



OPEN HANDS

Developing Community and Reducing Poverty Through Christ-Centered Savings Groups

September 2021, *Expanded Issue*

THE OPEN HANDS STORY

Merle Burkholder, Open Hands Administrator

Edith and I have spent most of our lives involved in missions. Part of our mission experience was spending a year in rural Haiti. Through our years of mission experience, we have become committed to indigenous principles and have seen the long-term effects of mission aid programs which create a debilitating dependency. We realized that a church where 50% or more of the congregation is unemployed would never be a self-supporting indigenous church. It will always be dependent on outside funds. We recognized the need for economic development as well as theological teaching.

In 2004 I began serving on the board of a newly formed organization known as the Anabaptist Foundation. A few years later, the board began developing plans for an investment and loan program, which became Anabaptist Financial.

I felt that if the organization was going to put this much time and effort into providing investment and loan services to Anabaptist people in North America who already have access to banking services, we should see what we could do for Anabaptist people in underdeveloped countries who do not have access to financial services.

The Anabaptist Foundation board appointed Ken Burkholder, John Sensenig, and myself as a committee to research to see what could be done. We met with various organizations and researched options.

By 2008 we had decided to start a savings group program in Southern Haiti. I had personal contacts there, and we had an organization that was willing to help us learn how to operate a savings group program in the area. The Anabaptist Foundation board formed a management committee to oversee the work. That committee chose the name Open Hands for the savings group min-

istry. The name was taken from Deuteronomy 15:8. The first members of this committee were Ken Burkholder, Tim Stoltzfus, John Sensenig, Raymond King, and myself.

In spring of 2009, we conducted a feasibility study in Haiti. About 100 church leaders and representatives attended the meeting and invited us to come to start a program in the area. In October 2009, Lyndon Swarey moved to Haiti, and the program was started with about 12 savings groups in the Miragoane area of Haiti.

In January of 2010, the earthquake struck Haiti, and our fledgling program was paused as the country struggled to recover from the earthquake's devastation. By March of 2010, we were able to resume the savings group meetings. The program in Haiti grew under Lyndon's leadership and was a blessing to the families and churches there.

We began to look for other countries in which to operate savings group programs. In 2011 we started a savings group program in South India.

In 2013 we began a savings group program in East Africa. This program was started in the





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Nakuru and Kisumu regions of Kenya, where there were churches associated with Amish Mennonite Aid.

In 2014 It was decided that Open Hands should be a separate organization with its own board. The new board was formed with members from the Anabaptist Foundation board and the Open Hands management committee.

In 2015 Darin Hershberger joined the Open Hands staff team, and with his Spanish language ability, we were able to begin savings group programs in Mexico, Guatemala, and El Salvador over the next few years.

During this time period, Joe Kuepfer and his family joined the Open Hands staff team and moved to Kenya. With his presence on the field there full-time, we could expand the program into both Uganda and Tanzania. We were also able to start a program in Ethiopia. A few years later, Delvin Zimmerman joined the staff team and assisted the Kuepfer's with the work in East Africa.

Delvin Zimmerman had an interest in Asia and was instrumental in getting a savings group program started in the country of Nepal. Later, he also started a savings group program in Northern Thailand with a group of Karen tribal churches.

What started with a vision in 2007 became a small program in Haiti with about 12 savings groups has become more widespread and larger than what we had originally envisioned. This is a result of God's blessing and guidance, a faithful staff team who have committed themselves to the work, and financial and prayer supporters who have made it possible to carry on the work.

Now Open Hands stands on the verge of new growth and possibilities. With a full-time administrator and a solid, experienced leadership team, the organization is poised to respond to more of the opportunities that exist. The Open Hands story is not finished; it is moving on to an exciting new chapter.

CHANGE AND TRANSITION

Merle Burkholder, Open Hands Administrator

Change and transition are part of life. As Scripture says, "To everything, there is a season. A time for every purpose under heaven" (Ecclesiastes 3:1). This is not only true for each of us personally, but it is true for organizations as well. Open Hands is now at a time of change and transition.

I have served as administrator of Open Hands since it began in 2009. It has been an invigorating experience to see God work and use Open Hands to go from an idea to a ministry that blesses thousands of families around the world.

It has been my privilege to sit in savings groups in Haiti, Central America, Africa, and Asia and meet the people who are part of

those groups. I have heard their stories of how being part of a savings group has changed their lives. I believe that what God is doing through Open Hands is helping families and strengthening churches.

The time has come for Open Hands to go through another time of change, transition, and growth. It is time for me to turn the administrator's responsibility over to a younger qualified, and experienced man. The board of Open Hands started this leadership transition a few years ago by initiating a search for a new administrator. We were all pleased when Joe Kuepfer agreed to serve as administrator.

Joe has a number of years of experience in East Africa with Open Hands. He gave leadership

"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." Deut. 15:7-8

to the program in East Africa as it became more established and grew. He is well acquainted with the philosophy and methodology that is used by Open Hands. He also has shown good leadership skills in his work with Open Hands.

I am pleased to work with Joe as he moves into the administrator role over the next nine months. I believe that Joe and the men working with him in Open Hands will lead the organization to a broader reach and increased effectiveness. When the leadership transition is complete in

June of 2022, I will continue serving as staff pastor with Open Hands. I will be providing pastoral care and spiritual support to the Open Hands staff on the field.

I thank the board for the opportunity to have served as Open Hands administrator for the past 12 years. The board's leadership and oversight have been very helpful and encouraging.

A MESSAGE FROM THE INCOMING OPEN HANDS ADMINISTRATOR

Joe Kuepfer

My family and I are blessed to have had the opportunity to work with Open Hands since 2014. We started out in Haiti, where I was able to tag along with our local staff there. This helped me learn about how our programs work in the developing world. I have good memories of traveling by motorbike to attend savings group meetings. Since all the meetings were in Haitian Creole, I had a translator who helped me understand what was going on.

Then in 2015, we moved to Kenya, where Open Hands had started a program two years earlier. We were in Kenya until mid-2020 and really enjoyed our time there. I had also been in Kenya as a young boy between 1996 and 2006 while my parents were missionaries there. In 2015 after moving to Nakuru, Kenya, we started learning Swahili and began a program expansion. It was exciting to see the program grow as our local staff started new groups and partnered with existing groups. While groups we started tended to give us fewer problems, we also wanted to be there for existing savings groups that would benefit from the Christ-centered ongoing teaching that Open Hands offered. When my wife and I

arrived in 2015, we had one daughter. When we left in 2020, our family had grown, and we had four daughters. We have many good memories of traveling together, wonderful times with our friends, moving into a house we built, and many more.

In early 2019, the Open Hands board contacted me about their interest in finding someone to serve in the administrator role at Open Hands when the current administrator retires. After some prayer and thought, we consented. I did, however, request a sabbatical before the commencement of the transition. My wife and I also prayed and considered where a good base would be for the future role. We settled on moving into an American city, where we could be





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active in inner-city outreach and have quick access to an international airport. In June of 2020, we said goodbye to Kenya and moved to Detroit, Michigan. I am just now wrapping up my sabbatical. The break has been good, and I'm excited about getting back to working towards the Open Hands mission of "developing community and reducing poverty."

I appreciate that Open Hands is committed to sustainable development. Being a teaching organization is a role that takes time and patience, but when people are empowered to

provide for their own needs, the impact is long-lasting. I also value the organizational culture of staff care, open communication, and respect for foreign cultures. Working as a Christ-centered teaching and consulting organization is not always fast-paced and immediately rewarding. Yet, a sense of calling and fulfillment comes from reaching out to people in low-income countries. It is clear in the gospels that Jesus cares deeply about the poor. I am grateful that God has allowed you and me to be active in His work of serving the poor.

A MESSAGE FROM THE OPEN HANDS BOARD CHAIRMAN

Marvin Mast, Golden Rule Travel, Open Hands Board Chairman

In this short space, allow me to pull out two reasons why I am enthusiastic about being able to serve on the Open Hands Board.

First, I feel your contributions to Open Hands are being used efficiently. Before you give to any organization, do your research and determine which programs give you the most long-term ministry impact per dollar spent.

Our staff train locals from each country to provide leadership on the ground. Each savings group elects and organizes its own officers to administer the group. Our staff has accountability systems in place to monitor the groups and local leadership.

Your donation is an investment aimed at creating lifelong habit changes for those caught in the cycle of poverty. The number of people impacted per dollar spent is high.

Secondly, as Anabaptist Missions continue providing material aid to what in many cases are now second-generation recipients, the following questions come into sharper focus. How can we best help those seemingly trapped in the cycle of poverty? Is giving material aid except for natural disasters really a long-term solution? There is a time to give material aid, but it should be focused, direct, and brief in length. In general, long-term programs develop an unhealthy dependence and undermine the dignity of the poor.

Open Hands is at the forefront of offering those in poverty a "hand up" rather than a "hand out." Our programs teach the poor how to set aside small amounts of money on a regular basis to purchase the things they need.

An essential component in that process is establishing "community" and "accountability" within that community. Weekly training and savings group meetings create just that. As Anabaptists, we know that we are there for each other in times of need, take it for granted, and forget how crucial that is.



"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." Deut. 15:7-8

The following story illustrates this point. Our administrator, Merle Burkholder, recounts an instance while attending a Haitian savings group meeting a few years ago.

The group president said, "Yesterday the spouse of one of our group members died, and the funeral is tomorrow. We are all going to meet and go together in one truck to the funeral. We are going to go to the funeral together and sit together as a group. The people will know that we are a group and that we care for each other. Also, we will give the widow, who is our group member, an envelope with enough money to pay for the funeral. Here is the envelope. Put your money in this envelope. If you don't have it here today, bring it tomorrow and add it to the envelope. You know what your situation would be if it had been your spouse who died. So, let's help our group member out."

Merle watched and saw people putting money into the envelope. He wondered if he should put some money in too but decided to

wait. After the meeting, he asked our Haitian country director, who is Haitian, if he should have put some money in the envelope. He said, "Don't you do that. They can give enough money themselves. They are all already thinking that there is a white person in the room who might give some money, so they won't have to. But there is a big difference between them giving the widow an envelope with money from her savings group members only or them giving her an envelope with money from the savings group members and some foreigner she doesn't even know. If you put money in that envelope, you will mess everything up."

These are two of several reasons I am an enthusiastic supporter of this ministry.

Thank you for your continued support, both in prayer and financially. Any of our Board Members would be happy to answer any questions or receive your input. My cell phone number is (620) 200 5650.

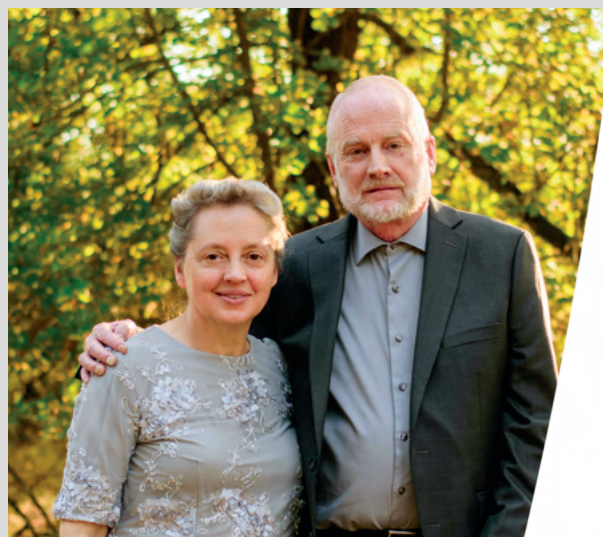
OPEN HANDS WESTERN COMMUNICATIONS COORDINATOR

In 2021, Paul Smucker from Harrisburg, OR, began to serve with Open Hands as the Western Communications Coordinator. Paul brings Open Hands a wealth of knowledge from his experiences in missions, education, church leadership, and business.

Paul's responsibilities with Open Hands include church presentations and assisting with Open Hands USA financial accountability groups in the Western United States.

If you are from west of the Mississippi River and would like to know more about Open Hands or start an Open Hands financial accountability group in your area, Paul can assist you with that.

You can reach Paul to schedule a church presentation or get more information by contacting him at pdsmucker@gmail.com or (541)520-5815.





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OPEN HANDS PROGRAM MONITORING AND EVALUATION

Lyndon Swarey



The optimal path in life is not always the shortest or straightest path. From our human perspective, our lives' path is often not straight but filled with many turns and detours. When we look back across our lives, we see that this was the best path. At each of the unexpected turns and detours, God was preparing us for the next step in our lives.

In 2007, my life took an unexpected turn, and I ended up at the Institute for Global Opportunities (IGO) in Thailand for eight months. Merle Burkholder taught one of the classes that I took. In this class, Merle introduced us to the idea of micro-finance and told the class that if anyone was interested in helping Open Hands with a future project, we could talk to him. I was

fascinated with the idea of using micro-finance as a tool to help people in poverty help themselves. Toward the end of Merle's stay at IGO, I told him I was interested in helping with a future project.

At the end of the eight months, I returned to the States and soon realized that I wanted to go into voluntary service somewhere. Around the middle of 2008, I decided to contact Merle to see if Open Hands was ready to start a micro-finance project. He told me that they had not yet decided, but they should be making a decision soon. In the fall of 2008, Open Hands decided to start a project in Haiti, and I was invited to join Merle and several of the Open Hands committee members on an exploratory trip to Haiti in March 2009. Seven months later, I returned to Haiti to help start the project. The initial three-year commitment turned into nine years. In August 2018, I left Open Hands to complete a degree in Statistics. In September 2021, I plan to return to Open Hands to do monitoring and evaluation and help with the project that Open Hands plans to start in the States. I would appreciate your prayers as I fill this new role at Open Hands and that God could use me to build his Kingdom.

OPEN HANDS COMMUNICATIONS COORDINATOR

Jason Croutch

I am excited and honored to be part of the Open Hands team! I have long known that God cares very much about the poor and that He commands us to care for them, and now I am privileged to play a small role in helping the poor learn how God wants them to use the resources and talents He has given to them.

As Communications Coordinator, I get to tell others about the important work of Open Hands. I am passionate about Open Hands and the ways we are developing community and reducing poverty through our Christ-centered savings groups. Sometimes I am asked: "How do we really care for and help the poor long term?" I am convinced the answer to that question is simply:

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We need to change how they think. These folks just have not been taught to recognize or value what they have been given, and through the teaching they receive in our savings groups, they are able to improve their own financial status and impact their community. One way they do this is by providing goods and services in the small businesses they operate. They also provide jobs for others in their community. It is exciting to see people who once believed they needed to rely on aid from foreigners for their daily needs realize that they can actually help others in their communities who are in need.

I enjoy meeting other people and talking with them about how they can be part of the work of Open Hands. I enjoy representing Open Hands at Haiti benefit auctions, trade shows, churches, schools, and church conventions. I also meet with interested business people to explain our program and answer any questions about how they can partner with us. Explaining that a long-term solution to poverty is possible motivates me to continue sharing about the work Open Hands is doing across the globe.

I anticipate helping start several savings groups in the US next year. While this project is still in the planning stages, and it is unclear exactly what roles will look like, I am currently receiving training (along with several others) to be able to train others on how to start savings groups in the US and how to provide ongoing support for these groups.

I also do the office work for Open Hands. This means I pick up and process our mail, deposit any donations into our bank account, mail thank-you letters and receipts, pay all bills, transfer funds to our international program partners, and answer emails and phone calls.

I am grateful that God has blessed His people in the US with so much, and it is exciting to see His people share what they have been given with those who are less fortunate. May God continue to bless you for your interest in and support of Open Hands!





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OPEN HANDS IN ASIA

Delvin Zimmerman, Open Hands Asia Program Supervisor

Imagine going to another country and visiting a village that has a problem with clean water supply. The water is bubbling up from a spring, creating a little pool of water on the ground. People and animals stir up the mud making it hard to get any clean water, and this contaminated water causes diseases and health problems. For you, it is easy to see what the problem is and what could be done to fix it.

At this point, you have several different choices. Ignore the problem, fix it yourself, or get them to fix it themselves. Ignoring the problem leaves the issue unresolved. Fixing it yourself might require more resources than you have available. You could collect resources from your home country to fix the problem (this can cause “dependency”), and the “product” or “fix” could end up being something that they don’t like or is hard to maintain.

Getting the village people to work together to fix the problem themselves has its setbacks as

well. Who wants to donate their resources, which are already in short supply, to a project that hasn’t even been started? The project manager might run off with the money. You could motivate the village chief to tackle the project, only to find out that most village people hate him and don’t believe he will do what he says. And oh, I forgot to mention that you are a foreigner. So, they don’t trust you either. Motivating them to change is difficult but not impossible.

The point I’m making is that solving poverty is a complex issue. There is no one cure for all. What works for one person, village or country might not be the best everywhere, every time. Poverty affects our whole being, not just our material resources. It involves beliefs, practices, values, emotions, environment, culture. We as foreigners need to remember that we don’t have all the answers or may not even understand the real problem. And sometimes, even our well-intended attempts to help can do more harm than good.

I have found peace in knowing that it’s not my responsibility to fix other people’s problems. But my purpose is to inspire and teach others to use what they have, to do what they already know that they could be doing. I don’t even need to tell other people what they need to do. Everyone has at least some idea of what they can do to improve their situation. That is all they need to start.

For example, everyone knows that it is a good idea to save money for future needs and most everyone does some sort of saving but some people need better methods for saving money. I am now teaching and establishing a platform (group) where people commit themselves to work together to help and support their fellow group members. From this group, they can receive support to tackle financial and relational problems. In this group, they also receive teaching to correct any false beliefs or practices. This puts the



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responsibility into their own hands. They can take ownership of their problems.

I serve as the supervisor for the savings group programs in Thailand, Nepal, and South India. I do not start or teach savings groups directly. I am responsible for hiring and training national Christians. These facilitators go out and start groups in their communities. It usually takes two or three days to do the initial training for new facilitators.

I normally do one training each year to teach the curricula that Open Hands has developed. I also teach different subjects like Conflict Management, Principles of Adult Learning, and Mindsets for Personal and Professional Growth.

For the programs in Nepal and Thailand, I hired a national person to be the program coordinator. They assist me in communicating with and managing the facilitators. The program in India is run a little differently. An organization there invited Open Hands to teach the savings group program to their pastors. The national organization

manages everything, and I have more of an advisory position.

At the end of every month, the facilitators submit data from each of their groups. I consolidate the information and send it to the Open Hands administrator. I manage all of the accounting and bookwork and explore potential expansion opportunities for the program.

Another big part of my job is to visit each of the facilitators to serve as a resource person and give them support and encouragement. Each time I visit a facilitator, I visit some of their savings groups to evaluate how they are doing. This is one of the things that I enjoy, but it can be more challenging because it requires a lot of time and traveling.

Most of all, I enjoy working for Open Hands because it allows me to learn and do many different things, teaching, business management, traveling, and most of all, this has helped push me to grow in my relationship with God.

OPEN HANDS IN LATIN AMERICA

Darin Hershberger, Open Hands Latin America Program Supervisor

My role in Open Hands is providing program supervision to Latin America (Guatemala, Mexico, and El Salvador) and developing a Spanish curriculum.

I first started with Open Hands by living and working out of Haiti. I helped with the program there, visiting savings groups with the local staff, and doing general office work like group data entry, reports for my supervisor, and financial reconciling.

Soon after I started with Open Hands, programs were started in Guatemala and Sinaloa, Mexico. I provided oversight to these programs while still living in Haiti because the programs were small. After two years, I started another program in El Salvador. Within about a year, I

moved to El Salvador to continue with the programs in Latin America. I still help in a limited way with the program in Haiti, but my focus is on Latin America. Living in El Salvador, I can work with the program here and Guate-





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mala, a 5-6 hour drive away. A couple of years ago, we started a second program in Mexico close to the original Mexico program. I visit the programs in Mexico multiple times a year.

People often ask, "How do you help an underdeveloped country leave poverty when it is missing many of the basic building blocks?" These include a lack of electricity, security, jobs, internet, local manufacturing, good roads, and investing. It seems that these will not be fixed without a lot of money.

I know I cannot change everything quickly, but I can help in a small way. I recognize that what I am doing will not have quick results. Even though I may not see quick results, I am confident that there will be an improvement in the big picture because we address each of poverty's many dimensions. Our program attempts to work with the whole person (spiritual, emotional, and physical) versus just one area. Leaving out the spiritual part makes a secular program usually less effective than a Christian program.

As a Christian organization, we encourage participants to worship God the creator and to represent Him on the earth. We ask our participants, What does it mean to bear the image of God? Does it affect the way I help others if I see myself as an image-bearer? Does it affect how I help others, realizing they also are God's image-bearers?

We work alongside the local people and church to empower them to teach their own people. The group leaders are chosen from the group members. This gives various members a chance to develop their leadership skills. Often, something like leading the group looks overwhelming, but with encouragement, they start and realize it is not so difficult. Conflict management happens within the group as the group is responsible for group oversight. In these groups, we try to include teaching on the four key relationships: Relationship with God, with self, with others, and with the rest of creation. This teaching brings real change at a grassroots level. It creates a sense of community that works to end poverty.

A DAY WITH OPEN HANDS IN EAST AFRICA

Bruce Wagler, East Africa Program Supervisor

The sun is high in the sky before I back my Toyota out the gate at the edge of our parking area. My boys wave goodbye, and Leo follows me out into the dirt road to complete his morning ritual wherein I roll down my window, and he asks for a "message" I scrounge around to find any paper, usually a receipt, and give it to him.

Ken, The Nakuru Area field coordinator, greets me enthusiastically as I barge into our office. "You are taking the real man today?" he asks, indicating the pot of coffee he has already brewed. The "real man"

is a running joke that predates me in the office and means coffee drunk black, with no cream or sugar. We sip our coffee as I open my briefcase and get settled for the day. Ken eagerly starts chatting about anything and everything that relates to our work.

At lunchtime, I walk down to Shemeji, a local restaurant where I pay 250 shillings (\$2.50) for Beef stew and ugali. After lunch, Ken and I visit a local savings group. The Chairman opens the meeting and gives time to Ken to teach from the curriculum Open Hands has provided. Following the teaching, the business begins, savings shares are

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collected, and loan payments are made. As Ken so often notes, "there is no hurry in Kenya," So we wait as the records are checked, potential policies and practices of the group are discussed. At one point, an animated discussion breaks out in Swahili. The discussion soon loses the intensity and gusto with which it started, and everyone begins nodding their heads. Ken tells me there was a discrepancy between the amount of money that was on the books and what was in the box. The reason they soon discovered was that one payment had been recorded as cash when it was, in fact, mobile money. As the meeting wraps up, they invite me to say a few words. I thank the group leaders for their leadership and give some encouragement along the lines of investing and working together.

As we prepare to leave, some members notice the empty seats in the Toyota. This is a terrible waste that should never be allowed in Kenya. So three of them rectify the situation by hopping in for a ride. As we are leaving, Ken strikes a deal with one to buy a chicken, so we detour to the individual's home to retrieve the chicken before dropping off all three in the nearby village center.

Ken and I part ways at the office. The chicken looks at me forlornly as it rides away, tied to the back of Ken's motorbike. I collect my things and make the 15-minute drive back to the house. I am fortunate today, and the road by the pipeline station entrance is not entirely jammed with petrol trucks.

I'm thankful. I'm thankful that I have so many resources afforded me by nothing other than the circumstance of my birth. I'm thankful I have a healthy family, a dry house, and a good meal to come home to. I'm thankful to have work that matters and the opportunity to make a tiny contribution to the massive mission of alleviating chronic poverty.



OUR MISSION

Open Hands supports conservative Anabaptist mission work by providing a Christ-based curriculum, financial teaching, and savings groups. While Open Hands does not provide money for loans, there are expenses for curriculum, paying the facilitators, and overseeing the program. If you endorse the work and vision of Open Hands, we invite you to partner with us. Your gift will help us expand the program and reach more people. Contributions are tax-deductible.

OUR BOARD MEMBERS

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OPEN HANDS IN HAITI

Walcus Vital, Haiti Program Supervisor

Greetings to everyone! I want to take time today to talk a little about my experience working for Open Hands in Haiti.

As you know, Haiti is a country where a lot of people are really struggling to feed their families and send children to school. Also, finding a good job isn't easy. Many people try to start a business, but business and financial management are big problems.



As a native Haitian working as a missionary in Haiti, I can tell you that lack of money and resources aren't the most significant problems of Haiti. The biggest problems are lack of discipline and management. I'm so thankful for that type of program that Open Hands started in Haiti in 2009 in which we help the people to depend on their own resources and get good teachings so they can be able to create their own business and know how to take care of it.

We want to thank God for helping us to touch different areas of Haiti with this program. We could have more done this year, but the political situation and unrest make traveling very difficult. We continue to trust for the continuation of this program so we can touch more lives and be able to see more positive changes.

Lastly, I want to thank you for supporting the work in different ways. May God bless you abundantly.

