A Ministry that is Working for People of the Church
A Statement by Founder Rev. Paris Reidhead from 1985

In 200 years of missionary effort, the relationship between employment and the spread of the gospel has been neglected by both historians and practitioners.

For over a hundred years there has been a strong effort to make the overseas mission church ‘indigenous’, namely self-governing, self-propagating, and self-supporting. Millions of dollars and uncounted lifetimes of dedicated missionaries were spent on the first two points but, generally speaking, almost nothing on the crucial last point - the church’s need to strengthen and expand its own support base.

The strategic and timely ministry of Enterprise Development International ‘EDI’ (now endPoverty) is an extension of a vision which I have been privileged to be a part for the past twenty years. EDI was founded with a purpose and a plan to mobilize those who are committed to Jesus Christ, missions and the local church. One of the most strategic means of accelerating fulfillment of the mission of Christ in developing nations is to transfer the capacity for the indigenous church to financially sustain itself and its vision of outreach. A major limiting factor is unemployment. Through the specialized ministry of EDI and it’s local microenterprise partners, entrepreneurs are trained and provided with the start-up resources to establish or expand small income producing enterprises.

EDI is addressing the developing world’s #1 problem of unemployment. With simple training and as little as $150 from a revolving loan fund, unemployed people can establish a small income producing project sufficient to support their family and church for the rest of their life. The money is repaid and made available to other needy families waiting for the opportunity to become self-supporting.

The ministry of job creation benefits families and churches in developing countries, enabling them through work to support themselves, their pastors, and outreach. This is the wave of the future and a strategic investment with many happy and eternal returns.

Your participation is invited and needed.

Poverty is an ugly monster. It destroys everything in sight. From the physical wellbeing of those in its path, to their emotional fortitude and their abilities to live happy, fulfilled lives. It denies hope and removes choice. Those in extreme poverty turn to options they would never consider in better circumstances.

The State of Poverty

Health
Those who do find a few funds to purchase food often have to buy substandard products, full of bacteria and disease. The fight to provide meals for their families becomes a struggle with chronic health conditions and life-threatening illness. A staggering 3.85 Billion people around the world lack essential health services and 100 million people are at risk of being pushed into extreme poverty because of health expenses.

Banking
The problems caused by poverty reach into the financial sector. 1.7 Billion people are still unbanked. The World Bank Group considers financial inclusion a key enabler to reduce extreme poverty.

Society
Poverty has terrible effects on society as a whole. A recent survey conducted by endPoverty in Bangladesh, where poverty is prevalent, showed that 30% of participants have been sexually harassed while 48% are illiterate and a further 33% lack trust in their community.

Final Frontier
Africa is the world’s final frontier in the fight against extreme poverty. Twenty-three of the World’s 28 poorest Countries are in Africa where the number of extremely poor people continues to rise. By 2030 Africa will be home to 9 in 10 poor people. The situation is dire and a bigger collective effort is required if the continent and indeed the world are to eradicate extreme poverty by the proposed goal of 2030.
What We Do

We're driven by a radical belief in the fundamental potential of entrepreneurs everywhere. We equip entrepreneurs living in poverty to transform their lives through strategic capital lending, business training, and coaching. Our programs help business owners become community role models with restored dignity and inspired creativity.

The smartest, most durable approach to ending poverty is to equip the poor to do it themselves. We have seen first-hand that impoverished communities can be transformed through private enterprise and job creation. To receive loans, individuals must display initiative and the desire to change their future through running businesses. We then work with them, training them to be the best business operators they can be.
Consider the parable of the talents. To whom much is given, much is expected (Matt 25). We do not store up treasures for ourselves on earth (Matt 6v20) but rather we follow Christ’s example of caring for the poor and laying down our lives for our neighbor as there is no greater love than this. (John 15v13)

To love our neighbors in this way, we must see them holistically. We have seen that developing sustainable businesses is the best way to restore dignity, unleash potential and propel people out of poverty.

*We need to unleash the talents of entrepreneurs by investing wisely in them.* (Luke 19v17)
How We Do It

We partner with organizations on the ground in the most financially underserved areas of the developing world. Through lending and business training programs, entrepreneurs learn the skills necessary to start or scale ventures using business management best practices. We give them what it takes to become a business leader.

Many of our programs include a community focus. We connect entrepreneurs through mentor-lead support groups, prayer groups, and bible studies.

We’ve learned that “what makes sense” and economic philosophies don’t always work in the real world. We analyze the effectiveness of our programs to ensure viable and scalable outcomes for our entrepreneurs. Our solutions are designed around the research and data we’ve collected over the last 34 years working with microfinance institutions and microenterprises.
Program
Strengths

Each dollar is reused
We’ve learned that we can trust and depend on hardworking entrepreneurs. Loan repayment rates typically exceed 95%. This means that the value of every dollar can be maximized through re-investment into the community. In fact, data shows that each dollar is typically recycled 6 times.

Local partnerships
We partner with independent local organizations to develop programs specifically designed for the cultural and economic needs of the community. Feasibility studies and close planning with local leaders allow the program to meet actual needs. We don’t want to be the foreigners who show up with outside ideas that don’t actually work.

Our partners are locally registered, non-governmental organizations in the developing world that have their own staff and boards of directors. These organizations are made up of people who speak the local language, understand the local culture, and have strong ties to the people they serve. We provide different levels and types of support; they implement the programs and are held accountable through reports and good faith cooperation.

Raising up leaders
Through our partnerships, we identify and train locals who have the potential and ability to become leaders. They are equipped with the skills to manage established programs without depending on outside financial or leadership resources. We raise up ethical Christian leaders who can fight corruption, foster business activity and transform their communities.

Self-sustaining
Our programs are designed to be scalable and help our partners and clients reach self-sufficiency. We plan on the day when our involvement is no longer necessary because the businesses we’ve invested in are thriving and creating wealth in their communities.

Many programs use revolving loan funds through which money is lent to local entrepreneurs, repaid, and lent again in the community. Our partners help micro-entrepreneurs reach sustainability and lift themselves and their families out of poverty.

Impact vs. Output
We measure our success by the impact we have, not our output. Think ‘quality over quantity.’ While we could run a prolific loan portfolio, something that would look good on paper, it wouldn’t guarantee the intended outcomes. By focusing on the quality of our programs, we empower entrepreneurs to create wealth and grow resilient communities. We don’t cripple entrepreneurs with debt.

Inclusive
All residents of chronically poor and financially excluded communities are eligible to participate in endPoverty’s programs regardless of religion, race, gender or creed.
In 2003, faced with no viable employment options, Victor decided to open his own carpentry shop. He built it into a successful business, allowing him to support his family and church. As his success grew in the community, he realized he could offer opportunities to others to learn a trade as well. Now he trains young men in woodworking, encouraging them to teach others while continuing to hone their craft. It’s important to him to keep working too, as it enables him to serve his community. Grateful to God for providing him the ability to send his children to school and university through this endeavor, he supports his church, currently working to help build a new building by sourcing materials. He preaches the Word of God as often as he can, visiting people in the community, teaching them the gospel and bringing them to worship services.

Victor knows that he provides a valuable service to the area by teaching these young men, so he is determined to continue to train, with plans to purchase more sewing machines to expand the upholstery side of his business. This will give his students an added skill with which they can further help their families and community. His hope is that they will be able to succeed as he has, changing their own situations and helping change the situations of others around them.

Victor is thankful to his Heavenly Father for all of the help He gives. He is also thankful to you, his friends in North America, for supporting him and his boys. He prays for you all that God will plant a spirit of love on you.
Quick Facts Cheat Sheet

Macro Impact

To date endPoverty has invested more than $25 million into aspiring entrepreneurs and small business owners in the least developed areas of the world. We provide resources for thousands of different entrepreneurs each with a unique business. In our 34 years of operation we’ve been fortunate enough to support grocery stores, seamstresses and subsistence farmers alike.

$12 million has been distributed as loans to over 50,000 entrepreneurs in 37 different countries.

Each dollar loaned is recycled at least 6 times. This means our investment of $12 million has had a total impact equivalent to ~$72 million.

$5 million went to identifying quality projects, building strong partnerships, and investing in our own growth.

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$8m has been invested in 37 partner MFIs to increase institutional capacity, reduce costs, and optimize program effectiveness. Infrastructure investments helped our partners grow portfolios to a combined amount of $85 million.

It is estimated that each dollar invested in Small and Growing Businesses with 5+ employees in low income countries creates a ripple effect in the local economy worth $13.

The average business owner employs 2 people. When one person is given a loan those dollars liberate 3 people to do respectable and empowering work. We’ve given loans to over 50,000 entrepreneurs directly impacting over 100,000 other workers.
Quick Facts

1985
The year endPoverty began operations.

34 years
11 core projects and partners.
37 different countries of operation.

$12m invested.
50k entrepreneurs supported.
100k employees helped.
400k family members impacted.

$240
Average business starter loan.

$1,000
Average business expansion loan.

A gift of $1,000 produces a 6x impact of $6,000 over 5 years.

Our Clients

$3/day
What most of our clients live on.

73%
Clients with little or no education.

78%
Percentage of the workforce in low income countries employed by small and growing businesses.

In Bangladesh

33%
Lack trust in their community.

30%
Have been sexually harassed.

48%
Are illiterate.

24%
Don’t have a rainy day fund.

67%
Don’t know it’s illegal to demand a dowry payment.

83%
Don’t know marriage under the age of 18 is illegal.

In India:

77% live on less than $4/day
54% live on less than $3/day
1% live on less than $2/day

Based on the survey results of 2025 female entrepreneurs.
Quick Facts About Poverty

<table>
<thead>
<tr>
<th>Category</th>
<th>Numbers</th>
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<tbody>
<tr>
<td>People lacking essential health services</td>
<td>3.85 Billion</td>
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<tr>
<td>People lacking critical financial services</td>
<td>1.7 Billion</td>
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<tr>
<td>People in vulnerable forms of employment</td>
<td>1.4 Billion</td>
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<tr>
<td>People living in poverty</td>
<td>736 Million</td>
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<td>Children who don’t go to school</td>
<td>264 Million</td>
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<td>People without jobs</td>
<td>192 Million</td>
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<td>Students going hungry in the developing world</td>
<td>66 million</td>
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<td>Children aged 5 die each year due to poor nutrition</td>
<td>3.1 million</td>
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<td>Half of all urban residents lack access to safe and secure housing</td>
<td>1/3</td>
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<td>Primary school aged children are excluded from education</td>
<td>57 million</td>
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<tr>
<td>people spend at least 10% of their budget on healthcare</td>
<td>800 million</td>
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<tr>
<td>100 million people are at risk of healthcare costs driving them into extreme poverty</td>
<td>100 million</td>
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<tr>
<td>Nearly 1000 children die each day due to preventable water and sanitation related diarrheal diseases</td>
<td>1000</td>
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1 Financial services are critical to building thriving businesses
2 Vulnerable forms of employment are those that provide insufficient earnings and productivity, and that infringe on workers fundamental rights.

By 2030, Africa will be home to 9 in 10 poor people.

The number of poor in Africa grew from 278m to 413m in 25 years.

3 World Employment and Social Outlook - Trends 2018, ILO

1/3 of all urban residents lack access to safe and secure housing.
Mission
Empower hard-working men and women with economic and spiritual resources that unleash their capacities and liberate them from the entanglements of poverty.

Vision
Economically and spiritually empowered individuals, families and communities.