

NOTEWORTHY



Sustainable community development for the poorest of the poor.

Summer 2026

Are You Changing Lives with NEO?

Are your gifts to NEO truly making a difference? How do we measure real progress in the lives of the people we serve? **One important tool is the Poverty Probability Index (PPI), a standardized 10-question survey used to assess poverty levels and track improvement over time.** The questions focus on everyday living conditions, such as:

- What material is the home made of?
- Does the household have electricity?
- Is there a toilet in the home?
- Is there indoor plumbing & running water?
- Does the family cook over a wood fire?
- Does the household own appliances?
- Do the children attend school?
- How many people in the household are employed?

At NEO, we include several PPI questions in our intake form for new borrowers so we can measure their progress over time.

So, what does that progress look like in real life? We recently took some guests to

visit both Guatemala and Nicaragua so they could see for themselves. In Nicaragua they saw a striking example in Eusebia's story.

When we first met Eusebia in Cristo Rey in 2011, she lived in a shelter made of black plastic and tin sheets. She shared that fragile home with her two daughters and her son, who has a disability. Because her home stood across from the bus station, Eusebia saw an opportunity: she opened a small convenience store there and became one of NEO's first borrowers. **She also joined NEO's borrower training program, where she learned to track income and expenses and strengthen her business skills.** After Eusebia received her first loan, her business provided an income of about \$13 a day. After repaying that loan, she took another to expand the business, and then another—eventually receiving eight loans over 15 years. When we spoke with Eusebia recently and asked whether those loans had made a difference for her family, her answer was clear.

- Her income grew nearly tenfold, allowing her to support her children and care for them at home. (PPI #8)



Eusebia with her family outside her home and store by the Cristo Rey bus stop.

- She replaced the dirt floor with cement. (PPI #1)
- She upgraded from a backyard latrine to a toilet with a septic tank. (PPI #3)
- She installed a rooftop water tank so the family would have reliable running water. (PPI #4)

In fact, Eusebia made progress in every PPI category we tracked. **Did the NEO Fund help her move out of extreme poverty? Absolutely—clearly, measurably, and meaningfully.** Eusebia puts it this way: "God has kept me healthy and allowed me to succeed. Thank you for believing in me and investing in my success!"

Because of your support, people like Eusebia and her family are building safer homes, creating steady incomes, and breaking free from poverty. **Yes—together we are making a difference!**



Our Nica staff checks out Eusebia's newest investment on our recent visit with her.

Stories of Transformation



Left: Flora shows Glenda, her loan officer, progress on her latest commissioned weaving. Flora at home with her loom.

Guatemala

In Guatemala we first visited Flora, who has faced more than her share of hardship. Growing up in a very poor family in Guatemala, she began weaving at just nine years old. Years later, as a young mother, she watched her son Anderson struggle with a recurring bone infection in his foot—an ordeal that brought constant worry and repeated trips to the doctor.

Then, just as life seemed to steady, disaster struck: *someone in her village stole 18,000 quetzals (about \$2,400 USD) worth of finished weavings.* The loss wiped out months of work and threatened her family's livelihood.

So how do you rebuild when everything is gone?

"I had to start over," Flora told us. She took a \$400 loan from the NEO Fund, bought fresh materials, and hired a few acquaintances to help her produce faster. *She met with her loan officer, Glenda, for NEO's free business training classes where she learned how to organize her finances and maximize her earnings.* She repaid that first loan quickly—then took another, and another. When we visited her in April, she had five employees and her business was thriving. "Because of my work," she said, "I have my house and the basics my family needs." Now she's planning improvements to her modest home and holding onto a bigger dream: sending Anderson to university.

Reaching Lorenza's home in the tiny village of Chiquirubin means leaving the narrow road and walking down a steep path through cornfields. Her house is simple—cement block walls, a tin roof, and a dirt floor. Cooking smoke hangs in the air, and dogs weave in and out of the yard.

Eighteen years ago, Lorenza and her husband were landless and grieving after the loss of a child. The home she showed us stands as a risk they chose to take: they secured a bank mortgage to buy land for 30,000 quetzals (about \$4,000). Money was tight, so they built the house with their own hands over time. Lorenza made it possible through sheer entrepreneurial skill.

One of our early borrowers in Guatemala, she has steadily diversified—running a small store, a restaurant, and her weaving business focused mainly on belts. Most recently, her daughter Ingrid purchased a Singer sewing machine to help her and mother continue to diversify their income streams.

The NEO Fund

"Empowering indigenous people to transform their own communities is the most effective weapon against global poverty." — Jen Hatmaker

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Lorena (left) and Ingrid at home. | Ingrid took a small loan to buy a sewing machine and take lessons. | Lorena began her store with her first NEO loan in 2024. | With free training and guidance from Glenda, her store today (right) has grown with diverse products her remote community can now purchase locally.

“Business has been excellent,” she says. “We like our work and thanks to God and the opportunity NEO has given us, we are able to prosper.”

Lorena is a prayer warrior in her community. People come from all over to seek her prayers on their behalf. So much so, she’s dedicated a chapel within her home where she can pray and commune with God. *“This is where it all began,” she explains. “I prayed fervently to God for a way to make our lives better. The next day, I saw a flyer about NEO Fund. You came into my life,” she says, “in answer to prayer. As long as God allows me to live, I will continue working, praying, and improving the lives of my family.”*

Nicaragua

After a few days in Guatemala, our group traveled to Nicaragua. You’ve read our story about Eusebia.

That day, we also checked in with Aura Rosa, another one of our first borrowers in the Cristo Rey neighborhood. Back in 2011, her home was made of corrugated aluminum with dirt floors. Her husband and seven children all lived there with her, and one of her sons has a severe case of Cerebral Palsy confining him to a bed or wheelchair.

With her first NEO loan of \$100, she opened a small fruit stand. After repaying that loan, she took another to expand the business, and then another—*eventually paying off 11 loans over 15 years—including her latest loan of \$1500!* While she once sold produce

from her small homefront stand, she now travels to other cities to sell her expanded inventory.

When NEO began offering free business training in 2021, she was the first to sign up, no matter that she does not read or write. She learned to track

income and expenses and began to run her business more efficiently. With her profits over the years, her husband has greatly improved their home with a concrete floor and walls, and recently new windows! *“My entire family has benefitted from the NEO Fund!”*



Aura Rose with her children in 2018.



Aura Rose with her husband and son in 2026.



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Sustainable Community Development for the Poorest of the Poor

Come See for Yourself!

What does it look like when a small loan changes a life? This spring, a group of NEO Fund supporters traveled to Guatemala and Nicaragua to find out – ***and what they witnessed answered that question in ways no report ever could.*** For donor Melissa, it was transformative: meeting the women face to face, seeing their growing businesses, watching microfinance work in real communities rather than reading about it on a page.



“Being able to meet the women that NEO Fund have helped directly was unforgettable. It was encouraging to see the results of the NEO Fund’s invaluable training in person – giving the clients tools to better their businesses and in turn, their families and their community.”

– Melissa, NEO Fund Donor

The NEO Fund offers customized visits to Guatemala and Nicaragua where you’ll experience vibrant local culture and see firsthand the change your support makes possible. Our team partners with trusted local organizations to shape each trip around your group’s interests and comfort level. ***Come see what your generosity is building.***

Contact ron@theneofund.org to start planning your visit.

Please visit theNEOfund.org/Giving and consider a monthly or one time gift today!