



OPEN HANDS

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

The Story of Ana Hernandez

Ana Hernandez, a single mother with two young children, lived on the outskirts of the Guayabo Village in Santa Rosa, Guatemala. With no steady job in her home community, and with no money to pay for childcare if she moved to the city for work, Ana was in a tough situation. But she was determined to survive and care for her children, despite the struggle.

With a torn heart, but with the hope of getting what she needed for her little ones, Ana left her children in her mother's care and traveled to the city in search of a job. By working hard in the city, she was able to send money to her mother, providing for her children's food and education.

But Ana missed her children dreadfully. After a few years, she couldn't take it anymore. She returned to her home community to care for her children there, determined to eke out a living as best she could.

It was then, in 2022, that Ana found out about the Open Hands savings program. She was invited to join, but she declined. Where could she possibly find money to save? With no steady work here in her home community, she needed every penny to support herself and her children.

But Ana's 8-year-old son saw things differently. He was now old enough to earn a few coins running errands for their neighbors, and he loved being able to help his mother out financially. But he dreamed of so much more. What if he could buy a bicycle, running more errands and earning more money? With determination and courage, Ana's son joined a children's savings group. By the end of 2022, he managed to buy his bicycle.

Ana was amazed by her son's success. With his new bicycle, he was able to earn enough money to make a meaningful

dent in the household expenses. If an 8-year-old with a few coins could save, maybe she could too!

Inspired by her son, Ana joined the Good Samaritan Group at the beginning of 2023, determined to save what she could and put the money towards buying a piece of land and building a house. She still had no steady job, but she put her faith in God, trusting that He'd provide.

Ana worked hard. She cleaned neighbors' houses, washed their clothes, and did domestic chores. Little by little, she began to save money. It took three years, but her perseverance paid off. In 2025 she withdrew her savings and purchased the piece of land she had dreamed of.

This year, Ana began saving again. This time, she is putting the money toward building materials for her house. She estimates it will take another two years, but she is excited and more motivated than ever. She has learned that diligence pays off. Even without a steady income, we can achieve our goals if we have a positive outlook of life, discipline, perseverance, and above all, faith in our Creator and Sustainer.





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Delhi India Facilitator Training April 2026



At the foundation of Open Hands teaching is the understanding that sin has broken mankind's relationship with God, others, self, and creation. Because of this, lasting transformation must begin with reconciliation, first and foremost

with God through Jesus Christ. By emphasizing the truth of God's Word and the hope found in Christ, savings groups become more than financial tools; they become a pathway for spiritual transformation and community restoration.

Harvest, one of our partners in India, recently shared how the Open Hands program in Bihar has strengthened the work of missionaries and native church planters. The program has helped support ministry workers while also increasing the intentionality and reach of outreach efforts in both existing ministry areas and new unreached villages.

All of the groups in Bihar are Straight Savings Groups, where members save small amounts based on their limited incomes. Yet despite financial challenges, the deep need for fellowship, encouragement, and spiritual community continues to keep members engaged and committed.

Sustaining Hope Through Sponsorships

\$50 supports an entire group for 1 month.

**40 GROUPS
MATCHED FOR
A YEAR!**



1 Pray for our programs

- Pray for individuals' relationships to be reconciled to God.
- Pray for financial stability for those in poverty.

2 Sponsor a savings group

- Send a check, payable to Open Hands, to: PO, Box 180, West Milton, PA 17886
- Sponsor at: www.openhands.org/donate
- Your sponsorships are tax deductible.

General Updates

- Lyndon Swarey has been appointed as Executive Director of Open Hands. Lyndon has faithfully served Open Hands since its early years and has been an integral part of the organization's growth and development. Most recently serving as Director of Finance and Interim Executive Director. Lyndon brings a unique combination of strategic thinking, organizational leadership, and a deep commitment to the mission of Open Hands. Please join us in praying for him as he steps into this new role.
- We are grateful for the 3.5 years Mike Weaver has served with Open Hands, first as Colombia Program Manager and later as Director of Operations. His leadership in strengthening and supporting teams around the world will have a lasting impact. May the Lord bless Mike and his family as they prayerfully consider the calling God has prepared for them.
- Delvin Zimmerman has dedicated years of service to Open Hands programs in Africa and Asia. As his service comes to a close, we are grateful for his leadership in supporting savings groups. May God's blessing rest upon him in all that God has planned for his future.
- We welcome Verlin Torkelson back to assist with communications and reporting for programs in Africa and India.
- Dietrich Miller is serving as Director of Latin America while continuing to lead the Mexico program and contribute to the marketing team.
- Dietrich recently planned and executed a facilitator retreat in Mexico. Harold Diaz, the Colombia/Venezuela Program Manager, attended. The event enabled leaders to connect, encourage, and gain cultural insight from each other.
- In East Africa, Amata Thomas recently traveled from Kenya to Ethiopia to visit savings groups and support monitoring and evaluation efforts.
- Open Hands begins its new fiscal year in July, and we are thankful to share that the board has approved a \$2.1 million budget for the coming year. Along with this budget comes an overall goal of 15% -20% growth in savings groups across our programs worldwide.
- Our fiscal year ends on June 30 and we are deeply grateful for the faithful support of our constituents. This year, however, we expect to close the fiscal year with a budget deficit. We have been blessed with healthy cash reserves, so this shortfall will not immediately affect our programs or the support we provide to our international teams. However, after our July program transfers are sent, our resources will be down to two months of operating reserves. We are thankful for this flexibility but our goal is to rebuild our reserves so we can continue responding to opportunities for growth and support the work God has entrusted to us. We appreciate your partnership and prayers as we prepare for the year ahead.

Financial Report

Statement of Financial Position	June, 22, 2025	June, 22, 2026	\$ Change	% Change
Bank Accounts	\$597,193.82	\$280,575.15	-\$316,618.67	-53.02%
Current Assets	\$664,445.98	\$516,048.02	-\$148,397.96	-22.33%
Fixed Assets	\$420,000.00	\$420,000.00	\$0.00	0.00%
Liabilities	\$0.00	\$40.00	\$40.00	--
Equity	\$1,084,445.98	\$936,008.02	-\$148,437.96	-13.69%
Total Liabilities & Equity	\$1,084,445.98	\$936,048.02	-\$148,397.96	-13.68%

Statement of Activity	July 1, 2024 - June, 22, 2025	July 1, 2025 - June, 22, 2026	\$ Change	% Change
Income	\$1,579,478.44	\$1,616,616.44	\$37,138.00	2.35%
Expenses	\$1,480,635.05	\$1,737,662.44	\$257,027.39	17.36%
Net Income	\$98,843.39	-\$121,046.00	-\$219,889.39	-222.46%



OPEN
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PO Box 180, West Milton, PA 17886
(570) 800-2123 | openhands.org

Our Mission

Open Hands partners with conservative Anabaptist missions to provide a framework to help the poor without creating dependency. We form, train, and mentor Christ-centered savings and credit groups. The groups are a safe and sustainable place for members to save and borrow funds for investments, small business, and emergencies. This results in the poor finding greater financial stability, local churches being strengthened, and mission organizations being able to better focus on church planting.

The Board

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Information concerning Open Hands, including financial or charitable purposes, may be obtained, without cost, by writing to its principal place of business at the following address: Open Hands, PO Box 180, West Milton PA 17886 or by calling 570-800-2123. Open Hands was formed in the state of Pennsylvania for the purpose of: Developing community and reducing poverty through Christ-centered savings groups and training programs. In addition, residents of the following states may obtain financial and/or licensing information from their states, as indicated. Your contributions may be eligible for a tax deduction in accordance with applicable law. Registration in a state does not imply endorsement, approval, or recommendation of Open Hands by the state. Florida: A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING 800-435-7352 OR VISITING THEIR WEBSITE WWW.FLORIDAConsumerHELP.COM. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE. REGISTRATION # CH78642 Georgia: A full and fair description of the programs and financial statement summary of Open Hands is available upon request at the office and phone number indicated above. Michigan: MICS No. CS 69415. Mississippi: The official registration and financial information of Open Hands may be obtained from the Mississippi Secretary of State's office by calling 888-236-6167. Registration by the Secretary of State does not imply endorsement. North Carolina: Financial information about this organization and a copy of its license are available from the State Solicitation Licensing Branch at 888-830-4989 or 919-807-2214. The license is not an endorsement by the State. Pennsylvania: The official registration and financial information of Open Hands may be obtained from the Pennsylvania Department of State by calling 800-732-0999. Registration does not imply endorsement. Virginia: Financial statements are available from the Department of Agriculture and Consumer Services, 102 Governor St., Richmond, VA 23219. Washington: Open Hands is registered with Washington State's Charities Program as required by law and additional information is available by calling 800-332-4483 or visiting www.sos.wa.gov/charities, or on file at Charities Division, Office of the Secretary of State, State of Washington, Olympia, WA 98504. West Virginia: Residents may obtain a summary of the registration and financial documents from: Secretary of State, State Capitol, Charleston, WV 25305. Registration does not imply endorsement. Wisconsin: A financial statement of the charitable organization disclosing assets, liabilities, fund balances, revenue, and expenses for the preceding fiscal year will be provided to any person upon request.