



▶ EVER WONDERED WHAT IT WOULD BE LIKE TO GO TO FIELD? ANDY ZINK DID. READ HIS STORY .....1

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▶ COMPARE RATES! HOW DO O4H COMPARE TO OTHER ORGANIZATIONS?..... 1



▶ SUCCESS & RESPONSIBILITY THE PRESIDENT OF O4H SPEAKS ABOUT O4H SUCCESS AND HOW TO MOVE FORWARD WITH THE UNIQUE O4H PROGRAM.....2

# 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.*

Andy Zink is co-owner of an automobile sales company and recently returned from a trip with O4H to Honduras. Here is a summary of his journey *In His Own Words*.



I had questions. I consider myself a business-minded Christian and I know I am to serve others, but is there ministry purpose for my business too? When there are so many needs in the world, why partner with an organization like O4H instead of other relief organizations? Alan suggested I go to Honduras to see for myself, to ask questions, to allow the people and God to speak directly to my concerns. I am still amazed by what I saw...

On my first day, I was struck by the rudimentary infrastructure, economy, and status of the people compared to western standards. Some of the basic needs and services for food and shelter were being supplied through individuals, not large well run corporations. Our first stop was to a man who delivers firewood. He was using loans to expand his business to include deliveries of heavier materials using his horse drawn carts. Another person was expanding her small grocery store. Time and again as we visited other loan recipients, in a place that is barely recovered and re-established after being wiped out by a hurricane, somehow these hardworking individuals had hope and excitement about the future. They were making a living for their families, but they did not know how to improve over their daily existence.

I felt a sense affinity with these people. They need access to capital to grow and I was at that place at one time, too. Without capital, these small businesses might sputter and get by, but with some help, their businesses could grow, expand their offerings, and hire employees. That type of growth pattern is ignited by investment, an infusion of cash, but banks avoid this kind of risk or have to charge extreme rates to cover their potential losses. This is where O4H differs from even other micro lending organizations. O4H invests in coaching, mentoring, business skills, and most importantly, in bringing Christ's message to people who are searching for answers. Yes it's about the lending, but it is more about restoring people, totally and completely.

I left after four days, convinced of how this approach is totally different, but how it makes sense from a business and economic development viewpoint. I am confident about the O4H model, combining micro-lending with business and spiritual coaching to enable people to succeed. You can rebuild a family, a community, a country, but it takes investment. Once home, I believe I know the answer to my core question - God, you have blessed me and my business. What is it you want me to do? - *Take a Step*

## Market Watch

Not all micro lending organizations are created equal ! The NY Times reports that some major and well know microfinance institutions charge seemingly excessive interest rates. The article sites one Mexican lender at 70% and the global average to be 37%! Some require a portion of the loan be kept in the bank. In contrast, **Opportunity for Hope charges 2-3% for its loans.** See article at <http://www.nytimes.com/2010/04/14/world/14microfinance.html?th&emc=th>



### Where will be the Next Story?

Opportunity for Hope has been the source of funding for the disbursement of over 300 individual loans in the last two years. This has impacted hundreds of people permanently for their good and God's glory. **Our repayment rate is 97%.** These numbers are nice but the real

impact is the faith and hope that is restores in the individuals O4H has touched. They now believe that life can be better and do not rely on handouts for their existence. There is now a relationship with someone who cares about them as a client, but even more as a person. Our loan officer, Leo, is a big man with a big heart for those he serves.

### What's Next:

Because of the success of the program in Choluteca, Honduras the board of directors of O4H has decided to move forward with the expansion of the program. There are three areas of interest we are currently investigating.

One area that would provide a much different looking program is in Andahuayas, Peru. This is a small town of about 30,000 people situated in the Andes Mountains at an elevation of about 12,000 feet. The women of this area are the drivers of much of the society due to the elimination of a great proportion of the male population during the civil wars in their recent past. A vast majority of microloans (80%) have been given to women. This may be the area where we can make a sustainable impact. O4H has visited the location and size along with practical limitations of a program will be evaluated over the next couple of months in a thorough due diligence process that involves test loans. We will keep you informed on the progress in the coming months.

Another area is in Le Ceiba, Honduras. The program here would involve many of the successful elements of the Choluteca program, but with a completely new set of staff. The Le Ceiba is on the northern area of Honduras and has many of the elements for small business enterprises to thrive. At his point, the poor to not have the capital to even try to begin a business. The success of the Four-Pronged Plan of attack will have great opportunity to be successful due to the quality of the individuals involved in the Le Ceiba church. We plan on visiting the location with test loans in the near future.

Another area is Central Asia. We believe there will be an opportunity in the near future to work on starting business in the region that will likely be in the micro-enterprise level. At this level of loan the potential clients are at a level where they have some size and likely have some employees. We will keep you informed as we progress on this front.

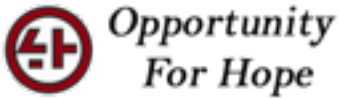
## MICRO LENDING

### 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.



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## Message from the President

### Success Brings Responsibility

THE SUCCESS THAT O4H HAD HAD IN CHOLUTECA HAS FORCED US TO RECOGNIZE THE RESPONSIBILITY TO TRY TO REPEAT THIS IN OTHER LOCATIONS AROUND THE GLOBE. WE HAVE A VERY SPECIFIC PROGRAM THAT TIES IN TIGHTLY WITH LOCAL REASOURCES TO PROVIDE FOR THE NEEDS OF THE POOR IN A HOLISTIC SENSE. WE SEEK NOT ONLY THE ECONOMIC REDEMPTION OF THE INDIVIDUAL, BUT THE HEALING THAT ONLY THE LOCAL CHURCH CAN PROVIDE THROUGH THE FELLOWSHIP OF BELIEVERS. O4H WILL TARGET NEW AREAS IN WHICH WE BELIVE THIS FOCUSED APPROCH WILL PRODUCE SUSTAINABLE RESUSLTS. PLEASE PRAY FOR WISDOM THAT WE MAY SELECT THE PLACES THAT WILL PROVIDE THE MAXIMUM LASTING IMPACT.

ALAN MUENCH, PRESIDENT, OPPORTUNITY FOR HOPE FOUNDATION