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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.

Micro-Lending In Action

Adrian Euceda is a carpenter and has used his loan to build up his business. He is married and has six children which range from 7 to 20 years in age. Adrian's first loan was 5,000 Limperas (\$260) over 4 months. His basic materials are very expensive and he must purchase them in advance of being fully paid. He has had to learn how to manage his time and accurately judge his work and time to ensure he can pay for his supplies and his loan. It's wonderful to report that he made all his payments on time.

Josue Ivan Perez is a very enterprising young man who wants to work hard and better himself. Although he is not married, he understands that he must be able to provide for a wife and family. The loan has helped develop discipline. He is using his second loan, which together total 16,000 Limperas

(\$880) over six months. Josue sells groceries and sweets and attends the local church. We believe reaching the young people such as Josue is an important and hopeful sign.

Marlen Maradiaga is paying back on his third loan, which totaled 16,000 Limperas over the last six months. Marlen has brought his business back to life because he has invested in more diverse products for his *pulperia* (local grocery). Now he has a wider variety for his clients. Marlen has been an exemplary client and wants his four children to see him as a "fighter", doing what is right and best for the family. Marlen is a Christian and involved in the local church and also a small group.

Visit our web site for more success stories.



MARKET WATCH

Opportunity for Hope has been involved in Micro-Lending in Honduras for over a year. Many families have been helped, many more reached for Christ. Here is a summary of 2008 lending:

Types of business: Food – 35%, Services-14%, Clothing- 48%, Other 3%
67% are single/widowed and 73 children were directly affected
100% were presented the Gospel and over 200 professed Christ as their Savior
53% have received at least 2 loans



From the Field: Training Business Leaders

David Brincks recently conducted training on business skills and practices. Here is his report.

Last spring, Opportunity For Hope hosted its first educational seminar in Tegucigalpa, Honduras. The two half day sessions were attended by twenty-five people who included bankers, businessmen, and the church leaders who participate with O4H in micro-lending.

The topics reviewed in these sessions included Fundamental Business Practices For Growing Profitable Companies, Marketing and Sales Concepts, Keys to Developing Winning Teams, and Building Efficient Business Systems.

The Lord provided a great interpreter for David who was able to help bridge the communication gap, and even translate and intersperse humor to keep the sessions light and engaging.

The format was "train the trainer" and encompassed universal business principles. The response and feedback was overwhelmingly positive, with the participants saying they felt energized and uplifted. Perhaps the best indication of impact was, even before David left, the

participants had started to edit and adapt the material for their own meetings and use.

These sessions were the realization of one of the foundational visions of O4H: To provide education as another means to further grow and multiply the effects of a micro-lending, and accelerate the economic growth of the community. Building on this experience and the feedback, O4H will plan additional material and seminars.

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 don't "Twitter", but... We would love to communicate with you via email! Visit our website or send us an email at contactus@opportunityforhope.org and we will make sure you get the latest information. We would like to send you few links about micro-lending and a few other stories of changed lives.

Looking to Invest ? Wondering how you can use your gifts and talents to benefit others? Opportunity For Hope is looking for volunteers to help us with various activities we have planned.

- We need a **Webmaster** to keep our site fresh with the latest information
- We need volunteers for the upcoming **Fall Fund Raising Event**
 - **Event Coordinator** with ideas and energy
 - **Volunteers** for set-up, communication, execution, and follow-up
- Bi-lingual? We need **Spanish/English translators** for phone calls, emails, and site visits

If you have felt the desire to get involved, contact us at the number below.

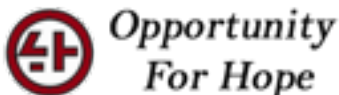
Looking to go to Honduras? **Opportunity For Hope** board members visit Honduras periodically to assess the loan program and discuss new investment opportunities. As a contributor to the foundation, if you are interested in participating in a trip, we would like to talk about how it can benefit you and maximize the investment in time.

Message from the President

Recent events in Honduras have brought the spotlight of the world to this small nation as it grapples with a volatile political situation. Although many approve of the ouster of President Zelaya, the action has polarized Hondurans and outside observers alike.

Our local partner, FGC, continues to do the good work set before them even as the local entrepreneurs suffer the effects of instability. We will continue as well to invest in the impoverished as they show the determination to improve their lives.

ALAN MEUNCH, PRESIDENT, OPPORTUNITY FOR HOPE FOUNDATION



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