



► 2008 WITNESSED THE ESTABLISHMENT OF OPPORTUNITY FOR HOPE. IT ALSO HAD MANY OTHER FIRSTS1

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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.

2008 – A Year of Firsts

This foundation started as a result of a few men and women, responding to a burden God put on their hearts for missions. After participating in a few short term trips and seeing the vast need of the poor in Honduras, they felt called to do more than serve a few weeks a year. From that belief, Opportunity for Hope (O4H) was established. In 2008, with our official non-profit foundation status, we began to bring money, education, and the salvation of Jesus Christ to the poor and desolate of the world.

As the Directors were added and the vision was developed, God was moving in Honduras, bringing His people to the right place at the right time. Leo and Carmen, both with previous micro lending experience, arrived at the GCLA church that had hosted our short term mission trips. Before long the US/

Honduran partnership was formalized. More than 30 loans were made in 2008, with some clients receiving second and third loans. At interest rates half of what local banks charge, individuals also receives basic business planning advice. This counseling, careful screening, and spiritual mentoring, has resulted in an almost zero default rate.

The first business training on advanced topics such as email and time management has been planned for February 2009. Using the “train the trainer” format, O4H hopes to reach the next level of businessmen in Central America.

Finally, initial plans for reaching other parts of the world have been discussed. We wait on the Lord, seek His timing, and once again for Him to provide – in 2009 and beyond.



MARKET WATCH

In a year when asset values are dropping, portfolios are depressed, and the immediate future is uncertain, investment in God’s economy of relationships and helping the poorest people continues to pay high dividends. In Honduras, where word of the loan program has brought many people to the church, basic physical and spiritual needs are being met. Over 200 people have come to Christ and are now part of the church community and support system. Even if someone is not a good loan candidate, the church continues to maintain the relationship that has been established.



From the Field: Choluteca, Honduras

Leo manages the micro lending activities in Honduras. As a former micro loan officer for a public bank, Leo now works for Foundation of Grand Commission (FGC).

Leo will tell you the exciting part of his job working with individuals is not just seeing them rise-up out of poverty, but seeing them come to a personal relationship with Jesus Christ and having the faith of their future based on His salvation and promises. From HIV-positive single moms to 60+ yr old grandmothers, Leo has seen lives transformed. No longer victims but people saved by grace, and able to move from desolation to hope and light. Here are two examples. More are available at our web site.

Raul and Maria – Their first loan was \$265 USD. Both are HIV positive and their daily sustenance comes from selling firewood and freight services. The small loan helped them to extend the firewood business and purchase a horse. They have also hired two HIV positive workers and are a great example of courage and attitude to move forward. With the help of God they will achieve stability for their family not only economically, but spiritually as well.

Marlen – What a success story! Her son was killed leaving her to care for her grandson. Marlen's initial loan was \$530 USD and she is now on her third loan! Her business is a pulperia (small shop), and the micro credit has helped to add a greater variety of products. Now she stocks sufficient goods and has been able to supply the needs of a greater number of customers. Through this process she has demonstrated the spirit of work and responsibility.

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 believe 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.

What is the scope of the mission of the Foundation?

- 1) The approach will include micro lending at the individual and family level (micro-loans)
- 2) Lending at the small business level (micro –enterprise loans)
- 3) Conducting or facilitating business-related educational and vocational programs.
- 4) Ultimately, the Foundation's work may serve as a catalyst to encourage targeted peoples to develop significant US-joint venture projects.

Where do we do our work?

We presently work in Choluteca Honduras. We intend to expand to other countries as the Lord leads us and we find the appropriate Field Partners.

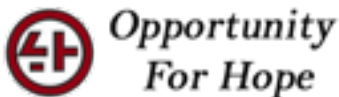
What assurances do I have that the money will go where it is intended to go?

O4H carefully selects trusted Field Partners. At this time we are working with a Field partner we have worked with in other ministry areas for 7 years. Our next possible Field Partners are people O4H board members have known for many years. The O4H board is beginning its due diligence on those possibilities now. You will be able access updated information on each project on the O4H website <http://www.opportunityforhope.org/index.php> . There are also opportunities for short term mission trips to accompany O4H board members as they review the projects.

Message from the President

I am truly excited for what the Lord is going to do in 2009. Though the economic crisis is global, God is showing us that He is far bigger, far stronger, and more than able to do whatever it takes to meet each individual where they are. This includes each person who has contributed to this Foundation. Thank you for your generosity. I pray the Lord blesses you in a way that makes Him as real to you as He is to the people of Honduras.

ALAN MEUNCH, PRESIDENT, OPPORTUNITY FOR HOPE FOUNDATION



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