



DLP

POSITIVE RETURNS
foundation

YEAR IN REVIEW



*Transforming lives through
the building of Thriving
Communities across the
room, down the street,
and around the world.*



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Message from Don Wenner

It has been a challenging year for many of us. Business and investment stress. Geopolitical turmoil. The constant negativity of news headlines. And that's without consideration for personal challenges each of you may be navigating.

Yet as a community, we came together to do more with what we've been given. We made it a priority to love our neighbors and made an incredible impact for children, families, and communities worldwide.

My own family was blessed to connect directly with the work of HOPE International on a mission trip to the Dominican Republic that was a powerful reminder of what makes our Foundation different: our emphasis on equipping and empowering individuals, giving them tools, resources, and God's love to help them build better lives. In this report, we have an incredible article that goes back to the origins of HOPE International and how they were one

of the first organizations to truly rewrite the toxic charity model with their work.

You'll also have the opportunity to learn more about my incredible wife and Foundation Co-Founder Carla, which I feel certain will leave you inspired to look with fresh eyes at how you work to model a generous, giving lifestyle within your own family. And remember, not all giving is financial: sharing your time and talents with vulnerable communities is equally valuable in transforming lives.

"For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have."

- 2 Corinthians 8:12

As you read through this issue, I'd like to offer a challenge to each of you. What can you start doing in 2026 that can help you make giving a more significant part of your lifestyle and not merely something you check off each year?

To help you get started, I'll leave you with this question: what is your life setting in motion? Because legacy is bigger than just trust funds and wealth transfer: it's also about living a life that can create a better world for generations to come.

Thank you for your continued support of our Foundation. I look forward to all we'll accomplish together in 2026.

With gratitude,
Don Wenner
DLP Capital Founder & CEO



Message from Danny Sells

In 2025, we came together to bring hope and love to vulnerable communities throughout the world, including here at home in the U.S. We strengthened our partnerships with ministry-driven organizations like the Tim Tebow Foundation and many others that share our deep devotion to transforming lives. We set the bar high, and we surpassed it.

The numbers on page 6 illustrate the scale of our work, but I believe it's the things we can't measure that are our greatest successes. Metrics like restoring dignity, sparking the love of giving in the next generation, giving people who feel invisible or forgotten the gift of feeling seen, heard, and loved.

When I was writing this letter to you all last year, I knew our greatest years were ahead. 2025 proved that, but 2026 is going to be a true inflection point for the Foundation. In this issue, you'll read about the launch of the DLP Community Foundation, which will allow us to scale our impact through a larger platform. DLPgives is a tool that is already helping so many of you dive into the work of the Foundation.

Throughout the year, you can expect exciting announcements about more opportunities to connect directly with the people and causes we are championing, both at DLP events and, if you'd do us the honor, by joining us on mission trips around the world.

Last year, I ended this letter with three humble requests. This year, I'll limit it to two. The first is that if you know someone who would be inspired by the work we're doing, please spread the word. The second is to remember that giving is not just a financial concept. In 1 Peter 4:10 (NIV) we're told, "*each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.*" Each of us has a larger purpose. Let this be the year you discover the blessings God has given you to bestow upon others.

With a grateful heart,
 Danny Sells
 Executive Director

2025 Impact Metrics

The DLP Positive Returns Foundation contributed over \$1.5 million to its signature impact partners in 2025, helping transform countless lives and spread God's love across the room, down the street, and around the world. Here's a look at the outcomes made possible through these partnerships.

11,000+

Lives impacted through entrepreneurship and financial empowerment initiatives in the Dominican Republic and Guatemala.

HOPE International

69,000+

Children supported via programs focused on poverty alleviation, nutrition, education and discipleship in Guatemala.

Compassion International

500+

Teen orphans empowered through independent living, education, mentorship and support in Guatemala.

Transforming Futures

1,250+

Children and parents equipped through education-based programs designed to create pathways out of poverty in Belize.

Pathlight International

50,000+

Residents engaged across 11 states through community development, resident engagement and discipleship initiatives.

**Apartment Life
& Wayforward**

18,000+

Students served across 59 clubs through afterschool education, mentoring and family support programs.

**Boys & Girls Clubs
of Northeast Florida**



150+

Women and children supported through housing, recovery services and programs designed to restore stability and independence.

**Alpha-Omega
Miracle Home**

1,000+

Leaders developed through impact-driven leadership training programs across 8 countries.

Halftime Institute

1.6MM+

Leaders involved in Beyond Success Roundtables across 104 countries.

**Equip/Maxwell
Leadership Foundation**

732,000+

Guests celebrated through Night to Shine events across all 50 U.S. states and 63 countries.

Tim Tebow Foundation

3,500+

Survivors of human trafficking rescued and supported through targeted intervention and care.

Introducing the New



Expanding Generosity,
Strengthening Communities.

For years, the DLP Positive Returns Foundation has helped translate shared values into meaningful action and collective generosity into measurable outcomes.

Through strategic partnerships and purposeful giving, the Foundation has worked to address critical needs and create lasting solutions for those facing life's greatest challenges.

As our efforts continue to grow, so too does the opportunity to broaden our base of support and strengthen our partnerships with organizations who share our commitment to driving meaningful change.

Built upon the legacy of the DLP Positive Returns Foundation, the DLP Community Foundation represents the next stage in our journey, scaling our impact through a larger platform for purposeful giving.





The DLP Community Foundation empowers donors to:

Strengthen support for
mission-aligned partners

Help make a life-changing impact on
individuals, families and communities

Explore potential tax-efficient
giving opportunities*



While the launch of the DLP Community Foundation marks an exciting new chapter, our goal remains the same: transforming lives through the building of Thriving Communities for those who need it most—across the room, down the street and around the world.

Scan the QR code to learn more about the DLP Community Foundation, ex-

plore giving opportunities, and join us as we continue building a future where individuals, families, and communities can thrive for generations to come.



**Learn More
About the
DLP Community
Foundation**

*DLP Positive Returns Foundation is not giving and does not give tax advice. Consult your tax advisor.

Cultivating a Giving Lifestyle

How DLP Positive Returns Foundation Co-Founder Carla Wenner balances soccer mom with Gospel mom and how showing up for people everywhere they go has taught their boys what it means to be a Wenner.

We hear it all the time: there's something different about the work you're doing. That difference you can't put your finger on?

It's what happens when a Foundation is led with deep conviction and even deeper heart. For the DLP Positive Returns Foundation, that can all be traced back to why it was started: as an extension of the Wenner fami-

ly's mission to lead with love and intentional action to light up the world.

When DLP PRF was founded in 2019, the Wenners were already serving vulnerable families driven by their family mission: to honor the Lord through faith and service through the generous giving of time, talents, and treasures—a core part of both the Foundation's mission and the Wenner family nearly a decade later.

For Carla Wenner, the spark that started the Foundation can be traced to a pool in Pennsylvania. At the time, DLP Realty was working with a family whose daughter had a medical condition that trapped her in a catch 22: pool therapy was an integral part of her treatment, yet her condition meant she couldn't tolerate the UV rays of the sun. The family was looking to relocate closer to where she could regularly do her treatments, despite loving the house they were currently in. "It wasn't Don and I," explained Carla. "It was the [DLP Realty] team saying, they're thinking about moving, but how can we make their current family home work and help their daughter in the process?"



Leveraging their industry connections and expertise, the team built a pool in the family's existing home. "That was a huge moment where [Don and I] started to think, how can we use our resources, our time, and our talents to help more people?"

Carla's life has been defined by a deep calling to help others, especially children and families. After a career in early childhood education, she now homeschools the Wenner's three young children and is intentional about finding a balance between being both a dedicated soccer mom and a dedicated Gospel mom. "I love being a soccer mom. I love watching the boys grow their confidence and build those friendships with their teammates," she says.

"But I have to also make sure the boys are growing in their faith, in compassion, and in their confidence in sharing the Gospel. God doesn't make us all athletes, but He makes us all to care for one another."

The Bible emphasizes the importance of showing love, faith and service to God through helping others, and Carla and Don have built a life defined by this responsibility, one they are modeling for their children in ways big and small. Carla tells a story of Don running around an entire high school gym looking for a wheelchair ramp to help a stranger be able to get in to see a loved one play in a basketball game. When he didn't find one, he simply carried the gentleman up the stairs. It's these small decisions, seeing a need and acting, that define what it means to be a Wenner.

Carla shares, "We try to model a giving lifestyle for the boys and make it clear,

this isn't optional—this is who we are, this is our life and our values." What she's found over the years, as they've brought the boys along on mission trips, involved them in local giving opportunities, and continued to model compassion, is that it has become innate for them. "Once they got a taste of what it feels like to help others and the joy it brings others, we've never had to convince them that it was something we had to do—they just want to do it."

She gives an example of a time when their eldest son, Donny, had basket-



ball practice that was in conflict with their family's commitment to participate in the local Boys and Girls Club Christmas celebration. Despite heavy pressure from the team about the importance of never missing a practice and his passion for the sport, Donny never thought twice about it, Carla said. That's the power of modeling service, compassion, and God's love for your children, not just preaching it: it becomes woven into who they are.

Aside from modeling everyday compassion and doing family mission trips, Carla makes sure that giving back is a constant part of the boys' lives. When they travel, she's searching for family-friendly activities like water parks and mini-golf right alongside volunteer opportunities.

Recently the family traveled to New Zealand, arguably one of the most adventure-packed destinations in the world. And while the family did their fair share of adventuring and leisure time, Carla made sure they also spent time giving back. "There was this Church that posted, come in and we'll put you to work," she said. And so she and the boys did just that. They shopped together for baby items like wipes, diapers, and books and then showed up to the church with 20 reusable bags of

items to donate. The church immediately put them to work for the next four hours.

"This church ran a tight ship. We sorted dry foods, we cooked, we served meals, we unloaded a truck that came in with donations. I mean, these boys were sweating, taking direction from people they didn't know, and they were so happy to do it. They loved being able to do for the community just as much as they loved riding the luge down the mountain. It's just about exposure and making these things available for them."

Carla is deliberate about introducing the boys to a mix of experiences, to help the boys align their individual strengths with God's plan and priority for them. She also makes sure that she keeps them connected to showing God's love more organically when God puts them in front of situations where they can step in.

Last Christmas, when she was dropping off a gift for her middle son's violin teacher, she found out that the teacher and her husband spent Christmas each year participating in the Church Christmas program from about 3-9 PM. Because they didn't have childcare, all

four children, including their 15-year-old non-verbal autistic son, came along with them. Carla didn't hesitate—she immediately offered to have the children come spend the day at their house. “I had never spent time with an adolescent non-verbal autistic child, so this was something new, but we weren't afraid. We were like, we will take this

challenge on.” The family came together to make sure the children had an incredible Christmas Eve, including an indoor snowball fight.

And that's what it is to be a Wenner. That's the spirit that drives the DLP Positive Returns Foundation.

And that spark that started it all? It lives on with the Foundation's Dream

On program, which grants wishes for children and families facing hardships. This year, the Foundation is helping a family whose daughter has a condition similar to that of the little girl DLP built the pool for all those years ago, a true full circle moment.



The Joy of Generosity

A Conversation with DLPgives Participant John Nill



The support of the community and relationships DLP has built over the last twenty years has been an integral part of the DLP Positive Returns Foundation's impact for causes around the world.

Executive Director Danny Sells recently sat down with DLP investor and DLPgives* contributor John Nill to discuss his experience with the Foundation, his advice for others looking to get involved, and why he believes you can't outgive the Lord.

DANNY: First of all thank you for making the time to sit down with me today. I know that you've been investing with DLP Capital since about 2018, but when did you first start getting involved with the Foundation?

JOHN: I would say about two years ago. I follow pretty much everything that DLP does and was excited to watch Don's spiritual journey progress to the point of creating a giving side. He's always been philanthropic, of course, but it was great to see him formalize it with

the Foundation. He put this structure in place so that people could guide their giving in a tax-conscious** way, into ministry-driven organizations. So I started donating the year before last.

DANNY: What was it about the work of the Foundation that was particularly interesting to you?

JOHN: I have practiced all of my life giving back to ministries, at least half of my income that the Lord has blessed me with. And I probably have sixty, maybe seventy years of that lifestyle.

I've been so committed and excited to be part of DLP for eight, nine years, somewhere in there now and watching how they support wonderful ministries through the work of the foundation. I also try to be tax wise** in my giving where I possibly can.

What I wanted to do was have my other stock investments, which appreciate, use the benefit of that tax protection** to donate those to the Foundation. When Don first came up with the concept to have DLP investors tithe back their earnings from DLP [sponsored funds] through DLPgives, that was obviously a magnet for me.

And so I made a goal to take that on for two years. My two focus DLPgives beneficiaries right now are the Tim Tebow Foundation and HOPE International. My trip and time with HOPE International alongside the Foundation this year has excited me more for what they do and how they do it. I'm honored to be a part of it.

DANNY: And we've been so grateful for all of your support. Over half a century of giving is incredible. What has compelled you to live such a generous life?

JOHN: Don and I actually share a life verse, that being "to whom much is given, much is required." I think the Lord expects us to give back, but that expectation is more of the tithe of 10%. And then of course, giving above that is something that you're either individually convicted or driven or challenged to accomplish more.

I have learned that you can't outgive the Lord. The more you give Him, the more He blesses back. And I honestly cannot explain that; it's just something that the Lord does, and I've seen it throughout my life. It just keeps my

*DLPgives is a Donor Advised Fund (DAF) account established with GiveClear Foundation, a registered 501(c)3 DAF Sponsor, offering investors the opportunity to participate in DLP Capital's philanthropic programs, as directed by PRF.

**Neither the DLP Positive Returns Foundation nor DLP Capital offer tax advice. Consult with your tax advisor.

motivation high to make sure that I am giving to the right organizations.

DANNY: In all the time you've practiced regular giving, are there any stories that really stand out to you?

JOHN: Really it's the story of the influence of my mentor, Bill Bright, the founder of Campus Crusade. He became a friend of mine through giving on a more modest scale and as our friendship grew, he challenged me to be a charter member of a group

he put together in about 1980 called "History's Handful." It was a thousand businessmen who would give a million dollars each to reach a billion souls for Christ. A million dollars in those days was a lot of money and a huge challenge to me as a young businessman. I prayed about it. I realized that I was building a company that was probably going to be worth a lot of money. And gradually, if the Lord blessed it, then I thought it would be possible. So I took the challenge on. Within

a little over five years, I was able to exceed that commitment.

It was a challenge at the time, from a cash flow standpoint. So I think at that point I learned that you can trust the Lord to enable, if it's in accordance with His will for your life, and He did that for me.

I just felt blessed through giving back, and the Lord had blessed me at that point and all my life. It just became a joy to give.



DANNY: What an inspiration. Thank you for sharing that, John. I want to ask you a little about your experience with the Foundation.

The work of the Foundation exists because it is core to the DLP value system; it's who we want to grow to become more of as individuals and as a company. Every investor, partner, team member, and donor is someone who loves their neighbor, who wants to help people who are struggling in the world.

As we consider partnerships with great organizations, one of the deciding questions we aim to answer is "can this be more than just writing a check?" Partnership is really more about can we help you become more of what God's calling you to be, and can you help us become more of who God's calling us to be?

As you've gotten more involved with the Foundation through giving, going on mission trips, and connecting with our nonprofit partnerships at events like the DLP Extraordinary Impact Family Event, has your experience been that the focus is on character development, and Christian discipleship, not just writing a check?

JOHN: I agree totally. And you've said it so well, I don't know what I can

add to that. We all had the joy of experiencing that on the Dominican Republic trip with the leadership of HOPE [International] and Don and his whole family going, and some other staff members from DLP. So it really shows how you all live it out, and I am blessed by that and drawn to it. That motivates me to want to give more.

DANNY: I think it's important to let people know that the Foundation is here to help you give in a structured way, but what's equally important are the moments where you see a need and you show up in that moment. You've shared with me a little about how your father modeled that for you as a child; would you share more about that now?

JOHN: Yes, my father was not a particularly structured person in his giving, but he demonstrated giving more than anybody I could ever imagine. He was a real estate man who had a passion for souls and a love for people and filling needs.

He set an example for me from my youngest years to give to people. He built homes for Moody Bible Institute staff that couldn't afford to have a home, helping them get these homes at cost—he built an entire subdivision of those. He just gave and gave. There wasn't any structure to it; he just was responsive to needs.

DANNY: That kind of modeling of "we see a need and we show up" is so important for future generations and how you create a legacy of giving back. What you saw your father do just became part of who you are and now you're living that out with your own family. Your grandson is actually a member of your Beyond Success group that you're leading right now.



JOHN: Yes, he's already a [DLP] investor and he's a 30-year old entrepreneur doing extremely well. And I am trying to teach him to give back. When you are young and building a family and just building your business and everything, you always have opportunities and needs inside. But he is growing into that already. So I am encouraged. He's a little bit of a DLP family man.

DANNY: He's lucky to have grown up with you modeling generosity and faith for him. What do you hope to pass on to him and other generations of your family about giving?

JOHN: To balance structure, spontaneity, and flexibility with giving. My early business years as a banker probably added more structure to my giving, but I try to have a spontaneity to it, as well. I noticed that now in my elder years, now it's partly planned giving beyond my life, and that's where the nineteen ministries come into play that I give to and feel called to give.

I try to have a sensitivity to the Holy Spirit's leading as to what I should do with what He's blessed me with.

DANNY: For folks who don't feel sure how to start with giving, I think the biggest thing is to just have a tender heart and be ready. You don't know when a cause will move you, so just be open.

JOHN: Let me add this, as well. I believe that God ordains the church as His primary vehicle to evangelize the world and to build the saints. The Lord asks for a tithe; He only asks for 10%, and of course, I think that's where giving starts. And if the church is doing a good job with our tithe, that motivates going beyond.

If you are faithful with a little, He'll give you much to give from. I know 10% percent for a lot of people is a lot, but I think that's a good jumping off point.

DANNY: For those who have the heart to give, but aren't sure they have the financial capacity or are weary about that first big donation, what advice would you offer them?

JOHN: Pray. That communion with the Lord is where you get conviction and confirmation and motivation to give, but obviously give wisely.

DANNY: I think the other piece there is that the journey to giving can look different for everyone. Some people start with a donation and little by little connect their life more and start serving. Other people might have the parallel journey, where they aren't ready for a financial commitment, but they start with serving and as they get more connected, they find opportunities to give over time. It gets to a point where you are so dedicated to

this cause that it just becomes a part of your life.

JOHN: I agree completely. At this point in my life, giving isn't something I have to work at trying to get motivated, it's just there now.

What's kind of amazing is that you can't always explain how you're going to do it. You think, man, I am already doing all I can. But I have never experienced, even taking on major giving commitments, ever being late for an expense. God always provided. We've lived well. I've never wanted for anything. He takes care of that abundantly. I do try to be a good steward, and I try not to waste. And I guess I wouldn't say I've lived frugally, truly, but probably as frugally as most people that are blessed like I am.

But I make a lot of mistakes too. I've made a lot of mistakes in giving. And you get back to the fact that the Lord knows your heart, and that once you give it to Him, just don't worry about what happens.

DANNY: Thank you so much for not just spending time with me today but also for all your work with the organization over the years. We're so grateful.

JOHN: Thank you, Danny.

**Learn More About
DLPgives on page 34**

The People Powering Thriving Communities

At Bellemont Victoria I and II, Thriving Community Life Coordinators Alexis Ardoin and Krsna Obiowo are demonstrating how meaningful impact can often begin with simple acts of connection.

Through a collaboration between the DLP Positive Returns Foundation (DLP PRF), Dream Live Prosper Communities (DLPC), and WayForward, they work to foster relationships and create spaces where residents feel seen, supported, and connected.

By showing up for community members, walking alongside them, and offering a helping hand or listening ear, they are transforming both properties into Thriving Communities rooted in care, connection, and belonging.

For Alexis, the importance of community became deeply personal during her freshman year at LSU. After leaving behind familiar relationships and arriving on campus without a strong support system, she struggled with isolation and even briefly considered returning home. “I realized there were probably so many others feeling the same way,” she recalled. “So by the time sophomore

year arrived, I made it my purpose to put myself out there and make connections.”

Today, that experience directly shapes how she approaches life at Bellemont Victoria. “A lot of people want connection, but they don’t always want to be the one to take that first step,” Alexis explained, “sometimes all it takes is someone willing to reach out first.”

Together, Alexis and Krsna create opportunities for residents to come together through monthly events featuring activities, meals, meaningful support, and opportunities for connection. Beyond planned gatherings, much of their impact lies in everyday moments—welcoming new residents with gifts, visiting with existing residents, or simply stopping for a quick chat. “People who’ve never met before start telling their stories and building re-

Dream
— BELLEMONT VICTORIA I & II





relationships, and you really see people begin to open up,” said Krsna.

For the pair, one event that left a lasting impression was a community health and wellness gathering offering free blood pressure screenings, healthy snacks, family-friendly activities, and even an unexpected moment of faith among residents. During the event, attendees met a fellow resident struggling with serious health concerns and prayed alongside her. For Alexis and Krsna, this act served as a powerful reminder of how gatherings like these can be the catalyst for meaningful connection and compassion.

That spirit of care has continued to shape relationships across the property. While door-knocking for another event, Alexis met a resident struggling with health com-

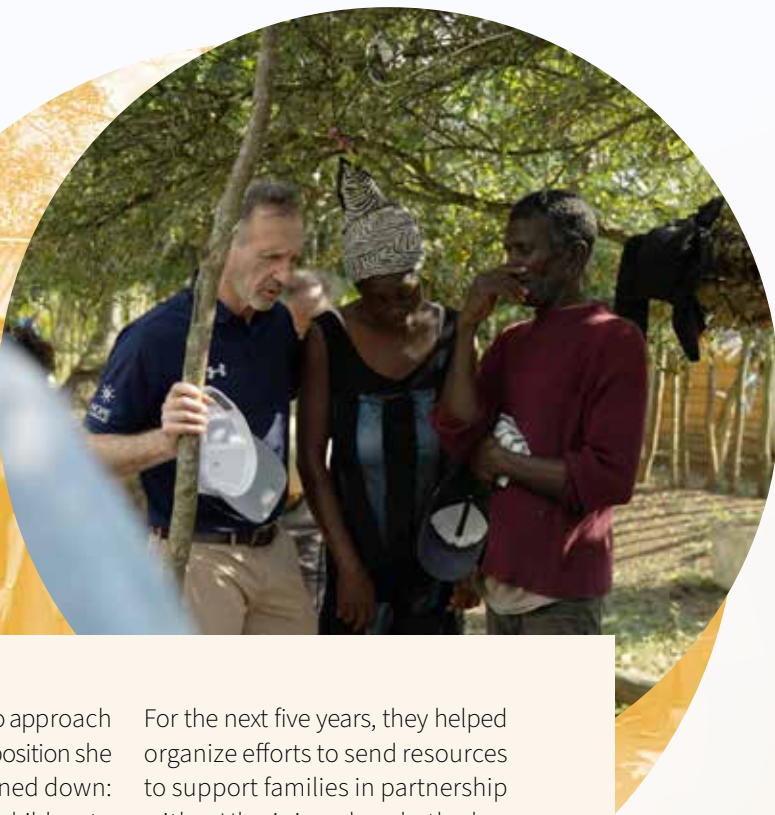
plications who was unable to leave his unit and attend community gatherings. Instead of moving on, she brought refreshments from the event directly to his apartment and spent time talking and praying with him. Alexis and Krsna have learned through experience that meeting residents where they are, both physically and emotionally, is often what matters most. “We want them to feel included, even if they can’t come out; we’ll bring the community to them,” Krsna said.

Living on-site has also significantly strengthened their connection with the residents. Rather than visiting the property, Alexis and Krsna experience daily life alongside the families they serve, building relationships on a foundation of consistency and trust. Alexis saw the impact of that consis-

tency firsthand through her relationship with a veteran in the community who largely kept to himself. Over time, simple conversations between the two of them created a deeper connection, with Alexis discussing her faith and personal testimony with him. Eventually, he opened up about his difficulty trusting people and his own desire to have a relationship with God. As their friendship grew, he began building new relationships within the community and even visited Alexis and Krsna’s church, where he publicly shared his own testimony.

At Bellemont Victoria I and II, Thriving Community Life is not defined by a single event or initiative; it’s often found in everyday moments that can easily go unnoticed: a door knocked, a name remembered, conversations that turn into trust, and neighbors who no longer feel alone in the place they call home. Over time, those small but intentional acts have the power to reshape an entire community, transforming everyday living into something truly extraordinary.

The Uncharity: How Prioritizing Dignity Created a New Model of Philanthropy



A conversation with Jeff Rutt, founder of HOPE International, on dignity, legacy, and what it means to intentionally invest in people.

In 1994, Jeff Rutt had moved from a career as a dairy farmer into entrepreneurship, starting a single-family home building company that was just starting to find its stride. He had no background in international development, no training in economics, and no particular plan to change the world. What he did have was conviction in the words of James 2:16: "Suppose a brother or a sister is without clothes and daily food. If one of you says to them, 'Go in peace; keep warm and well fed,' but does nothing about their physical needs, what good is it? "

That conviction led him to approach his wife, Sue, with a proposition she could have instantly turned down: taking their three young children to Zaporizhzhia, Ukraine—at the time reeling from the collapse of the Soviet Union—alongside other members of their church. With her blessing, their family made their first of many global trips in service of the underserved.

What the Rutts saw while they were there would profoundly change the course of their life—and the lives of millions of others—forever.

Ukraine was navigating an unprecedented economic collapse, far beyond what Americans witnessed with the Great Depression. The country sat on some of the most fertile land in the world, yet its people were surviving on watered-down borscht. Sidewalk kiosks lined the streets, with highly educated professionals selling used socks among them. "It was survival," Jeff recalls, "everything they did was just about trying to survive to the next day."

For the next five years, they helped organize efforts to send resources to support families in partnership with a Ukrainian church; the basics like food, clothing, and medical supplies—the same model so many of us reach for when we're called to give back.

Then four words from that church's pastor changed everything. "Your helping is hurting."

From Charity to Hope

"Giving to those in need what they could be gaining from their own initiative may well be the kindest way to destroy people."

- Robert D. Lupton,
Toxic Charity

The pastor's simple words unlocked something in Jeff. He realized he had been following a predictable pattern, one that author Robert D. Lupton gave a name to in his 2011 book, *Toxic Charity*. In this pattern of giving, the first gift



brings appreciation, the second anticipation, the third expectation, the fourth entitlement and the fifth dependency. Jeff had been building a cycle he never intended to create.

“We in the west think we can solve everything by giving people stuff,” Rutt explains, “but what they need more than anything is for someone to be willing to invest in them.” He began searching for ways to help the Ukrainian people leverage skills and talents they already possessed to restore their dignity, become pillars of their communities, and begin a new, sustainable cycle of support.

This intentional shift from short-term relief to long-term restoration has come to define HOPE International and its impact on more than 3 million people since its founding in 1997.

The Uncharity Model: Christian Micro-Finance

As an entrepreneur himself, Jeff understood the importance of focusing on investments that grew and multiplied. Why, then, shouldn't philanthropy look for solutions that could do the same?

This led to the creation of what he terms “the uncharity,” a model that functions like a business but serves those without access to traditional financial services. HOPE International focuses on supporting those living in the “fragile fringe,” the most vulnerable communities where a small investment can go a long way.

The model is simple, but radical: instead of giving people things, HOPE International invests in people by giving them access. Access to capital, to growth opportunities, to owning their future, and to the dignity of building something with their own hands.



HOPE's Core Service Models

Savings Group Programs

Groups of individuals who save their money together in partnership with the local church which can in turn loan to the group for household expenses or investments in businesses.

Microfinance Institutions

Offering loans, a safe place to save, and other financial services to empower entrepreneurs living in poverty to invest in their businesses and provide for their families.

Small-and-Medium Enterprise (SME Lending)

For entrepreneurs ready to scale, these larger loans and additional training empower them to create jobs and minister to their communities.

Source: Hopeinternational.org/what-we-do

Through trial and error, Rutt created a new, sustainable cycle built on dignity, hope, and empowerment. Just like the early deliveries of food, clothing, and medical supplies, the savings groups and loan programs meet a very real need for vulnerable communities; the difference is that the solutions are sustainable, empowering individuals to take control of their own future, long after aid deliveries dry up.

“The way that HOPE International equips entire communities to take control of their own future—with dignity, grace, and God’s love—is beautiful to watch.” shares Danny Sells, Executive Director of the DLP Positive Returns Foundation. “It’s truly about investing in communities and neighbors and doing it in a way that has their best interest in mind. We’re absolutely honored to have the opportunity to count them as a partner organization.”





The Difference Dignity Makes

When people are afforded dignity alongside help, hope can't help but follow. This is an essential piece of HOPE International's philosophy: that the people it serves are not charity cases; they are entrepreneurs, innovators, and community pillars-in-waiting.

"What I came to realize is that it's not dignifying to perpetually deny people in poverty their God-given ability to work."

-Jeff Rutt

Rutt recalls an interaction between a client in the Dominican Republic who resold gasoline in liter bottles and an American oil executive who was visiting. She was absolutely thriving with what she had built. When the oil executive asked her profit margin, she said it was 100 percent—then she asked about his. "Between one and two percent," he told her. She looked at him with quiet confidence before saying, "I don't know what to tell you. It doesn't seem like you have this figured out."

It's a funny anecdote, but it also underscores what makes the work of HOPE International so powerful. Reflecting on this story, Rutt says, "There is a lot of dignity. They're making it work. They are using their talents and skills in the environment they are in—and they have it figured out."

A lot of that dignity comes from the way those who work for HOPE International treat their work. The relationships these loan officers cultivate with clients in these communities goes far beyond financial work—they're healing through love. "They have the head of a banker, the heart of a pastor, and the soul of a missionary," Rutt says. "They pray with them, serve them in growing their business, and then disciple them. It's not just a one-time financial investment; it's coming alongside them and saying: we're going to walk this road with you."



Awareness to Action: A Legacy of “Failing Forward”

From 12 loans to individuals in Zaporozhye, Ukraine in 1997 to a network with programs and partners in over 30 countries and \$1.96B in loans disbursed to date in 2025, HOPE International’s growth has always been driven by one thing: the love of Jesus Christ. It’s this deep devotion that drives the organization to be His hands and feet, striving to glorify God while also serving the world’s most vulnerable people.

Rutt will be the first to tell you that the beginning was full of failures, but he didn’t let it deter him and he is adamant that others who want to make an impact in the world shouldn’t be deterred, either. “Sometimes, you just have to fail forward,” he says. One of the biggest inflection points for HOPE International came in 2004, with Peter Greer stepping into the role of President. In his first three years of leadership, Hope went from celebrating their 10,000th loan the year he joined to nearly 100,000 loans disbursed by 2007. “The growth trajectory that we’ve been on since Peter joined is just astounding,” says Rutt. “He is an incredibly hungry, humble, and skilled leader whose passion for serving families on the fragile fringe has been instrumental in everything we’ve become over the last 22 years.”

While the organization has evolved in its nearly 30-year history, Rutt’s work with HOPE, in many ways, stays true to how it started with that early ‘90s trip: with Christ at the center and his family at his side. Reflecting on those early trips to the Ukraine, Rutt admits that without

his wife Sue’s support, HOPE may have never been founded. “We had no idea what it would be like to take our three children on a trip to Ukraine, but Sue was ready to figure it out with me.”

“The early years of HOPE were filled with uncertainty, long trips to Zaporizhzhia, Ukraine, and raising three young children while trying to discern what God was calling us to do. It certainly was not the easy or comfortable path, but by continuing to put one foot in front of the other in obedience, we watched God do far more than we ever could have imagined.”

Sue Rutt

And while Rutt knows that HOPE International has transformed lives worldwide, it’s the impact it has made for his own family that seems to light him up the most. His children were just four, seven, and ten on that first trip to the Ukraine. They weren’t there to solve global poverty (and to be fair, at the time, neither was Rutt); they were there to be with their parents who were following their own calling to serve others.

That lived experience—not a dedicated bible study, not a repeated lecture, not a forced expectation—proved formative. Rutt notes that traveling to these communities “takes the wind out of [your kid’s] ‘not fair’ speech” regarding the latest gadgets or minor inconveniences. His daughter, Alisa, now serves on the HOPE Board after

working for the organization for eleven years, a testament to the power of living out one’s values in front of the next generation.

The Call to Stewardship

The partnership between Hope International and the DLP Positive Returns Foundation didn’t begin with a formal proposal or a grant application—it began with a feeling.

Rutt, Sue, and Alisa, attended one of DLP Capital’s Extraordinary Impact Family Events. They spent the day listening as speakers took to the stage to talk about doing more with what we’ve been given: being good stewards, making good investments, and improving the world around us. He turned to Sue and said, “These are our people.”

What he recognized was a shared purpose. “I love that DLP is using the platform they have as a way to invest in people,” he says. “And they don’t just do it on the side, they are intentional about bringing others into the fold, partnering with organizations like HOPE International and getting others involved, as well.”



The two organizations also share a calling to multiply impact." The Gospel tells us to reach the untouchables, the outcast, the brokenhearted, the downtrodden, the widows, and the orphans—the world's most vulnerable people. Both organizations understand that by being intentional about who we invest in, focusing on where the biggest impact can be made rather than the biggest donation, is the key to multiplying impact in a way that honors God.

For the DLP Positive Returns Foundation, HOPE International represents exactly the kind of people-first, empowerment approach that fits its model. The Foundation doesn't write checks to passive programs; it partners with organizations that treat the people they serve as agents of their own flourishing. And the difference is tangible. "When you come back from supporting HOPE International, you don't come back with this weight of, 'If I don't do something now, these people's worlds are going to fall apart,'" shares Danny Sells. "You come back with this light of inspiration and hopefulness for these people. You see the impact of dignity, empowerment, and hope in action."

The Power of One

We've all been guilty of thinking it: what good can I really do for the world as just one person? Rutt encourages us to think of things differently: what good can you do for even one person?

It reminds him of the story of Confesor, who lives in the Haitian Batay on the island of Espanola in the Dominican Republic. Recently, the Dominican government began pushing these communities out, causing a lapse in HOPE's ability to be able to connect with some of their clients, including Confesor. When they were able to return to visit him and others in his community in early 2026, the first thing he said to the loan officers and others on the trip was, "Thank you for remembering us." He proudly showed off how his farm had grown since he last saw them, introducing them to goats and chickens and walking them through the fields where he grew yuca and plantains. As the group loaded into the truck to pull away, Confesor said, "Please—don't forget us."

Sharing that story, Rutt says, "And that's that 'one' right there. We work with millions of families, but even if it's just for one, I feel like we're called to make the difference that we make."

"As a business owner and an entrepreneur myself, you can see that this is an incredible organization. Even though it's [nearly] 30 years old, I know that the story is just beginning. But it takes incredible support from donors, from investors like us. And I encourage you to take a look at HOPE International."

-Don Wenner



Learn More
About Hope
International



A Faithful Commitment to Community Transformation

A closer look at the causes we've chosen to support in pursuit of lasting impact.

The DLP Positive Returns Foundation (DLP PRF) focuses its efforts on a select group of causes where need is unresolved, impact potential is profound, and there is a clear opportunity to drive lasting, systemic change.

Rather than making a minimal difference across a broad range of issues, DLP PRF prioritizes initiatives where intentional partnership and disciplined execution can unlock scalable solutions that transform the lives of individuals, families, and communities.

Across all four of its signature causes, DLP PRF is guided by the belief that the most effective solutions are both structurally sound and deeply human in nature, combining mission clarity with the capacity to scale in a way that honors the people it serves. Guided by Christ-like compassion, we measure impact not only by outcomes achieved, but by the way people are seen, and supported along the way. This is why we focus on causes that address issues at their core, ultimately reducing the need for repeat intervention over time.

Our Causes

Developing High-Capacity, Kingdom-Impact- Focused Leaders

By investing in leadership development, educational experiences and proprietary systems, DLP PRF equips leaders and organizations to multiply their impact by empowering others to lead with purpose.

Leadership development is one of the most powerful levers for systemic change because it determines how effectively an organization can operate and scale effectively over time. Whether serving a local community or driving change on a global scale, an organization's impact is shaped by the strength of its leadership. For this reason, DLP PRF invests time and resources into developing high-capacity, Kingdom-minded leaders with the discipline required to translate their vision into real results.

This work is anchored in the belief that leadership is not static; it must be continuously developed and refined. Through events such as DLP's Extraordinary Legacy Summit and the Building an Extraordinary Organization Mastermind, we've brought together influential voices, including Hobby Lobby CEO David Green, world-renowned leadership expert John C. Maxwell and philanthropist and former NFL quarterback Tim Tebow, to share their perspectives

on purpose-driven leadership and Kingdom impact.

This commitment to developing leaders extends beyond the stage through Beyond Success, a leadership development program grounded in the teachings of John C. Maxwell. Designed to equip individuals with practical principles for intentional living and values-based leadership, the program has been offered to members of the DLP community, made possible through sponsorship from DLP PRF. Now in its third consecutive year, over 400 employees, investors, resi-

dents and partners have participated in this shared journey of ongoing growth and leadership transformation.

Our work doesn't stop at empowering individual leaders, as lasting impact also depends on organizations that can effectively track, align, and scale their mission. Through the implementation of DLP's Elite Execution System (EES), DLP PRF's signature partner organizations have been equipped with intentional tools and frameworks designed to refine their leadership skills and support exponential growth. DLP PRF Partners including Pathlight

International, HOPE International, Alpha-Omega Miracle Home, and Transforming Futures have leveraged EES to promote greater organizational accountability and set a stronger foundation for future expansion.

Great leaders solve problems, and through DLP PRF's investment in shaping high-capacity, Kingdom-impact focused leaders, some of the world's most pressing challenges are being met with clarity and action.



Our Causes

Eradicating Homelessness

Through strategic partnerships and community engagement DLP PRF is helping individuals and families transition out of homelessness, find a healthy community rooted in Christ, and build a foundation for a thriving future.

Homelessness remains one of the most pressing challenges facing communities across the United States today. As of January 2025, 745,000+ people were experiencing homelessness, with roughly 30% of that figure including families with children.¹ These numbers underscore an urgent need for safe, stable housing and support services to help individuals and families build a path toward lasting independence.

Addressing homelessness extends far beyond meeting immediate needs, and most effective recovery programs include Christ-centered support that help people regain a sense of hope and possibility for their futures. Through partnerships with organizations addressing the root causes of homelessness and investments in solutions that provide housing support, DLP PRF remains committed to creating pathways toward lasting opportunity for those seeking a fresh start.

One of the most powerful examples of this commitment is DLP PRF's long-standing partnership with Alpha-Omega Miracle Home in St. Augustine, FL, dedicated to helping mothers, children, and senior women transition out of homelessness. For nearly three decades, Alpha-Omega has provided safe housing and comprehensive support services that equip families to rebuild their lives and move toward lasting stability.

Alpha-Omega Miracle Home also offers support services focused on financial literacy, life skills, education, and discipleship. These programs equip women with the tools and confidence to support themselves and their children, serving as a bridge out of poverty. Community and mentorship also play a vital role, as senior women serve as surrogate grandmothers, offering encouragement, guidance, and a sense of belonging.

The alignment between Alpha-Omega Miracle Home's mission and DLP PRF's vision to address the homelessness crisis has made the partnership a natural fit. DLP PRF has supported the organization through both di-



Alpha-Omega
MIRACLE HOME

rect contributions and fundraising efforts, including support for a new residential housing facility that will double Alpha-Omega Miracle Home's capacity to serve women and children in need. By helping expand access to housing and critical support services, DLP PRF is investing in comprehensive solutions that address the complex realities behind homelessness.

Earlier this year, members of the DLP Capital team participated in Alpha Omega's First Coast Sleep Out Challenge for the fourth consecutive year, with support from DLP PRF. This event challenges participants to spend a night outdoors, offering a glimpse into the hardships and uncertainties faced by individuals experiencing homelessness. While one night cannot fully replicate the challenges many face every day, the experience serves as a reminder of why this type of community support matters.

Thanks to generous donations and a matching grant from the Foundation, the DLP team raised \$10,500 through this

year's Sleep Out Challenge to support Alpha-Omega's mission. The event demonstrates how awareness, engagement, and collective action can help create meaningful change in the lives of those facing housing insecurity.

Homelessness is a complex challenge that cannot be solved by any one organization alone. It requires collaboration between businesses, community leaders, and individuals who share a commitment to transforming the lives of others. Through strategic partnerships, purposeful investments, and support for organizations that address the underlying causes of homelessness, DLP PRF remains focused on creating pathways to long-term stability.

As these efforts continue to grow, individuals and families are experiencing what a Thriving Community truly looks like in practice, discovering how a relationship with God can lead to lasting transformation while gaining both stable housing and the support needed to move forward.



(1) "The 2025 Annual Homelessness Assessment Report (AHAR) to Congress: Part 1, Point-in-Time Estimates of Homelessness," U.S. Department of Housing and Urban Development, January 2026.

Our Causes*Vulnerable
Children
and Families*

Through mentorship, education, spiritual development and pathways to opportunity, DLP PRF is equipping, educating and protecting vulnerable children and families worldwide.

Across the world millions of children and families face instability shaped by poverty, displacement and lack of access to essential resources. For many, these challenges compound over time, limiting access to education, safety and opportunity. DLP PRF's commitment in this space reflects a strong, but simple conviction: every child deserves protection, support, and the chance to build a meaningful future.

Through partnerships with mission-aligned organizations, DLP PRF supports programs that provide mentorship and long-term pathways forward for some of the world's most vulnerable populations. One of these partners, Transforming Futures, works alongside at-risk, orphaned

youth in Guatemala who face the threat of violence and exploitation on a daily basis. Through therapeutic support, educational programming, and vocational training, Transforming Futures helps young people develop practical skills while also cultivating a deeper sense of identity and purpose.

Alongside Transforming Futures, DLP PRF also partners with the Tim Tebow Foundation. This organization is dedicated to bringing faith, hope, and love to some of the world's most vulnerable populations, including children impacted by trafficking, medical fragility, and disability. Rooted in the belief that every individual carries inherent worth, the Tim Tebow Foundation works global-



ly to reach those who are often forgotten or overlooked, offering advocacy, and support. During DLP's Extraordinary Legacy Summit and Extraordinary Impact and Legacy Gala, DLP PRF raised over \$200,000 in support of the Tim Tebow Foundation's transformative work. Through these gatherings, attendees were invited to actively participate in advancing global impact initiatives, creating meaningful opportunities for engagement and collective action around the Foundation's work.

DLP PRF also actively supports the Boys & Girls Clubs of Northeast Florida, which provide safe, structured environments where young people can learn and grow. Through Boys & Girls Club programming, children are given consistent ac-

cess to guidance and support throughout their critical developmental years. In December 2025, DLP PRF sponsored a holiday celebration for the Boys & Girls Clubs of Northeast Florida, creating an opportunity for joy, connection and community during the festive season.

Taken together, these partnerships reflect a shared commitment to meeting children and families where they are and walking alongside them. Whether through hands-on service, global engagement, or sustained program investment, our focus remains the same: helping vulnerable children move from instability toward opportunity, and from uncertainty toward a future they can actively shape.



Our Causes

Building Thriving Communities

By fostering connection, engagement and resident support, DLP PRF is helping create communities where opportunity is not defined by circumstance, but by possibility and potential.



Thriving Communities are built on more than housing alone; they are places where people have access to the support and resources they need to flourish.

DLP PRF's work in this area focuses on creating environments where residents can make connections and live to their fullest potential. When these elements come together, the impact creates a ripple effect that extends far beyond the individual and has the power to shape an entire community.

One of DLP PRF's signature partners in this effort is HOPE International, which for more than three decades has helped families break the cycle of poverty through small business loans, financial literacy training and Biblically-based support. By equipping entrepreneurs with access to capital and ongoing mentorship, HOPE

International empowers business owners to pour back into their communities, build sustainable livelihoods, and support their families.

In 2025, DLP PRF partnered with HOPE International in a three-year effort to help more than 4,000 entrepreneurs access microfinance loans to start or grow small businesses. These investments help to strengthen both the operational capacity and long-term sustainability of the communities they serve, setting families within those communities on a path toward financial independence.

Felipe, a farmer living in a rural community, began with a loan of just \$79 and has since expanded the farm he shares with his sister, building a blossoming agricultural business that supports multiple livelihoods. Alta, who operates three small businesses, has been able to improve her family's housing stability, while Antonia has expanded her farm's operations enough to fund long-term educational opportunities for her children. While each journey is unique,

together they illustrate how investing in people has the power to transform entire communities.

Beyond economic development, the Foundation is also investing in the social infrastructure that drives lasting community transformation. Through partnerships with WayForward and Apartment Life, residents across Dream Live Prosper Communities (DLPC) are experiencing greater connection and meaningful engagement in their daily lives. By embedding dedicated on-site coordinators within these communities, both organizations create opportunities for residents to build meaningful relationships through events, personal outreach, local partnerships and everyday interactions.

These efforts help strengthen trust, reduce isolation and foster a deeper sense of belonging among neighbors. The result is a connected community where residents have access to resources, support networks and opportunities that empower them to thrive.

Together, these initiatives reflect DLP PRF's broader vision for Thriving Communities: where economic opportunity, connection, and supportive infrastructure come together to change lives. As these ecosystems continue to grow, individuals are experiencing transformation through God's love and learning what it truly means to thrive.

Join us in making an extraordinary impact. Scan the QR code to learn more about DLP PRF's upcoming initiatives and ways to get involved.





A simple way to come alongside the DLP Positive Returns Foundation to make an impact across the room, down the street, and around the world.

Since its founding, there's been a relentless focus on finding innovative ways to bring the DLP community alongside the DLP Positive Returns Foundation.

Along the way, one truth has emerged: we all have generosity in our hearts, but acting on it can be complicated and candidly, time consuming. That's where DLPgives comes in.

WHAT IS DLPgives?

DLPgives is a platform that offers a path to magnifying your impact through a Donor Advised Fund (DAF). But as with everything with "DLP" in it, it's much bigger than that. It's a way to do more with what you've been given, with the support and resources of the DLP Positive Returns Foundation. No more

going it alone.

WHAT IS A DONOR ADVISED FUND (DAF)?

A tax-advantaged charitable investment account for the sole purpose of supporting charities. In the case of the DAF available through the DLPgives platform, all donations support partners of the DLP Positive Returns Foundation at the direction and discretion of the Foundation.

WHAT'S THE FEE TO PARTICIPATE IN THE DLPgives?

Unlike many DAFs, there is no fee. 100% of your donation goes to these organizations. There is NO overhead.

WHY IS THIS PROGRAM SO IMPORTANT FOR THE FOUNDATION?

Because we believe in helping your family pursue success and significance: helping you hear, "Well done, good and faithful servant." We know

there isn't always the time to do more with what you've been given, and we're here to remove roadblocks and connect you to the causes you care the most about.

WHY IS THIS EASIER THAN DONATING TO CHARITIES BY MYSELF?

The world is full of causes that move us to generosity. For each, hundreds of organizations could be working to make a difference. The Foundation handles vetting and evaluating charities, looking for the best opportunities to steward your charitable giving.

DLPgives also simplifies the operational work of philanthropy. Through DLPgives, you can elect to donate directly from your preferred return payment on either a quarterly or annual basis, depending on the distribution cadence of your investment.

How can I learn more?

Schedule a call with the DLP Investor Success Team to learn more.



DLPgives DAF (Donor Advised Fund) is an account established with GiveClear Foundation, a registered 501(c)(3) DAF Sponsor, to offer investors the ability to participate in DLP's philanthropic programs.

The DLPgives DAF donations will be directed to organizations partnered with DLP Positive Returns Foundation.





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