



► DINNER IS ON US!
THANK YOU ALL FOR COMING.
HERE IS A SUMMARY OF SOME OF
THE SPEAKERS YOU HEARD
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► WHAT MAKES O4H DIFFERENT
FROM OTHER MICRO FINANCE
ORGANIZATIONS? ALAN MUENCH
EXPLAINS2



► MANY THINGS ARE
HAPPENING IN HONDURAS.
ALAN MUENCH, PRESIDENT OF
O4H SPEAKS ABOUT WHAT HE
HEARS FROM OUR CONTACTS
THERE2

Opportunity Hope

APPLYING MICRO-LENDING PRINCIPLES TO GLOBAL POVERTY

Opportunity for Hope endeavors to address spiritual and material needs, in an ever increasing way, for people in underprivileged areas of the world using economic development tools. The Foundation will use an incremental approach to strive and obey the commandments of Jesus Christ to influence people to His glory and their good.

Opportunity for Hope experienced another milestone last month by hosting the first annual O4H Appreciation Dinner on November 1st. Current and potential contributors were invited for an evening of Latino food, special speakers, and in depth discussion about micro lending and what O4H is doing in Honduras and other regions of the globe.

Doug Robinette was the Master of Ceremonies and opened the evening with the question "Why do anything about Poverty"? "Half the world's population lives on less that \$2 per day," Doug noted and showed pictures of people existing by scavenging from the refuse in a city dump. Doug discussed how previous poverty fighting methods had failed, but that in 2007 \$100 Million was loaned to the world's poorest. Unfortunately, the need is for \$300 Billion." Doug's challenge to the group to consider was to teach a man to fish, give him capital to buy an boat, and give him fishing tips periodically.

Carols Gomez of Great Commission of Latin America gave a pictorial view of the background of the Honduran region and the opportunities that exist to make a huge difference in people's lives. He gave several examples where creative thinking and new ideas are being used to affect whole people groups, and change their station in life. He discussed how these people, in the middle of there struggle, then give back to help others find their way. As Latin America is his primary focus, Carlos spoke about the impact of micro lending that he has witnessed through changed lives and establishment of businesses.



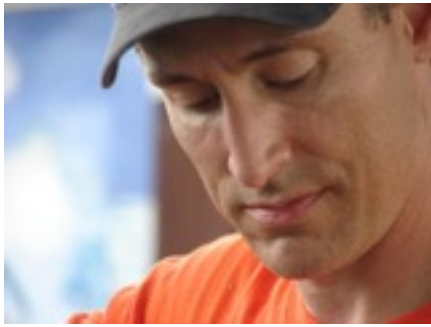
Andy Sieberhagen spoke about the Business as Mission spoke model, a complimentary implementation of Micro lending where lay people help locals by starting businesses and developing relationships through employment and mutual interests. To bring his points to practical application, Andy's brother, Jeremy Sieberhagen was "Skyped" in via the internet from Central Asia where he discussed the Business as Missions activities in that country.



Thank You, Thank You....

We want to be sure to recognize the people who contributed their time, skills, and efforts to make this dinner a great success!

Westerville Recreation Center
Event Planning – Cindy Cline Dinner – Cassie Cogburn
Servers – Westerville Central High School Students
Sound - Adam Zink



Appreciation Dinner Keynote Message

Alan Muench addressed the audience at the Appreciation Dinner. Here are the key points of his presentation.

Prior to **Alan Muench** stepping up to the lectern, the dinner audience had witnessed how some of the poorest people in the world live, and heard stories from several nations how some people have been able to escape that destiny, to begin their own businesses, using micro-loans. Alan's message was to contrast the Opportunity For Hope Foundation to other charities these guests may have encountered that attempt to meet these needs.

"Over \$1 Trillion in annual budgets exist for non-profits and government grants worldwide, yet 81% say charities do only a somewhat good job or worse at spending money wisely. Are conventional methods working?"

The O4H founders wanted their giving to be powerful, to have along-lasting impact, not a temporary or one shot benefit, and desired their giving to return their God given gifts of business talents and knowledge to work on something larger than themselves.

In the manner of Christ, O4H and its supporters strive to instill hope and encouragement through economic redemption, pride of accomplishment, encouragement through belief and trust, investment in the individual, and a life-giving re-use and recycle of monies to build sustainability in an ongoing program.

To accomplish this, Alan outlined the four-prong Plan of Attack; establish micro loan funds that self sustaining; mature into larger micro enterprise lending; facilitate a business training program that teaches new skills and leverages other's experiences; and eventually enable US/foreign joint ventures. In this effort, Christ message of ultimate redemption would be given to each individual encountered.

"O4H is different," Alan pointed out. "The O4H staff is 100% volunteer, holistic in its community transformation focus vs being a only lending channel, is young and nimble in its culture, and its Board members are the primary investors." Alan added that O4H is 501(c)(3) charitable organization, and that the second business seminar will be accomplished in the winter of 2010. The next target areas will be Central Asia and a potential second area in Latin America.

"O4H has extended over 150 loans with a \$35,000 of funding. Even through the political turmoil, we see a 93% repayment rate. With your help, we hope to do more for the poorest of the poor."

MICRO LENDING How does it work ?



- Micro-lending is a tool for socioeconomic development.
- The concept and structure are well understood and successfully employed in impoverished countries.
- Micro-lending unleashes the power of a dollar in a third world economy. The value is multiplied in its economic impact.
- The return on investment is continual so your contribution is repaid and reinvested over and over.
- New businesses create new jobs, better infrastructure, and a climate of hope and belief.
- O4H partners with carefully researched local entities to identify and screen applicants, administer, and account for all funds.

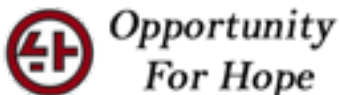
We have seen this economic tool, when combined with prayer and God's discernment can dramatically change lives of an entire people, to the honor and glory of God.

We thank you all the attended and appreciate all that responded, even if you could not attend. We hope you came way with a better understanding of how O4H is moving to meet the mission God has impressed upon us, and where we see God leading in the future. We also trust that God has touched your hearts for the low and the poor in other lands, and how your blessings here can be multiplied to give over and over again to those in need. Please contact us below if we can provide more information or if you have any questions.

Message from the President

With the strife and political unrest in Honduras over the past 8 months, some feared economic collapse and lost of investments. I am happy to report that the micro loans that our partners have made in Honduras are performing well. Our partners have stayed in touch with borrowers. Our prayers continue to be with the people in the poorest areas who are focused on making ends meet day to day for their families. The recent elections ushered in new hope for stability and a break with the past towards a brighter future.

ALAN MUENCH, PRESIDENT, OPPORTUNITY FOR HOPE FOUNDATION



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