

Annual Report 2025



OPEN
HANDS

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

Progress

Dear friends,

What Is Progress?

For folks like Maricide, a single mother in Haiti, progress means the ability to save money toward building her own house. She is grateful to be part of a savings group that gives her the structure and encouragement she needs to make progress toward that goal. Getting groups like Maricide's started, training their leaders, and walking alongside them as they grow — all of this is made possible through your prayers and support. Thank you for your part in this ministry.

What all is included in making progress out of poverty? Is it simply having more things or more in the bank account? I don't believe so. There are different kinds of poverty — material, relational, and spiritual — and we must be careful not to focus on one at the expense of the others. God cares for the whole person. True progress happens when people grow in faith in Jesus Christ, in healthy relationships, and in the ability to provide for themselves and their families. Real progress is measured in lives changed by God's grace and in communities learning to walk together in wisdom and love.

At Open Hands, we've also seen encouraging signs of organizational progress in 2025. By God's grace and through your partnership, we were privileged to:

- Launch a new program in Malawi, marking the 15th country we are privileged to serve.
- Cross the 2,300-group mark.
- Surpass 45,000 members participating in savings groups around the world.

Each of those numbers represents people — men and women learning to be faithful stewards of what God has entrusted to them, planning, giving, and growing in Christ-centered community. It represents families taking steady steps toward stability and dignity.

Thank you for walking with us on this journey. Your prayers, your giving, and your faithfulness continue to make a difference for thousands of families — people like Maricide — who are discovering that real progress begins when hope is restored, and God's people work together for His glory.

Joe Kuepfer, Executive Director

Joe Kuepfer



Christ at the Center

The 4 Key Relationships

“You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself.” *Matthew 22:37-39*

1

Man with God

3

Man with others

2

Man with self

4

Man with the rest of creation



Our Approach: Simple Tools, Deep Change

In each community, small groups of believers and neighbors meet weekly to pray, save, and support one another. Through the discipline of stewardship, the relational support of the group, and the guidance of God's Word, families gain stability and hope.



**Mutual support and
accountability**



**Steady savings
and small business
growth**



**Stronger churches
and families**



**Dignity through
local ownership**



**Individuals coming
to know Christ**

Our Vision

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

Our Mission

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

Financially Sound

Members learn the value of saving, investing, and entrepreneurship.

Community Focused

Group members join a community that provides the support and encouragement they need.

Christ-Centered

We believe the foundation for a satisfying life is faith in Jesus Christ.

Locally Run

Local facilitators start the savings groups and provide the ongoing support and teaching.

Stories of Faith and Promise



When Devotha Makundi joined the Ebenezer Savings Group in Tanzania, she dreamed of having her own sewing shop. Through a group loan, she was able to build one. No longer renting space, Devotha now uses her former rent money to repay her loan and grow her savings — a steady step toward stability and independence.



Cecilia from El Salvador says saving in a group keeps her accountable. “I’ve saved on my own before,” she says, “but in the group, I save more because we encourage each other to stay faithful.”



Don Mario shares, “Belonging to a savings group has been a blessing to me. It’s a time of sharing together, and also a way of saving money.”



Members of the Dwarka Savings Group save faithfully to support their families who have been displaced in Manipur.



Sister Savita, a homemaker used a small \$45 group loan to start a vegetable shop. Through hard work, honesty, and the support of her savings group, she repaid the loan within nine months and now runs a thriving business. Today, her faithful example provides inspiration to others in her community.



This savings group in Kenya worked together to purchase this tent for \$1,000. They now rent it out twice a month for \$20, earning additional income that strengthens the group’s funds. By working together, the women not only generate business income but also build unity, responsibility, as they steward their resources together.

Savings Groups



Our Biblical Calling



Why We Work to Develop Community and Reduce Poverty

God never intended His people to live in poverty. From the beginning, His design was for human flourishing — for people to live in right relationship with Him, with each other, and with the rest of creation. Scripture says, “The Lord upholds the cause of the oppressed and gives food to the hungry” *Psalms 146:7*

Poverty is contrary to that design. It robs people of dignity and distorts the image of God in which every person was created. Around the world, many families face the pain of poverty — not enough food to eat, sickness that could be treated, and children missing the chance to learn. These struggles are real, and they weigh heavily on families and communities.

We are grateful that God allows His people to share in this work — to come alongside others, to encourage, to teach, and to give. Every savings group, every small act of generosity, is part of God’s larger story of restoration. Together, we rejoice in what He is doing through His church and through faithful believers who care for one another around the world.

“He who has pity on the poor lends to the Lord, and He will repay him for his deed.”
Proverbs 19:17

Highlights & Prayer Requests

Latin America

Highlights

- Surpassed growth goals in Guatemala, reaching over 110 savings groups.
- Expanded to 21 active facilitators serving more than 100 groups in Colombia and Venezuela.
- Grew to 8 facilitators in Mexico, strengthening local program support.

Prayer Items

- Pray for progress in registering a legal entity in Mexico.
- Pray for continued growth and momentum in our El Salvador program.
- Pray that our teaching and discipleship efforts in Guatemala will bring an ever-deepening, positive impact in the lives of participants.

Strategic Outlook

- Strengthen and equip staff leaders and facilitators.
- Complete registration of legal entities in Mexico and Guatemala.
- Hire a regional coordinator in El Salvador to support program growth and quality.

Africa

Highlights

- Groups collectively saved \$1.48 million during the year.
- 888 savings groups, including 28 children's groups, are now active.
- Added 8 full-time staff members in East Africa to support operations.
- Annual staff trainings were held in all regions.
- Launched a new program in Malawi.

Prayer Items

- Pray for progress in registering a legal entity in Uganda, where there have been many delays.
- Pray for the safety and discernment of savings groups facing pressure to take unsustainable loans from other microfinance organizations.

Strategic Outlook

- Complete legal entity registration in Tanzania and Uganda.
- Expand regional leadership capacity.
- Deepen monitoring and evaluation efforts.
- Focus on staff training and spiritual development.

Asia

Highlights

- Completed legal entity registration in Nepal.
- Hired a country director to strengthen partnerships in India.

Prayer Items

- Pray for stability and unity during several leadership transitions in the region.

Strategic Outlook

- Strengthen programs and partnerships in India.
- Ensure program stability through leadership transitions in Nepal and Thailand.
- Continue program growth while maintaining program quality.

Haiti

Highlights

- Maintained steady growth despite ongoing political and economic hardships.
- Grew to 103 staff members to support program expansion and quality.
- Conducted program trainings and a special spiritual growth training for staff.

Prayer Items

- Pray for groups that lose leaders when those leaders leave the country.
- Pray for the nation of Haiti during this extended season of gang violence and instability, especially in the capital, Port-au-Prince.

Strategic Outlook

- Continue program growth in both northern and southern regions.
- Invest in staff development to strengthen program impact.

Global Staff Team



Ken Goli, center, stands with a savings group in Nakuru, Kenya



Harold Diaz joyfully leads a training session with his team in Colombia



Isaac Suleman, with his team of smiling facilitators in Ghana.



Amata (left), Mike Weaver, and Henry Dugu (right) with the enthusiastic facilitators they trained for the launch of the Malawi program.

Global Staff Team

Open Hands is blessed with many dedicated men and women who joyfully serve their communities. They provide leadership and guidance, form and mentor savings groups, and walk alongside members—offering practical support and Biblical teaching.



Lyndon Swarey providing training



Gad Cabrera, a regional coordinator in Mexico with his family



A new facilitator training in Asia



Joe Kuepfer with Richard, at a training in Ghana



Amata Thomas teaching in Ghana

Program Leadership



Nick Suarez
*Guatemala/El Salvador
Program Manager*



Marlin Yoder
Kenya Office Manager



Amata Thomas
Africa Regional Director



Roland Devalcy
Haiti Program Manager



Walcus Vital
Haiti Country Director



Mario Cota
*Interim SE Asia
Regional Director*



Dietrich Miller
*Mexico Program
Manager*

Head Office Staff



Dean Zimmerman

*Director of
Public Relations*



Lyndon Swarey

*Director of Monitoring
and Evaluation*



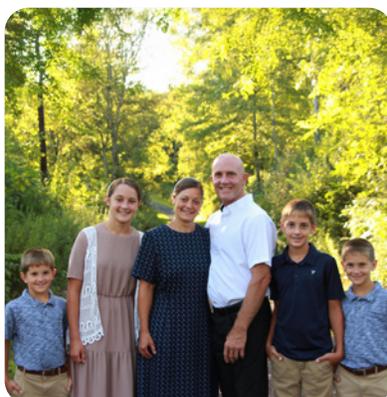
Paul Smucker

*Director of Partner
Development*



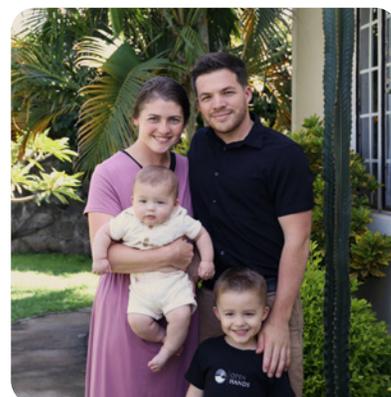
Joe Kuepfer

Executive Director



Gloria Stolfus

Secretary



Mike Weaver

Director of Operations



Raquelle Yoder

Communications Assistant

Board of Directors



Allen Shirk
Board Chairman
East Earl, PA



Ken Burkholder
Vice Chairman
Gordonsville, PA



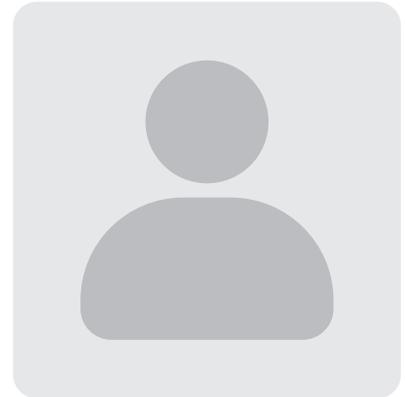
David Martin
Treasurer
Richland, PA



Marvin Mast
Hutchinson, Kansas



Andrew Burkholder
Secretary
Lancaster PA



Levi Fisher
Narvon, PA



Dwayne Borkholder
Nappanee, IN



Joel Martin
New Holland, PA



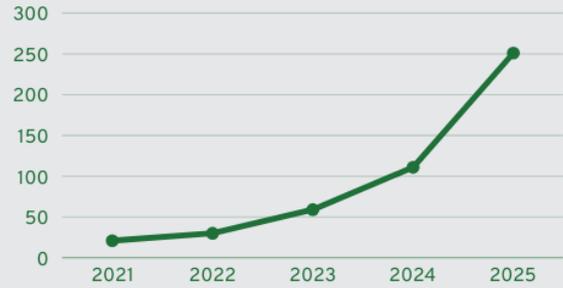
Richard Burkholder
Stevens, PA

Progress

Haiti



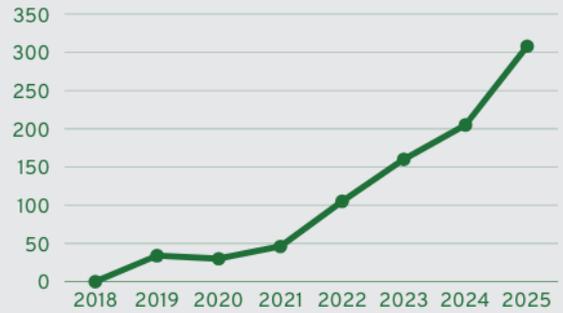
Latin America



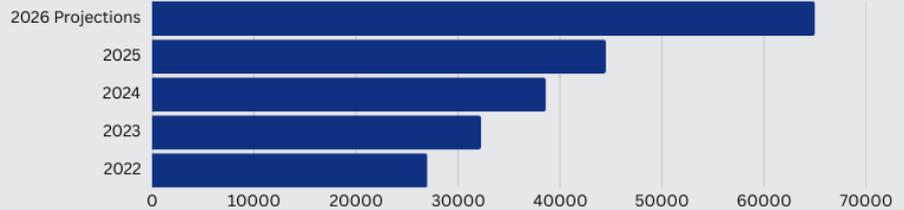
Africa



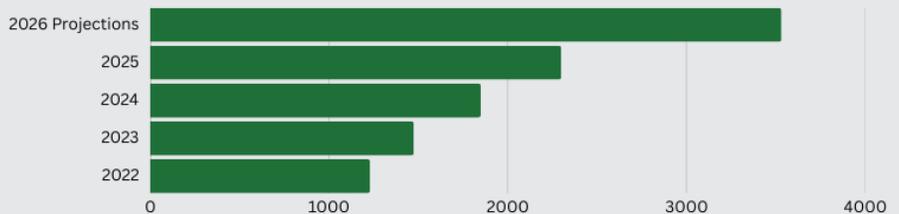
Asia



Group Members



Savings Groups



Statistic and Financials

Organization Snapshot

- Budget - \$2,270,000
- Projected Program Growth 56%
- Projected Total Savings Groups 3,500
- Projected Total Savings Group Members 63,000+

Program Costs

- Annual Average Cost per Savings Group Member - \$35
- Annual Average Cost per Savings Group - \$665

Program Savings In USD

- Average Yearly Saving per Member - \$80.00
- Average Weekly Saving per Member - \$1.75



Statement of Financial Position

	As of June 30, 2023 (PY)	July 2023 - June 2024	July 2024 - June 2025
ASSETS			
Bank Accounts			
Other Current Assets			
Total Current Assets	\$567,299.67	\$567,978.75	\$637,493.52
Total Fixed Assets	\$345,000.00	\$420,000.00	\$420,000.00
TOTAL ASSETS	\$912,299.67	\$987,978.75	\$1,057,493.52
Total Liabilities	\$1,356.84	\$2,376.16	\$439.50
Net Revenue	401,155.26	74,659.76	71,451.43
Total Equity	\$910,942.83	\$985,602.59	\$1,057,054.02
TOTAL LIABILITIES & EQUITY	\$912,299.67	\$987,978.75	\$1,057,493.52

Savings Group & Member Progress

Location	Groups	Members
Nepal	197	2215
Thailand	111	1707
India	55	307
Ethiopia	28	272
Kenya/Tanzania	743	13224
Uganda	97	2108
Haiti	816	22260
Colombia	61	420
El Salvador	17	153
Guatemala	119	1678
Mexico	16	273
Venezuela	48	159
Ghana	19	236
Grand Total	2327	45012

Savings Groups by Region

We currently serve 2,300 groups in Africa, Asia, and Latin America.

