

A week before I came home for Christmas I attended a Haitian church in the Dominican Republic (DR), and had to introduce myself in Spanish to a community that, for the most part, spoke Creole. I announced, “You all are my brothers and sisters in Christ, and today I am glad that I have the opportunity to worship the Lord with you.” The congregation responded “Amen!” A church member came up to me later and said, “You speak Spanish well, and I think God wants you to learn Creole.” After I chuckled a bit, I said to him, “Well, if that’s what the Lord wants . . .”

I suppose if you would have told me a year ago that I’d quit my job in July, work at an orphanage in Nicaragua, spend three months learning Spanish with a local Mayan family in Guatemala, and get ready to spend a year serving a Christian Microfinance organization in the Dominican Republic and Haiti, I would not have believed you. After spending six months in Central America, I am truly convinced that listening to the Lord’s voice, and being obedient to Him is the best way to live and serve.

### **HOPE for Eradicating Poverty: Tiny Loans for Small Businesses**

In the DR, it is reported that 42% of the population lives below the poverty line, meaning that a few million people live on just a few dollars a day. Upon arriving in the DR in late fall, I witnessed first-hand the community banks and small business training that HOPE International (HOPE) created to serve the poor communities. Right away, I knew that God was calling me to this place.

I heard His voice when I spoke to a woman named Isabelle in a Haitian community and learned that for the first time in her life she was able to feed her children well and send them to a good school with the small business that she started. She spoke with hope, not in the profits of her business, but in the eternal hope of Jesus. She gave credit to the Lord for His faithfulness, and to the work that HOPE had done in her community. She’s required to attend bi-weekly bank meetings of HOPE with other women, where they pray, read the Bible, learn business skills, and sing praises to the Lord.



*(The island of Hispaniola in the Caribbean includes Haiti and the DR.)*



*(HOPE clients praying in a bank meeting.)*

Sounds pretty weird for a bank huh? It seems odd in the eyes of the world, but the method that HOPE uses to share the Gospel and to make disciples of Jesus is by facilitating small loans to the poor. They are the only lending institution that is willing to come to such destitute areas and provide Biblically-based business training, critical medical services, and low interest rate loans to communities.

What’s different about Microfinance as a form of ministry is that HOPE practices a “hand up” instead of a “hand out” approach. They equip, empower, and encourage individuals to create a personal sustainable solution for poverty. In the DR, HOPE has partnered with a local Christian microfinance organization called “Esperanza” (which means “Hope” in Spanish). Together, they have lent almost 22 million dollars. 98% of those funds have been paid back and have been made available for new community bank clients. With these recycled funds,

HOPE has been able to help almost 50,000 families in the DR and Haiti.

### **What about the Spiritual Condition of the DR?**

Economically, it is clear that Microfinance changes lives, but at the core of HOPE’s mission, Microfinance is simply a method to bring the good news of Jesus to people who not only are economically poor, but spiritually poor as well. Approximately 90% of the DR is Catholic, but the majority are said to be non-practicing. In some areas, the Dominican people still practice a form of Voodoo called “Santeria” where members believe that poor harvests are the fault of curses on the land. Throughout the country, many poor communities turn to crime, prostitution or drugs to

make money in a struggling economic climate. HOPE believes that the solution to these widespread problems requires more than just providing quality business training and affordable microloans.

I remember a conversation I had with Josue, a Dominican HOPE loan officer, where I asked him what he enjoyed the most about working in these community banks. He said that before he started working with HOPE, he sold books in a small shop on the street. Daily, he enjoys reading business books, and loves to read stories of hope to his kids, but he told me that there is only one book that has the power to change lives. He said that the Bible, the Word of God, contains the real hope and the real power to change a community.



(Josue)

### **My Role as a Dominican Fellow in 2011**

HOPE stresses the importance of creating a partnership with an individual like a bond between Christian brothers and sisters that reaches into all areas of their life. HOPE currently makes loans for groups, individuals, and housing projects and is looking to expand their services to include educational loans for Christian schools throughout the 11 community banks on the island of the DR and Haiti.



(Children of some of HOPE's clients in a poor community of the DR.)

My role with HOPE will be to create a new partnership with a Christian Organization called Edify. Edify is looking to partner with a Christian Microfinance Institution to help create and improve Christian schools in some of the poorest communities in the DR. They bring Biblically-based curriculum and training resources for schools in the developing world. Groups of children from poor, overlooked, rural communities will have the opportunity to attend a good school and learn the skills they need to earn a sustainable income, and possibly attend college.

### **Timeline & Resources**

After finishing a month of training at HOPE's central headquarters, I headed back to the DR, to serve as a full-time volunteer. HOPE has established a budget for the 11 months I will be serving there. It's estimated that I will need \$1,000 a month for housing, food, transportation, health and dental insurance and miscellaneous expenses to live and work in the capital city of the DR, Santo Domingo. This amount also includes transportation costs to work in the community banks throughout the island. I am asking friends and family to financially and prayerfully support me in this exciting opportunity.

I'll follow up with you about this letter within two weeks. Any amount you give is tax deductible, and you can find information about writing a check or donating online on the enclosed sheet labeled "Prayer & Financial Support Information." If you're interested in knowing more about HOPE International's work in the world, I'd love to talk with you about it over email, the phone, or a cup of Dominican coffee.

I hope you'll consider coming alongside me in what God is doing in the DR. Whether or not I end up speaking fluent Creole, I know for sure that he's asking me to follow Him. My prayer for you is similar: that you will encounter God daily, and that His voice will lead you in your walk with Him.

With blessings and gratitude,  
-Aaron Roth  
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## Prayer & Financial Support Information

Dear Aaron Roth,

\_\_\_\_ You can count on me/us to pray for your work in the Dominican Republic and I/we would like to hear an update upon completion of your assignment, however I/we are unable to help financially at this time.

\_\_\_\_ You can count on me/us to pray for your work with HOPE this year and I/we would like to contribute \$\_\_\_\_\_ to financially and prayerfully partner with you and HOPE in your ministry for the Lord Jesus.

### Online Contributions:

- Go to [www.HopeInternational.org](http://www.HopeInternational.org) and select the "Donate Now" green tab on the right-hand side of the screen
- Under "Allocate your Gift," find the "Contribution Preference Amount" drop down box
- Select "Other (please specify below)"
- **\*In the box beside "Other Gift Designation", write "Fellow: Aaron Roth"**

### Contributions by Mail:

Please include the top portion of this completed form and send it in the envelope provided.

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(Cut or tear on the dotted line and keep this bottom portion for your information.)

***Stay in touch with me on my website: [www.AaronRoth.net](http://www.AaronRoth.net)***

I'll be writing pretty regularly on my blog about the work of HOPE International and my experience in the Dominican Republic. On the main page, on the left sidebar you'll see a place to sign up for email updates.

God Bless,

-Aaron

[aroth@hopeinternational.org](mailto:aroth@hopeinternational.org)

### Sending Future Contributions by Mail:

If you'd like to send any future contributions, please send a check to:

HOPE International  
Joan Bauman, Donor Care Administrator  
227 Granite Run Dr. - Suite 250  
Lancaster, PA 17601

**\*IMPORTANT:** Please make all checks payable to: **HOPE International** and put "**Fellow – Donation: Aaron Roth**" in the memo line.

*According to IRS regulations, all contributions are treated as donations and are tax deductible to the full extent of the law.*