the hand, "I don't need you!" And the head cannot say to the feet, "I don't need you!" 22 On the contrary, those parts of the body that seem to be weaker are indispensable, 23 and the parts that we think are less honorable we treat with special honor. And the parts that are unpresentable are treated with special modesty, 24 while our presentable parts need no special treatment. But God has put the body together, giving greater honor to the parts that lacked it, 25 so that there should be no division in the body, but that its parts should have equal concern for each other. 26 If one part suffers, every part suffers with it; if one part is honored, every part rejoices with it.

27 Now you are the body of Christ, and each one of you is a part of it. 28 And God has placed in the church first of all apostles, second prophets, third teachers, then miracles, then gifts of healing, of helping, of guidance, and of different kinds of tongues. 29 Are all apostles? Are all prophets? Are all teachers? Do all work miracles? 30 Do all have gifts of healing? Do all speak in tongues? Do all interpret? 31 Now eagerly desire the greater gifts.

Love Is Indispensable

And yet I will show you the most excellent way.

GENESIS 1:27 (NIV) - So God created mankind in his own image, in the image of God he created them; male and female he created.

MATTHEW 16:26 (NIV) - What good will it be for someone to gain the whole world, yet forfeit their soul? Or what can anyone give in exchange for their soul?

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HOPE

INTERNATIONAL

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