

# Annual Report 2024

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OPENHANDS.ORG



OPEN  
HANDS

Developing community and reducing poverty through Christ-centered savings groups and training programs.

# A word from our Executive Director.

Dear friends,

Over the past year, you and I have been incredibly blessed with opportunities to impact the global fight against poverty. As followers of Jesus, we're called to carry His message of reconciliation deep in our hearts and extend it to others. During His time on earth, Jesus showed profound compassion for the sick, the oppressed, the outcasts, and the poor. We're fortunate to have tools today that enable us to join in His work—one effective tool being savings and credit groups.



At Open Hands, our mission is to develop community and reduce poverty through Christ-centered savings groups and training programs. I'm passionate about this work, and it's a gift to wake up every day knowing that you and I are privileged to make a positive difference for many families across developing countries in Africa, Asia, and Latin America. When our work alleviates burdens and brings hope, it's truly a blessing.

Beyond addressing material needs, savings groups offer Biblical teaching, guiding members toward a closer relationship with Jesus. Through the Christ-centered community and teaching provided in each group, many are finding renewed faith. Your partnership—whether through prayer, financial contributions, or both—touches lives by helping to lift people out of poverty while introducing or reuniting them with the love of Christ.

*“Let us not grow weary in doing good, for we will reap a harvest in due time if we do not give up.” (Galatians 6:9).* As you reflect on God's purpose in your life, may you find the strength to persevere. Keep showing up for those around you—friends, family, community. To God be the glory.

With gratitude,

*Joe Kuepfer*

**Joe Kuepfer**  
Executive Director



## Christ at the center.

At Open Hands, keeping Christ at the center is more than a guiding principle; Christ is the source of power that drives our work. When we empower people through Christ-centered savings groups, we witness firsthand how the gospel transforms lives, enabling individuals to fulfill God's call to stewardship. Participants come to understand that they are valued, capable, and called to impact their community with God's love and wisdom.

We believe God has called each of us to stewardship, and savings groups provide a way to live out this calling practically and sustainably. These groups encourage participants to ask, "What resources has God provided, and how can I use them wisely?" Through saving, investing, and building small businesses, individuals learn to become faithful stewards of what God has entrusted to them.

This approach is central to how we support communities, because we understand that lasting change requires more than simply providing for immediate needs. Just as in parenting, where doing everything for a child can prevent them from developing self-confidence, a handout-focused approach can hold individuals back from the growth and resilience they need. By encouraging self-sufficiency, we help people discover and utilize the resources God has already placed in their lives.

It is a privilege to join in God's work in this way, enabling families across the globe to move from dependency to dignity, from mere survival to fulfilling God's purpose as faithful stewards. Through Christ-centered empowerment, we see lives transformed—families and communities building a future that honors God.



## Our Purpose

We exist as a ministry because poverty is a sad and heartbreaking global issue, and as followers of Jesus, we are compelled to respond. It is heartbreaking to see parents struggling to provide three meals a day for their children, pay for urgent medical needs, or secure safe housing.

When Jesus walked the earth, He came not only to bring spiritual hope through His death and resurrection but also to show compassion to those in need. He cared for the sick, the poor, the blind, and the outcasts, reminding us that faith and practical compassion go hand in hand.



## Our Method

At Open Hands, we hire and train local facilitators to establish savings groups that follow a Bible-based, Christ-centered curriculum. In these groups, members save and lend their own funds, creating a community that offers a hand up rather than a handout. As one group leader expressed, “No one in our group seeks charity from outsiders. We take care of each other.”

Through these savings groups, members gain financial stability and encounter the love of Jesus. This approach fosters self-sufficiency and spiritual growth, empowering participants to meet their needs while sharing God’s love with their communities.



## Our Mission

Developing community and reducing poverty through Christ-centered savings groups and training programs



## Our Vision

To see the financially vulnerable stabilized, growing and standing together in Christian community

# The impact of Open Hands savings and credit groups.



**Learning Wise Money Management:** Members discover practical ways to manage their money based on biblical principles, leading to better financial choices.



**Building Hope and Dignity:** Participants gain confidence and a sense of worth as they improve their finances and become less dependent on outside help.



**Achieving Financial Growth and Stability:** Savings groups help participants to better handle unexpected emergencies and plan for larger, one-time expenses, building a foundation for greater financial stability.



**Finding Jesus through Savings Groups:** People come to Christ through Biblical teaching and community. The woman in the center gave her heart to Christ after being touched by the witness of the group.



**Strengthening Local Churches for Self-Sufficiency:** Empowered families contribute to stronger churches that can better care for those in need.



## 2024 Highlights

This year, Mike Weaver (right) was promoted to Director of Operations after previously serving as Program Manager for Colombia and Venezuela. With his strong leadership and people skills, along with a solid background in both business and missions, Mike brings valuable experience to the leadership team. Harold Diaz (left) is currently being trained to step into Mike's role leading the Colombia and Venezuela programs. They're pictured here with Jimmy (center), a cheerful and hardworking facilitator from Arauca, Colombia.





273

Asia

821

East Africa

## Savings groups by region.

We currently serve 2,000 groups in Africa, Asia, and Latin America.



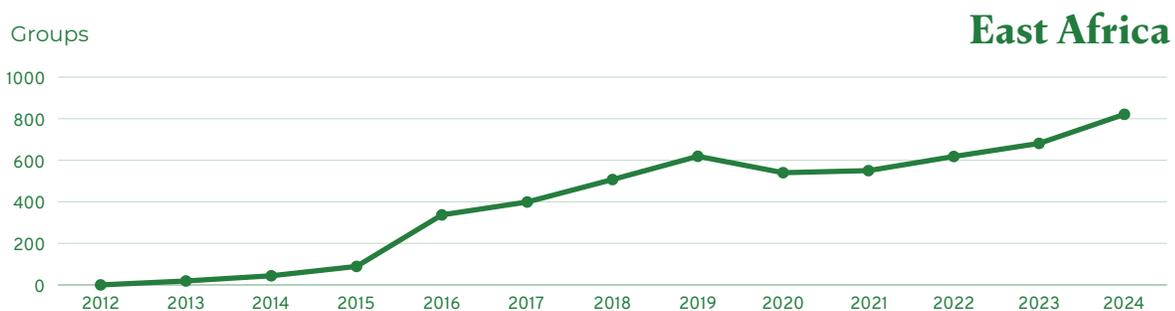
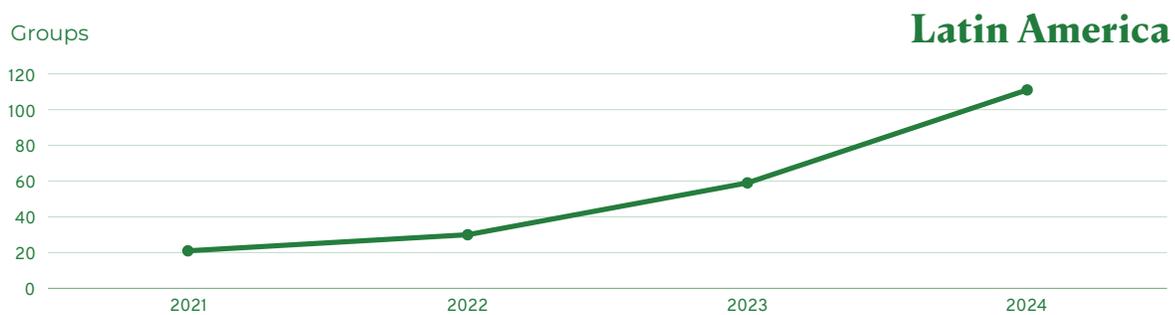
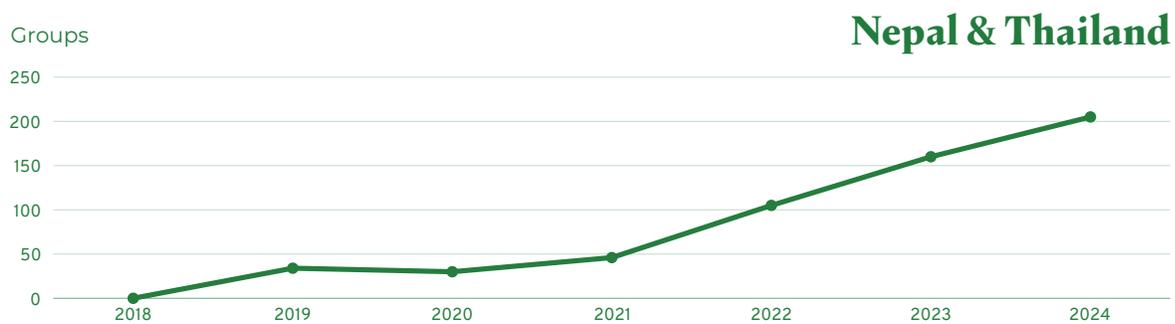
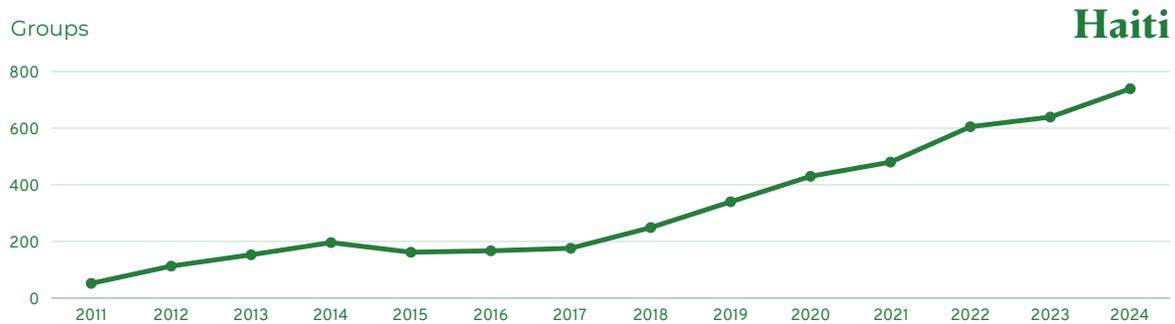
In September, after waiting over six months due to instability in the country, we launched our Northern Haiti program, now home to over 22 active savings groups! The Haitian leadership team did a fantastic job training the new facilitators, pictured here standing in the back. We're excited to see this program take off—To God be the glory!



In September, Open Hands launched a savings and credit group program in Ghana, our 14th country! We are thankful for the hard work of our team members Amata Thomas Obiero, East Africa Director of Operations (far left), Lyndon Swarey, Director of Finance (far right), and Paul Smucker, Director of Partner Development, for making this happen! Also pictured is our Ghanaian partner, Mr. Isaac, with his team of newly trained facilitators.

# Progress

1 Corinthians 15:58 – “Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.



# Impact



One of three new children's savings groups started this year in Colombia.



A savings group from Guatemala.



Anne Wanjiru, a savings group member from Kenya, thanks God for her Open Hands group, which has helped her save for her children's school fees and financially cope with her husband's frequent illnesses.



Claude Niringanya, a 32-year-old Burundian refugee from the At-eker Savings Group in a Kenyan refugee camp, started his business with just a small roadside table. After joining the group, he saved enough for a down payment and took a loan to build a shop. This year, he took out another loan to expand further. His growing business has become a vital support, and he deeply appreciates the unity and mutual care among group members.



This is the Anaraks group from Golobah, Thailand, active for two years. They love the sense of community and support they've found together and see how others in their community don't have access to this kind of help. They especially want to reach out to those who aren't Christians, inviting them to experience the group for themselves. Recently, one member hosted a birthday party, inviting both group members and non-members, hoping to build relationships that might one day bring others into a group like theirs.

# Impact



Rita, a member of the Sharon Savings Group from Nepal. She took a loan from the group to buy material for her tailoring business.



Mexico



Kenya



Ethiopia



Emanuel from New Life Group in Western Nepal.

# Global Staff Team

Open Hands is made up of 260 valued staff members worldwide, including local facilitators in each country and both local and North American leaders. We're deeply grateful for our hardworking team members across the globe!



Ken Goli, North Rift Field Coordinator speaks with a man from Northern Kenya.



Luis Escobar (left) has worked diligently to grow the Guatemala program under the leadership of Nick Suarez. Together, they've made significant strides, expanding the program over the past few years.



The Tanzania Team.



Gad, (seated on right), a facilitator from Mexico.



The Northern Haiti Leadership Team, left to right, Junior, Roland, Johnson, and Wawa.



A facilitator from Nepal.

# Program Leadership



**Walcus Vital**  
*Haiti Country Director*



**Roland Devalcy**  
*Haiti Program Manager*



**Delvin Zimmerman**  
*Asia Regional Director*



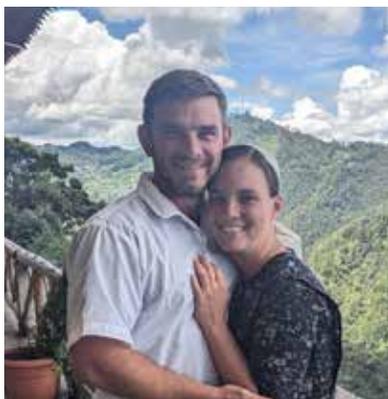
**Amata Thomas**  
*Director of Operations  
East Africa*



**Verlin Torkelson**  
*East Africa Regional  
Director*



**Nick Suarez**  
*Guatemala/El Salvador  
Program Manager*



**Dietrich Miller**  
*Mexico Program Manager*

# Executive Leadership & Support Staff



**Dean Zimmerman**  
*Public Relations  
Representative*



**Lyndon Swarey**  
*Director of Finance*



**Paul Smucker**  
*Director of Partner  
Development*



**Merle Burkholder**  
*Founder & Staff Pastor*



**Gloria Stolfus**  
*Secretary*



**Mike Weaver**  
*Director of Operations*



**Joe Kuepfer**  
*Executive Director*



**Raquelle Yoder**  
*Communications Assistant*

# Board of Directors



**Allen Shirk**  
*Board Chairman*  
*East Earl, PA*



**Ken Burkholder**  
*Vice Chairman*  
*Gordonsville, PA*



**David Martin**  
*Treasurer*  
*Richland, PA*



**Marvin Mast**  
*Hutchinson, KS*



**Joel Martin**  
*New Holland, PA*



**Andrew Burkholder**  
*Secretary*  
*Lancaster PA*



**Dwayne Borkholder**  
*Nappanee, IN*



**Amos Hurst, Jr.**  
*Lititz, PA*

# Statistic and Financial Report

We serve around 2,000 savings groups in 14 developing countries. There are approximately 40,000 members in these groups. These are groups we've either formed or partnered with and for which we provide ongoing coaching and teaching.

	<b>Groups</b>	<b>Members</b>
Nepal	138	1676
Thailand	82	1310
India	66	720
Ethiopia	31	297
Kenya/Tanzania	724	13076
Uganda	71	1645
Haiti	739	19943
Colombia	18	148
El Salvador	12	138
Guatemala	64	971
Mexico	10	168
Venezuela	9	62
<b>Grand Total</b>	<b>1964</b>	<b>40154</b>

## Statement of Financial Position

	As of June 30, 2024	As of June 30, 2023 (PY)	Change	% Change
<b>ASSETS</b>				
Total Bank Accounts	\$339,830.87	\$416,335.35	- \$76,504.48	-18.38%
Total Other Current Assets	\$228,147.88	\$150,964.32	\$77,183.56	51.13%
Total Current Assets	\$567,978.75	\$567,299.67	\$679.08	0.12%
Total Fixed Assets	\$420,000.00	\$345,000.00	\$75,000.00	21.74%
<b>TOTAL ASSETS</b>	<b>\$987,978.75</b>	<b>\$912,299.67</b>	<b>\$75,679.08</b>	<b>8.30%</b>
Total Liabilities	\$2,376.16	\$1,356.84	\$1,019.32	75.12%
Net Revenue	74,659.76	401,155.26	-326,495.50	-81.39%
Total Equity	\$985,602.59	\$910,942.83	\$74,659.76	8.20%
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$987,978.75</b>	<b>\$912,299.67</b>	<b>\$75,679.08</b>	<b>8.30%</b>

*Note: Our fiscal year runs from July - June of each year.*

# Double Your Donation!

## Hurry! Limited time opportunity!

Thanks to the generosity of several generous donors, all contributions up to \$185,000 will be matched 100%! Double your impact and help create lasting change for those in need—donate today!

**Two easy ways to give today to lift families out of poverty:**  
(donations are tax deductible)

**1** | Send a check, payable to Open Hands, to:  
PO Box 180, West Milton, PA 17886

**2** | Donate online by ACH or credit card at:  
[www.openhands.org/donate](http://www.openhands.org/donate)



*“If there be among you a poor man...thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need.” Deuteronomy 15:7-8*