



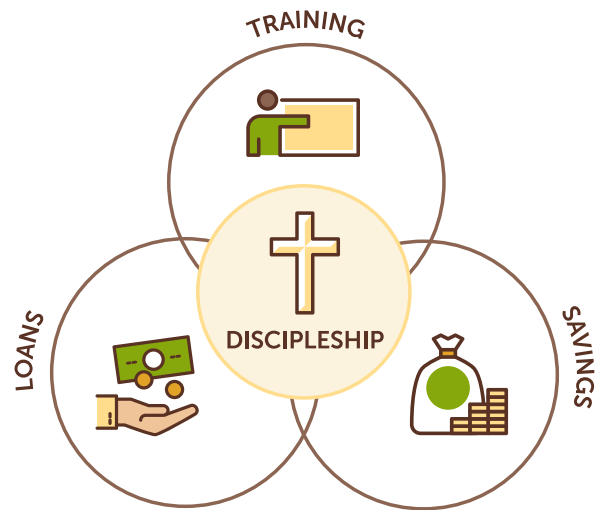
HOPE Global Investments (HGI) is a for-profit lending vehicle that enables accredited investors to provide debt financing to HOPE-network microfinance institutions (MFIs) around the world for follow-on lending to local, small-and-medium-sized enterprises.

WHY HGI?

For more than two decades, HOPE International has been investing in the dreams of families in underserved communities.

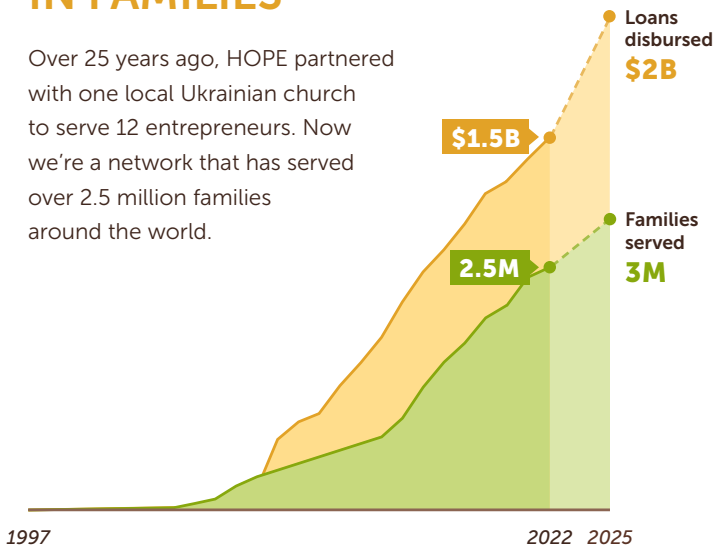
As HOPE listened to the men and women they serve, many entrepreneurs spoke of the challenges of financing their dreams, especially growing businesses. Some were offered only consumer loans, crippling high interest rates, and variable APRs by local banks. Many had to pursue multiple capital sources to fund their growing businesses.

HOPE began to ask if, in addition to mobilizing donations, external loans could be invested in HOPE-network MFIs to expand the opportunities of combining working capital and the Gospel to serve more entrepreneurs around the world.



INVESTING IN FAMILIES

Over 25 years ago, HOPE partnered with one local Ukrainian church to serve 12 entrepreneurs. Now we're a network that has served over 2.5 million families around the world.



*Cumulative outreach goals; not to scale

TRANSFORMING COMMUNITIES

The entrepreneurs we serve not only repay their loans faithfully, but they also demonstrate a commitment to extending opportunity to others. They provide for their families—sending children to school, building safe homes, buying nutritious food—and, familiar with the needs and opportunities of their communities, they are uniquely positioned to become generous providers for others around them.

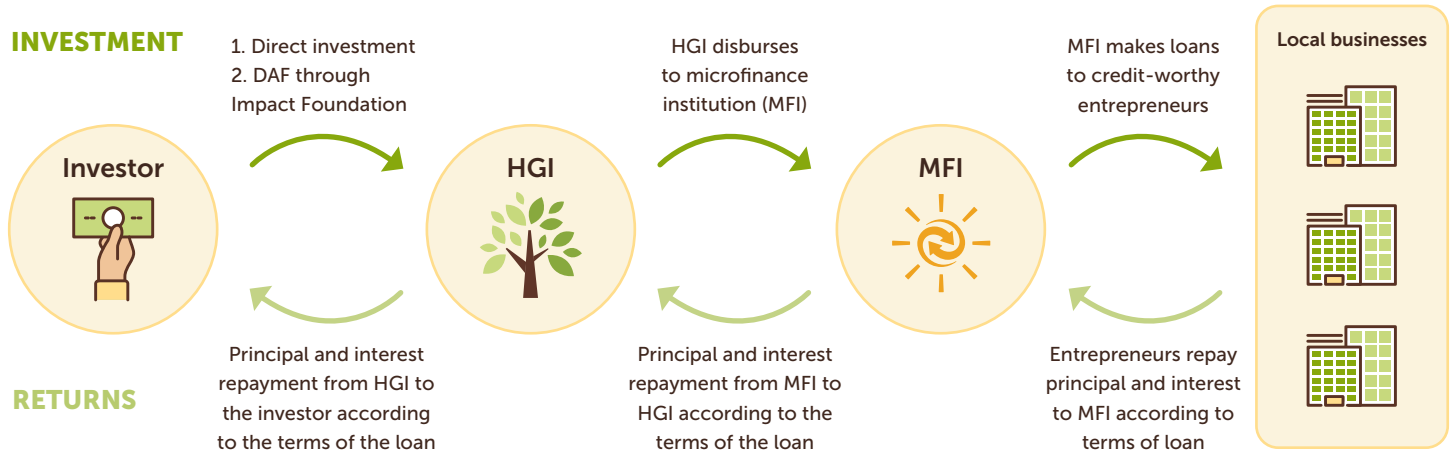
Investing in business owners through HGI builds local economies and ensures local entrepreneurs are equipped to identify and address challenges within their communities. Read [Ghislaine's story](#) to learn how her business helps to not only meet the needs of her own family, but also provides jobs and mentoring for at-risk youth in her community.

ACCELERATING THE END OF POVERTY

HOPE envisions a world in which the generational grip of poverty will be loosened, and men and women will live with bright hope for tomorrow. Investment through HGI plays a pivotal role in this mission as we expand the potential of the markets for the good of those most often excluded from them.

Prior HGI offerings have included:

- \$250,000 to finance small-and-medium enterprises through HOPE Ukraine
- \$2.125 million to rebuild businesses threatened by the COVID-19 pandemic in Rwanda, Moldova, the Philippines, and the Republic of Congo
- \$1 million to extend Christ-centered financial services throughout Moldova through our partner, Invest Credit



INVESTMENT OFFERINGS

Through investment, HGI mobilizes capital to men and women around the world ready to deploy it in growing their businesses.

INVESTOR TERMS	
Minimum investment	\$100,000
Term ¹	2-4 years
Currency ²	USD or local currency
Average interest rate ²	2%-8%
Management fee ³	0.5%-1%

¹ Specific terms will vary with each loan and with appropriate legal documentation. This table is representative of the range offered given the specific context.

² For loans denominated in local currency, rates are expressed in nominal terms and do not reflect the expected return in USD. Interest rates for local currency loans may vary depending on expected devaluation and volatility of the currency.

³ HGI assesses the management fee annually based on the average principal balance of the loan.

BUILDING THRIVING, GOD-HONORING BUSINESSES

“After 25 years of grant-making, we are convinced that investment in entrepreneurs and business growth in the developing world is the only way to eradicate poverty.

Suzanne Daniel, president, The Pilgrim Foundation



For more information or to learn about specific future offerings, please contact

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Disclaimer: This document is neither an offer to sell nor a solicitation of an offer to buy any securities. It is meant solely to provide details of a private lending vehicle that may offer sophisticated investors the opportunity to make debt investments into HOPE International-network microfinance institutions around the world. This document is not an advertisement and is not intended for public use or distribution.