

# **SAVINGS GROUP HANDBOOK**

**ASSISTING THE POOR**



**P·E·A·C·E**

## PEACE Savings Group Handbook

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# Contents

<b>Welcome .....</b>	<b>5</b>
----------------------	----------

<b>[ 1 ] An Introduction to Poverty, Poverty Alleviation, and Savings Groups .....</b>	<b>7</b>
--	----------

The Peace Alleviation/Savings Groups Curriculum—An Overview .....	8
---	---

Session 1: An Introduction to Poverty, Poverty Alleviation, and Savings Groups .....	9
--	---

Part 1: What is Poverty? .....	10
--------------------------------	----

Part 2: Why Care about the Poor? .....	15
--	----

Part 3: What is Poverty Alleviation? .....	18
--	----

Part 4: What is the Role of the Church? .....	28
---	----

Part 5: What are Savings Groups? .....	33
--	----

Part 6: The Savings Group Handbook: An Overview .....	40
---	----

<b>[ 2 ] SCA Handbook, Section A: Church Orientation .....</b>	<b>46</b>
--	-----------

Lesson 1: Orientation to Savings Group Ministry .....	51
---	----

<b>[ 3 ] SCA Handbook, Section B: Group Formation .....</b>	<b>73</b>
---	-----------

Lesson 1: House of Principles .....	78
-------------------------------------	----

Lesson 2: Creating Policies for Savings Groups .....	84
--	----

<b>[ 4 ] SCA Handbook, Section C: Group Leadership Training .....</b>	<b>106</b>
---	------------

Lesson 1: Forms for Group Record-keeping .....	112
--	-----

Answers to the Exercises .....	136
--------------------------------	-----

Blank Forms .....	143
-------------------	-----

Lesson 2: Planning and Conducting Group Meetings .....	149
--	-----

Lesson 3: Servant Leadership .....	160
------------------------------------	-----

Lesson 4: Competent Godly Leadership .....	164
--	-----

Lesson 5: Monitoring Group Progress .....	168
---	-----

Lesson 6: Dealing with Conflicts .....	172
--	-----

<b>[ 5 ] SCA Handbook, Section D: Ongoing Training .....</b>	<b>187</b>
Lesson 1: Review the House of Principles .....	189
Lesson 2: Sustainability of the House .....	195
Lesson 3: Reflection 1—The Group’s Mission .....	200
Lesson 4: Trust .....	204
Lesson 5: Reflection 2—The Challenge of Trust .....	207
Lesson 6: Transparency .....	211
Lesson 7: Discipline .....	220
Lesson 8: Reflection 3—Jesus and His Word .....	225
Lesson 9: Relational Support .....	230
Lesson 10: Prayer .....	234
Lesson 11: Leadership .....	239
Lesson 12: Reflection 4—The Center of Our Lives .....	245
Lesson 13: Reflection 5— Who We Are .....	248
Lesson 14: Relational Support 2—Creating a Support Group .....	251
Lesson 15: Stewardship .....	254

# Welcome



Hi friends!

I want to personally thank you for attending this PEACE Poverty Alleviation training session. I am thrilled that you are here and are considering implementing these key concepts in your church!

It is my desire for your life and your church to be blessed by God as we work together to do the unimaginable. Together, let's care about what God cares about most, which is His lost children being found, caring about "the least of these" and the growth of His church; growing warmer through fellowship, deeper in discipleship, wider through ministry, and extending all around the world through evangelism. That is what God wants.

At Saddleback Church, we focus our outreach efforts to do the five things that Jesus did during his ministry time on earth and which we call PEACE. It is our desire to not only do what Jesus did but also to focus on empowering churches around the globe to do the same.

Get ready for God to use ordinary people in your church in extraordinary ways!

I am so glad that you are here on the very front end of this exciting and world changing adventure.

Pastor Rick Warren

*Rick Warren*



# An Introduction to Poverty, Poverty Alleviation, and Savings Groups

## In this session you will:

- Reconsider What Poverty Is
- Learn that Caring for the Poor is Part of Our Job Description
- See a That Poverty is Really About Broken Relationships, and Diagnose & Measure Poverty
- Consider What the Role of the Church is in Fighting Poverty, and that Good Intentions are Not Enough
- Focus on Savings & Credit Groups as the Foundation to Poverty Alleviation

# **The PEACE Poverty Alleviation/ Savings Groups Curriculum– An Overview**

**Session 1: An Introduction to Poverty, Poverty Alleviation, and Savings Groups**

**Session 2: The Savings Group Handbook–An Introduction to the Handbook & Section A–Church Orientation**

**Session 3: The Savings Group Handbook–Section B–Group Formation**

**Session 4: The Savings Group Handbook–Section C–Group Leader Training**

**Session 5: The Savings Group Handbook–Section D–Ongoing Meetings & Bible Study**

# Session 1: An Introduction to Poverty, Poverty Alleviation, and Savings Groups

## Part 1—What is Poverty?

**Title:** Reconsidering What Poverty Is

**Description:** Poverty isn't what many of us think it is.

- How many of us define poverty
- Properly diagnosing the problem is critical to arriving at the right solution
- What the poor say that poverty is
- Poverty alleviation and transformation through Savings & Credit Associations (aka Savings Groups)

## Part 2—Why Care about the Poor?

**Title:** Caring for the Poor is Part of Our Job Description

**Description:** The Scriptural basis for caring for the poor.

## Part 3—What is Poverty Alleviation?

**Title:** A Biblical Framework; Diagnosing & Measuring Poverty

**Description:** The root of poverty is broken relationships; and to make progress against any problem, you've got to properly diagnose and measure it.

## Part 4—What is the Role of the Church?

**Title:** Of Governments and Churches; and Good Intentions are Not Enough

**Description:** The church has a unique role in the solution, and God has ordained that she is the only one that can fulfill it. But good intentions are not enough.

## Part 5—What are Savings Groups?

**Title:** The Foundation to Poverty Alleviation

**Description:** Adopted and adapted from the secular world, Christ-centered, church-centered Savings Groups can light the path to reconciliation and transformation. The experience of Saddleback Church and The PEACE Plan in Rwanda.

## Part 1—What is Poverty?

**Title:** Reconsidering What Poverty Is

**Description:** Poverty isn't what many of us think it is.

- How many of us define poverty
- Properly diagnosing the problem is critical to arriving at the right solution
- What the poor say that poverty is
- An example of poverty alleviation and transformation through Savings Groups

NOTE: Reference to VIDEO (POWERPOINT) in the manual are all included in a separate PowerPoint presentation. The PowerPoint presentation is available from Saddleback Church. The VIDEOS are optional but do assist in providing information in the various sections being taught. Videos can only be used in English speaking classes.

*(Note: Much of the following material is sourced from the various training, educational, and research curricula available from our partner, The Chalmers Center for Economic Development, located in Lookout Mountain, Georgia, USA; [www.chalmers.org](http://www.chalmers.org))*

## What is Poverty?

- Take a moment and discuss amongst yourselves—or if you are viewing this alone, jot down what comes to mind—What is poverty? List 5-10 words or phrases that come to mind.
- If you're anything like most westerners, you said something like:
  - no job
  - no food
  - no housing
  - no health care
  - no savings
- As westerners, we tend to define poverty as a 'lack of' material things—a lack of income, a lack of food, a lack of housing, a lack of health care, a lack of wealth.
- Why wouldn't we? The average westerner lives better than the kings of Europe did in the Middle Ages and the Renaissance. After all, we have:
  - breathable cotton garments (think comfortable, non-wool underwear)
  - indoor plumbing
  - electricity
  - modern medicine and health care
  - automobiles
  - jet travel
- Meanwhile, 40% of the earth's inhabitants eke out an existence on less than \$2 per day.
- But herein lies much of the problem: The way that we define poverty will dictate the solutions we use to solve poverty:
  - If you go to the doctor with chronic, recurring headaches, and he treats you by prescribing two aspirin and sends you away, has he solved the problem? Not if the headaches are caused by a brain tumor. If the doctor treats your symptoms, instead of properly diagnosing what the underlying cause is, has he helped you? Has his misdiagnoses been neutral? Has his misdiagnoses done you harm, perhaps even mortal harm? Did it matter how much the doctor loved you when he mis-diagnosed you? Did it matter how much compassion he showed you? In terms of the end result, it did not. His misdiagnoses harmed you.

- Similarly, treating the symptoms of poverty—lack of income, food, housing, health care, etc.—by prescribing handouts such as welfare, free food, free housing, etc. does not treat the underlying causes of poverty, nor does it solve the problem, no matter how much compassion we may show in the process.
- In fact, our North American definition of the problem tends toward a lack of material things, and therefore our solutions tend toward *material solutions*.

VIDEO (PowerPoint) – What is Poverty – Helping Without Hurting

- Now, if we ask the same question of poor people—What is poverty?—we tend to get very different answers. We tend to get answers that focus on the psychological, social and spiritual aspects of poverty. Based on a 2002 study by the World Bank whereby they interviewed over 60,000 of the world's poor, here's what they say:

*For a poor person everything is terrible—illness, humiliation, shame. We are cripples; we are afraid of everything; we depend on everyone. No one needs us. We are like garbage that everyone wants to get rid of.*

Moldova

*When I don't have any food to bring to my family, I borrow, mainly from neighbors and friends. I feel ashamed standing before my children when I have nothing to feed them.*

Guinea-Bissau

*During the past two years we have not celebrated any holidays with others. We cannot afford to go or to invite. The lack of contact leaves one depressed; creates a constant feeling of unhappiness; a sense of low self-esteem.*

Latvia

*When one is poor, she has no say in public; she feels inferior. She has no food, so there is famine in her house; no clothing; and no progress in her family.*

Uganda

*We have a feeling of powerlessness and an inability to make ourselves heard.*

Cameroon

*If you are hungry, you will always be hungry; if you are poor, you will always be poor.*

Vietnam

- The common themes are feelings of:
  - Shame
  - Humiliation
  - Fear
  - Social Isolation
  - Depression
  - Inferiority
  - Powerlessness
  - Voicelessness
  - Hopelessness
- So, do you see the disconnect between how we see the poor, and how they see themselves? It is the disconnect between a material definition of poverty and a psycho-socio-spiritual definition of poverty.
- Let's contrast this self-perception of the poor, by the poor, with the video testimony of a poor person who has experienced holistic transformation through her church and through the Savings Group started in her church after local church members were trained by The PEACE Plan in conducting Savings Groups. Her name is Clementine and she lives in a small village outside of the capital city of Kigali, Rwanda:

*VIDEO (POWERPOINT) – Testimony from the poor - Clementine*
- Notice that the language that Clementine used was related to the language used by poor people to describe themselves. Note however, that though related, the language used was exactly the opposite of how poor people typically describe themselves. Clementine was:
  - Poor once, but isn't any longer
  - Able to pay back her loans
  - Able to buy food and clothing for her family
  - Able to pay for school fees and health insurance
  - Able to dress well, and dress her children well
  - Able to go to church not feeling ashamed, and instead feeling dignified
  - Able to contribute to her group and her church as well as her family
  - Thankful to God for these many blessings

*VIDEO (PowerPoint) – What is Poverty – Brian Fikkert*

This expressed transformation was wrought by the Holy Spirit and accomplished through her local church, the Bride of Christ, and through the Savings Group that was formed in and through the local church. The local church and its savings group was God's ministry of reconciliation for Clementine.

- In the next session, we'll discuss why, as Christians, we should care for the poor.

## Part 2—Why Care About the Poor?

**Title:** Caring for the Poor is Part of Our Job Description

**Description:** The Scriptural basis for caring for the poor.

### Why Care About the Poor?

- Take a moment and discuss amongst yourselves—or if you are viewing this alone, jot down what comes to mind—Why should I care about the poor?
- Close your eyes for a moment and imagine this scene:

*After having been baptized by John the Baptist, and having returned from the wilderness where he was tempted by Satan three times, Jesus begins his public ministry in the synagogue in Nazareth, where he grew up. He stands to read from the Holy Scriptures and they hand him the Book of Isaiah. Jesus opens the book to this passage and reads:*

*<sup>18</sup>“The Spirit of the Lord is upon me,  
because he has anointed me  
to proclaim good news to the poor.*

*He has sent me to proclaim liberty to the captives  
and recovering of sight to the blind,  
to set at liberty those who are oppressed,*

*<sup>19</sup> to proclaim the year of the Lord’s favor.”*

Luke 4:18-19

*Of all of the things that Jesus could have read, he cites Isaiah 61:1-2 about the prophecy of the Messiah. He goes on to announce that the he is the One! And, in so doing, he reaffirms that the Messiah is here to proclaim the gospel to the poor!*

- If you are a follower of Jesus Christ, you must care about the things that he cares about. And he cares about the poor. So, as a Christian, it’s part of our job description.
- Did you know that there are over 2000 verses in the Bible about the poor,

the widow, the orphan and justice for the vulnerable? And we're going to go through each and everyone one right now. Okay, not really. Just 1876 of them. But seriously, let's take a look at a few:

*If there is a poor man with you, one of your brothers, in any of your towns in your land which the LORD your God is giving you, you shall not harden your heart, nor close your hand from your poor brother; but you shall freely open your hand to him, and shall generously lend him sufficient for his need in whatever he lacks...You shall generously give to him, and your heart shall not be grieved when you give to him, because for this thing the LORD your God will bless you in all your work and in all your undertakings. For the poor will never cease to be in the land; therefore I command you, saying, 'You shall freely open your hand to your brother, to your needy and poor in your land.'*

Deuteronomy 15:7-11

*Vindicate the weak and fatherless; Do justice to the afflicted and destitute. Rescue the weak and needy; Deliver them out of the hand of the wicked.*

Psalms 82:3-4

*If you pour yourself out for the hungry and satisfy the desire of the afflicted, then shall your light rise in the darkness and your gloom be as the noonday.*

Isaiah 58:10

*Whoever gives to the poor will not want, but he who hides his eyes will get many a curse.*

Proverbs 28:27

*And he [John the Baptist] answered them, "Whoever has two tunics is to share with him who has none, and whoever has food is to do likewise."*

Luke 3:11

*All the nations will be gathered before Him; and He will separate them from one another, as the shepherd separates the sheep from the goats; and He will put the sheep on His right,*

*and the goats on the left. “Then the King will say to those on His right, ‘Come, you who are blessed of My Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry, and you gave Me something to eat; I was thirsty, and you gave Me something to drink; I was a stranger, and you invited Me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me.’....The King will answer and say to them, ‘Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me.’*

Matthew 25:32-46

*Be of the same mind toward one another; do not be haughty in mind, but associate with the lowly. Do not be wise in your own estimation.*

Romans 12:16

*If, however, you are fulfilling the royal law according to the Scripture, “you shall love your neighbor as yourself” [Leviticus 19:18] you are doing well...What use is it, my brethren, if someone says he has faith but he has no works? Can that faith save him? If a brother or sister is without clothing and in need of daily food, and one of you says to them, “Go in peace, be warmed and be filled,” and yet you do not give them what is necessary for their body, what use is that? Even so faith, if it has no works, is dead, being by itself. But someone may well say, “You have faith and I have works; show me your faith without the works, and I will show you my faith by my works.”*

James 2:5-18

*“A new commandment I give to you, that you love one another, even as I have loved you, that you also love one another. By this all men will know that you are my disciples, if you have love for one another.”*

John 13:34-35

- We are many, and there are many passions and ministries among us—Clean Water, Justice and Trafficking, Orphans, English as a Second language, etc. These are all worthy. Whatever your passion to serve, I exhort you, as Jesus did, to find some way to care for the poor. Whether it’s working directly with the poor or supporting a ministry for the poor prayerfully or financially, consider some way to serve the least of these.

## ***Part 3—What is Poverty Alleviation?***

**Title:** A Biblical Framework; Diagnosing & Measuring Poverty

**Description:** The root of poverty is broken relationships; to make progress against any problem, you've got to properly diagnose what's causing it and measure key indicators and progress against action steps.

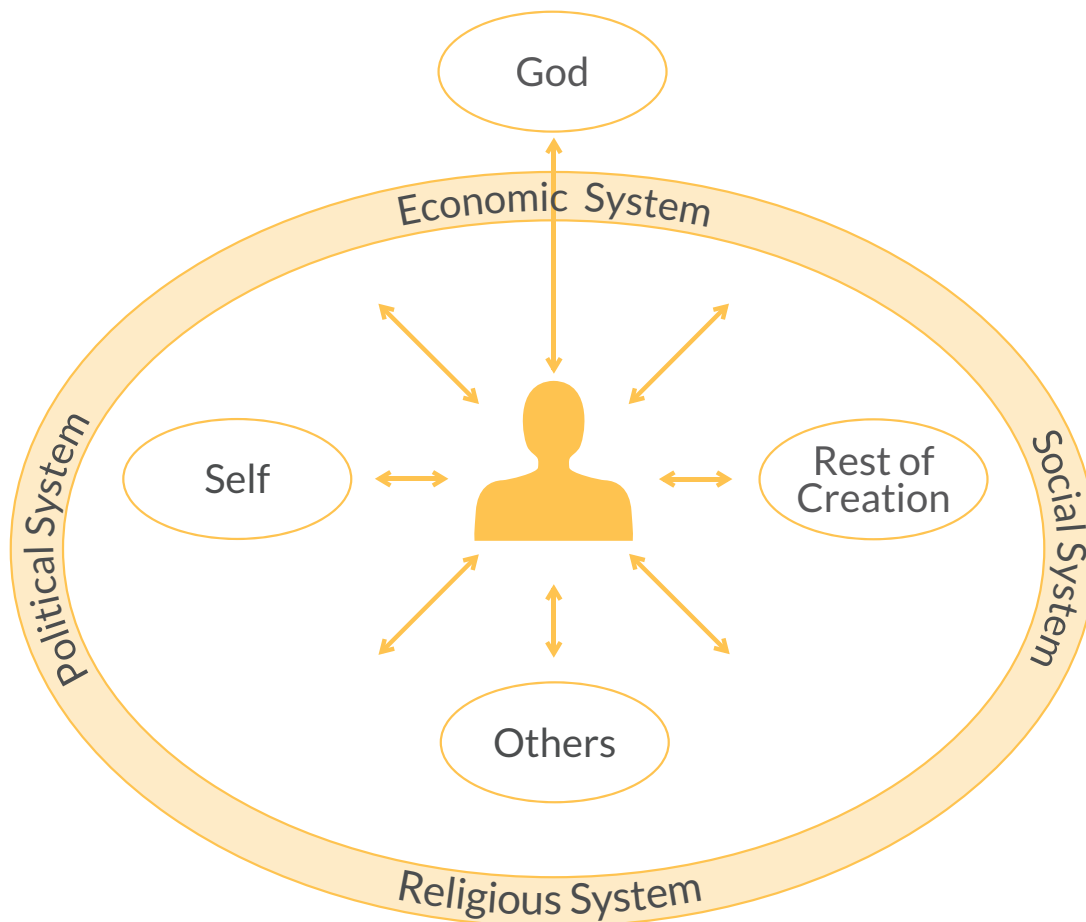
### **A Biblical Framework—Spiritual Poverty**

- Okay, so we have this problem—Poverty. As Jesus said, it's everywhere, and it will be with us always. So as Christians, what are we to do about it? How can we alleviate the problem? We want to do something, so what is it that we are to do as followers of Christ?
- We've defined poverty—it's a psycho-socio-spiritual condition, manifested by feelings of shame, fear, social isolation, powerlessness, voicelessness, and hopelessness. The lack of a job, or income, or food, or housing, or other material things are common material symptoms.
- So now, let's define the word "alleviation." To "alleviate" something means to make it less painful or severe. Therefore, poverty alleviation would mean to make the pain of poverty less severe.
- So where does this lead us? It leads us back to properly diagnosing what the root cause, or causes, of the pain of poverty are.
- What does the Bible say causes the pains of poverty? Well, if we examine what the observed and expressed problems of shame, fear, social isolation, etc. are, we are led back to God's relational model for how we are to live our lives. It leads us back to Creation.

## Creation

- Bryant Myers, in his book *Walking With the Poor: Principles of Transformational Development* (Orbis Books, 1999), shares the following relational model based on Scripture; it is adapted by the Chalmers Center:
- VIDEO (PowerPoint) – *The Four Relationships* – Brian Fikkert

## The Four Foundational Relationships



- Myers makes the case that to diagnose the disease of poverty, we must first consider the fundamental nature of reality, starting with the Creator of reality. Myers notes that God is inherently a relational being, and that he created us for relationship. Myers explains that before the fall, God established four (4) foundational relationships for each person:

1. Relationship with God
2. Relationship with Self
3. Relationship with Others
4. Relationship with the Rest of Creation

- These relationships are the building blocks for all of life. When they are functioning properly, humans experience the fullness of life that God intended.
- For our purposes, when these relationships are functioning properly, people are able to fulfill their callings of glorifying God by working and supporting themselves and their families with the fruit of their work.
- So what are these relationships:

**1. Relationship with God.** This is our primary relationship, the other three (3) relationships flowing from this one. The Scripture teaches that the primary purpose of human beings is to glorify God and enjoy him forever (Isaiah 43:7; 1 Corinthians 10:31; Colossians 3:17). This is our ultimate calling. We were created to give praise and serve our Creator through our thoughts, words and deeds. When we do this, we experience the full presence of God and live in a joyful, intimate relationship with him and his children.

**2. Relationship with Self.** People are uniquely created in the image of God and thus have inherent worth and dignity (Genesis 1:26-27). While we must remember that we are not God, we have the high calling of reflecting God's being, making us superior to the rest of creation.

**3. Relationship with Others.** God created us to live in loving relationship with one another (John 13:34-35). We are not to be islands. We are made to know one another, to love one another, and to encourage one another to use the gifts God has given to each of us to fulfill our callings and to help others to fulfill their callings. As Pastor Rick likes to say, "We are better together!"

**4. Relationship with the Rest of Creation.** Genesis 1:28-30 teaches that God created us to be stewards of his creation. To be people who understand, protect, subdue, and manage the world that God has created in order to preserve it and to produce bounty. God called humans to interact with his creation, to make possibilities into realities, to create under his domain, and to sustain ourselves via the fruits of our stewardship.

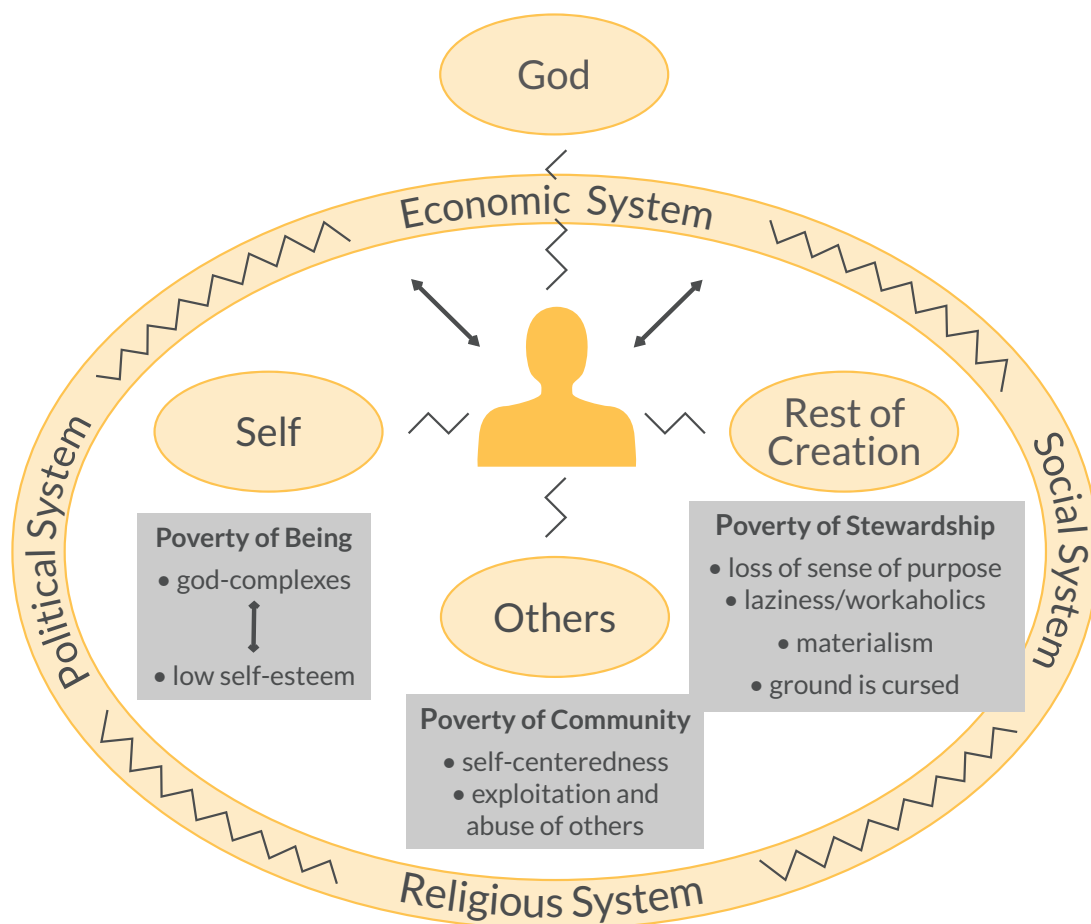
- The arrows that point from the human being to the surrounding ovals highlight these four (4) foundational relationships as the building blocks of his/her life.

- In addition to the four (4) foundational relationships, there are four (4) systems that humans create as part of the culture that they create—economic, social, religious and political. Scripture teaches us that Christ is actively engaged in sustaining these systems (Colossians 1:16-17).
- Note that the arrows that connect individuals to these systems point both ways, as people affect these systems and these systems affect people.

## The Fall

- Of course the grand story of Scripture does not end with Creation. Adam and Eve disobeyed God, and their hearts were darkened. The Genesis account records that all four (4) of Adam and Eve's relationships immediately became distorted as shown below:
  - VIDEO (PowerPoint) – *Broken Relationships* - Chalmers

## The Four Broken Relationships



1. Their relationship with God is was damaged, as their intimacy with him was replaced with fear.
  2. Their relationship with self was marred, as Adam and Eve developed a sense of shame.
  3. Their relationship with others was broken, as Adam blamed Eve for their sin.
  4. Their relationship with the rest of creation became distorted, as God cursed the ground and the childbearing process.
- Furthermore, because the four (4) foundational relationships are the building blocks for all human activity, the effects of the fall are manifested in the economic, social, religious and political systems that humans have created throughout history. For example, at one time in history, politicians did not “love others” as they should have by passing laws institutionalizing slavery and sanctioning racial discrimination. Likewise, some corporations have not cared “for the rest of creation” by allowing their companies to pollute the environment.
  - The systems are broken, reflecting the broken relationships of humans. Moreover, in addition to the sinful nature of humans and the accompanying behaviors, Satan and his legions are at work exploiting this brokenness in both individuals and systems.
  - These considerations leads to Myers’ description of the fundamental nature of poverty:
 

Poverty is the result of relationships that do not work, that are not just, that are not for life, that are not harmonious or enjoyable. Poverty is the absence of peace in all of its meanings.
  - And while Myers’ definition rightly points to the vast effects of the fall, remember that it could be even worse. Grace be to God that Christ continues “to hold all things together” and “to sustain all things by his powerful word” (Colossians 1:17; Hebrews 1:3).

## Material Poverty

- Thus far, we have spoken primarily about the spiritual aspect of poverty, the maladies of which are the root of all poverty. But what about the material aspect of poverty, which is really a symptom of the bigger problem?
- Recently two important books have been published which are co-authored by theologians and economists on the subject of poverty and the subset of material poverty:

1. *Defending the Free Market*, by Fr. Robert Sirico (Regnery Publishing, Inc., 2012)
2. *The Poverty of Nations: A Sustainable Solution*, by Wayne Grudem and Barry Asmus (Crossway, 2013)

- Both books make a powerful argument that:
  - As the Bible teaches, a person's personal relationship with God is far more important than material prosperity. In fact, the pursuit of wealth can very easily take first place in one's life, rather than a relationship with God.
  - God created man in order that man would glorify God, and depend on him, and he set man on a path of making meaningful choices to pursue him, and in so doing man would be set free. One of these meaningful choices is the choice to work in order to gain economic freedom.
  - Man's happiness is enhanced more by earned success than by unearned (inherited) wealth.
  - The economic goal of man must be to produce more goods and services, for this is the most moral and effective system to achieve economic freedom for the most people.
  - A free market economy is the best way to maximize production.
  - There are many distinct yet achievable factors that contribute to the poverty alleviation of a nation and its people.
- To measure the economic health of a nation and its people, economists measure Gross Domestic Product (GDP), which is the total market value of everything produced in a nation over the course of one year. Furthermore, economists calculate the per capita (i.e., per person) income of a country by taking GDP and dividing it by the country's population. The per capita income for select nations is shown in the chart below.



GDP = \$64  
N = 8  
Per Capita Income = \$8

World Bank, 2017		
Rank	Country/Territory	PPP\$ <sup>1</sup>
1	Qatar	\$128,378
2	Luxembourg	\$103,662
3	Singapore	\$93,905
4	Brunei	\$78,836
5	Ireland	\$76,305
6	United Arab Emirates	\$73,879
7	Kuwait	\$71,943
8	Switzerland	\$65,006
9	San Marino	\$62,425
10	Norway	\$60,978
11	United States	\$59,532
12	Saudi Arabia	\$53,845
13	Iceland	\$53,518
14	Netherlands	\$52,941
15	Austria	\$52,558
16	Germany	\$50,715
160	Mali	\$2,211
161	Kiribati	\$2,175
162	Zimbabwe	\$2,086
163	Rwanda	\$2,036
164	Afghanistan	\$1,981
165	Chad	\$1,941
166	Ethiopia	\$1,899
167	Burkina Faso	\$1,870
168	Uganda	\$1,864
169	Haiti	\$1,815
170	Gambia, The	\$1,715
171	Guinea-Bissau	\$1,700
172	Togo	\$1,570
173	Madagascar	\$1,555
174	Comoros	\$1,552
175	Sierra Leone	\$1,526
176	Mozambique	\$1,247
177	Malawi	\$1,202
178	Niger	\$1,017
179	Congo, Dem. Rep.	\$887
180	Liberia	\$827
181	Burundi	\$771
182	Central African Republic	\$726
	<sup>1</sup> Purchasing Power Parity is a method of normalizing the purchasing power among different countries, taking into account their currency exchange differences.	

World Bank, 2017		
Rank	Country (out of 187)	Per Capita Income (Nominal)
1	Monaco	\$163,026
2	Liechtenstein	\$134,617
3	Luxembourg	\$111,162
4	Norway	\$100,819
5	Qatar	\$93,352
6	Macau	\$91,376
7	Bermuda	\$84,471
8	Switzerland	\$80,477
9	Australia	\$67,468
10	San Marino	\$62,188
11	Denmark	\$58,894
12	Sweden	\$58,269
13	Kuwait	\$56,367
14	Singapore	\$55,182
15	United States	\$53,143
16	Canada	\$51,911
160	Kenya	\$994
161	Zimbabwe	\$905
162	Comoros	\$894
163	Bangladesh	\$829
164	Haiti	\$820
165	Sierra Leone	\$809
166	Benin	\$805
167	Mali	\$715
168	Tanzania	\$695
169	Nepal	\$694
170	Burkina Faso	\$684
171	Afghanistan	\$678
172	Rwanda	\$633
173	Guinea	\$527
174	Mozambique	\$593
175	Togo	\$636
176	Uganda	\$572
177	Eritrea	\$544
178	Guinea-Bissau	\$504
179	Ethiopia	\$498
180	Gambia	\$494
181	Madagascar	\$471
182	Congo (DRC)	\$454
183	Liberia	\$454
184	Niger	\$413
185	Central African Republic	\$333
186	Burundi	\$267
187	Malawi	\$226

- Of 187 countries measured by the World Bank in 2013, the United States has the 15th highest GDP per capita income of any country in the world (\$53,143), Rwanda is ranked 172 (\$633), and Malawi is the poorest country in the world (\$226).
- What does per capita income NOT tell you about the economic condition of a nation's people?
- Distribution. Per capita income is an average number and does not tell you how a country's wealth is distributed among its citizens. Is the wealth of the country concentrated in a few hands? Are most of the people poor, and perhaps have per capita incomes even lower than those indicated in the chart?
- If your goal was to maximize the economic wealth of a nation's population, how would you do that?
- Well, per capita income is simply GDP divided by population, so from a mathematical standpoint, you only have two choices, right? You can either increase the numerator, GDP, or decrease the denominator, population. Since you are a Christian, you would choose to increase the numerator, the GDP, rather than decrease the population.
- So then, how do you increase the income per capita of a country?
- You increase the amount of goods and service produced! By doing so, you increase the nation's GDP and therefore increase the per capita income, and the economic condition, of the country's people.
- But how do you increase the goods and services produced in a nation?
- Economists have debated how best to do this since the development of modern economic theory in the 18th century. In their book *The Poverty of Nations*, Grudem and Asmus compile a list of 78 factors that determine the size and rate of growth of a nation's GDP. Below is a list of the top 17 of these factors ranked in order of importance:

No.	Factor
1	Free-Market Capitalism
2	Private Property Ownership
3	Stable Currency
4	Relatively Low Taxes
5	Rule of Law; Contracts
6	Government Punishes Corruption
7	Crime Punished
8	National Defense
9	Universal Education
10	Government Promotes Stable Family Structures
11	Free/Open Elections
12	Free Trade
13	Personal Mobility
14	Freedom of Religion
15	Belief in Godly Values
16	Men and Women are Equally Protected
17	Society Values Productive Work

- What do you notice about this list? Are these factors mostly macroeconomic or microeconomic in nature? In other words, are they mostly derived from nationwide governmental policy making, or ground-level individual choices and dealings?

## Part 4—What is the Role of the Church?

**Title:** Of Governments and Churches; and Good Intentions are Not Enough

**Description:** The church has a unique role in the solution, and God has ordained that she is the only one that can fulfill it. But good intentions are not enough.

### What is the Role of the Church in Poverty Alleviation?

- In Part 3, we said that to improve the economic condition of a nation's people, we must increase the nation's GDP by producing more goods and services. We ended with a partial list of Grudem and Asmus' 78 factors that determine a nation's GDP and economic health. And we asked from what are these factors derived—do they find their source mostly in governmental macroeconomic policy-making, or in ground-level individual choices and dealings?
- I think that most of us will agree that most of the list are derived from governmental policy making. Yes, certain of the factors at the bottom of the list can be influenced by the church, but by-and-large, these factors come from the national leadership in their policy making. *Therefore, the overall economic condition of a nation's people is largely dependent on good governmental socioeconomic policy.*
- So when it comes to the church, when it comes to you and me, what can we do about it? Can the church—can you—influence governmental policy in a foreign land?
- Well, if you're Rick Warren or the Pope, and you are meeting with national leaders on a regular basis, perhaps you can influence government policy. But for most of us, we'll never have that opportunity. So what can you do? What can we do as the church?
- Let's take the best case scenario—the developed countries of the world. These countries are blessed that most of the 78 factors are present. However, when it comes to experiencing these factors, on an individual level as they are manifested in day-to-day living, how well do these governments provide individual services related to these factors? Are these governments good at delivering these experiences and services to their people? Are they delivered with warmth, compassion and love? Has anyone been to their local Department of Motor Vehicles lately?
- This is not to condemn those who work for the local, state, or federal governments, for many of these are brothers and sisters in Christ. Rather, it is to say that in systems where there is no competition for customers, the care and delivery of services tends to be lacking. Not necessarily because of the people working within the system, but often because the policies and guidelines within the system are designed to comply with legislative and administrative law rather than to be focus on the caring of individuals.

- But what system of human beings is focused on the caring for and of the individual? The Church! In John 13:34-35, after the Lord's Supper, Jesus gives his disciples a new command:

***“A new command I give you: Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another.”***

But this wasn't really a new commandment, was it? Jesus knew Leviticus 19:18:

***“Do not seek revenge or bear a grudge against anyone among your people, but love your neighbor as yourself. I am the Lord.”***

Why was Jesus' command in John 13:34-35 new? Because he was to die on the cross, and he would be raised, and he would send us a helper, the Holy Spirit, who would guide us in our Christian walk and enable us to fulfill this commandment. As Paul writes in Romans 8:3-4:

***what the Law could not do... God did by sending his own Son in the likeness of sinful flesh to be a sin offering. And so he condemned sin in the flesh, in order that the requirement of the law might be fulfilled in us, who do not walk according to the flesh but according to the Spirit.***

What is the 'requirement of the law' in Romans 8:4? It is to love one another. And we can now, for the first time, fulfill it! Because the Father and Jesus have sent us their Holy Spirit, who walks with us. Praise God!

- Founded on the cross, Jesus' word, and awash in Jesus' blood, the church is all about love. So again we ask, "What role can the church play in alleviating poverty?"
- Where there is good socioeconomic policy, the church can facilitate delivery of poverty alleviation services and programs that show Christ's love to the individual—to the orphan, to the widow, to the hungry, to the homeless, to the single mom. The church can put a face to Jesus. Remember that in many countries there is not a policy of separation of church and state. Rather, the church can work side-by-side with the government in delivering these services.
- What about places where there is bad socioeconomic policy? The church can show compassion where there is none. And the church can give hope to the hopeless. In terms of poverty alleviation, the church through the Holy Spirit can equip the poor with ways to break free of the bonds of material poverty. That is what much of this handbook is about.

*VIDEO (PowerPoint) – How can Churches Best Help the Poor – Kurt Kandler*

## Why are Good Intentions Not Enough?

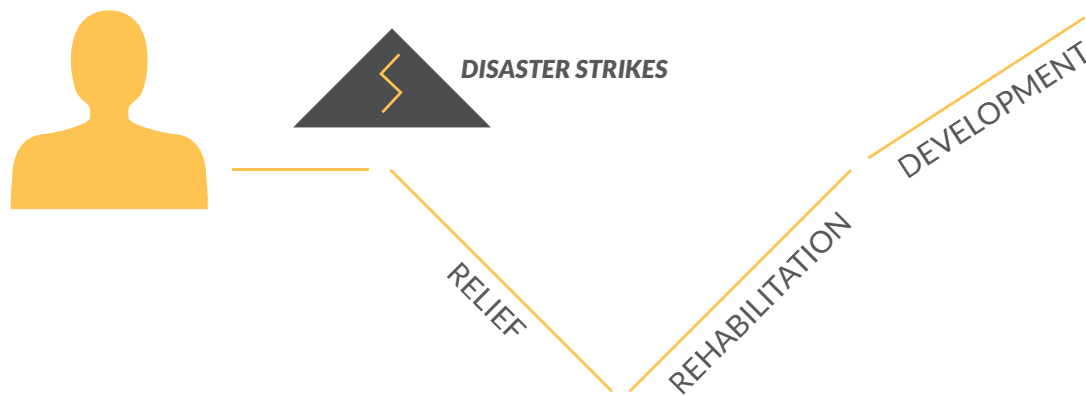
- You turn on the evening news and see that a tsunami has devastated Indonesia, leaving millions without food, adequate clothing, or shelter. Following a commercial break, the news returns and features a story about a low-income community in your city where many people are also without adequate food, clothing, or shelter. At first glance, the appropriate responses to each of these crises seem similar. The people in both situations need food, clothing and shelter, and providing these things to both groups seems to be the obvious solution. So what are you supposed to do? How do you engage in effective poverty alleviation in each situation? As Christians, shouldn't we run with outstretched arms to give both groups what they need?

## Relief, Rehabilitation and Development

*VIDEO (PowerPoint) – Relief, Rehabilitation and Development – Steve Corbert*

- A helpful first step in thinking about working with the poor in any context is to ask and discern whether the situation calls for relief, rehabilitation, or development. In fact, failing to distinguish among these situations is one of the most common reasons that poverty alleviation efforts do harm.

Does the situation call for relief, rehabilitation or development?



- In the figure above, we see a typical scenario. An individual is moving through life, and then suddenly, disaster strikes. It could be a natural disaster, or one that is man-made. In any case, the person declines quickly in a free fall, and requires immediate relief.
- Relief is an effort to “stop the bleeding.” It is the urgent and temporary provision of emergency aid to reduce the immediate suffering from the disaster. It primarily utilizes a provider-receive dynamic whereby the provider gives assistance—often material—to the receiver who is largely incapable of helping himself. Example: The Good Samaritan bandages the man on the road.
- Rehabilitation is an effort to restore a person back to his pre-crisis state after the initial bleeding has stopped. In rehabilitation, the person begins to contribute to improving his situation. Example: The Good Samaritan puts the man on his beast, carries him to the inn where he cares for him, and then pays the innkeeper for the man’s continued care.
- Development is a process of walking with the person over time that moves everyone—the helper and the helped—closer to being in right relationship with God, self, others and the rest of creation. It avoids “doing for” and concentrates on “doing with.” It takes a higher level of involvement with the person and more time than either relief or rehabilitation. Example: Paul’s time spent with, and development of, the church at Corinth. Note that most of PEACE initiatives (Orphan Care, Health/HIV/AIDS, Clean Water, etc.) are development oriented.

One of the biggest mistakes that churches make is in applying relief in situations in which rehabilitation or development is the appropriate intervention and solution.

- Many will come to the church and say that they are in crisis and need of relief. Here are some key questions to diagnose whether relief is needed, or whether rehabilitation or development is the more appropriate intervention:
  1. Is there really a crisis at hand? If you fail to help, will there be serious, negative consequences? If the answer is no, perhaps relief is not the appropriate solution.
  2. To what degree is the individual personally responsible for their predicament? The point is not lack of compassion, but to have the person consider their own culpability in the matter.
  3. Can the person help himself? If so, then a pure handout is almost never the appropriate intervention. It undermines the person’s capacity to be a steward of his own resources.
  4. To what extent has the person already been receiving relief from you or others in the past? How likely will they continue to receive help in the future? Is there a pattern and history of relief?

## The Poison of Paternalism

- The key to helping without hurting is to *avoid paternalism*:

Avoid Paternalism. Do not do things for people that they can do for themselves.

- Paternalism can take on a number of different forms. Avoid all of them:
  - **Resource Paternalism:** giving people resources they do not truly need and/or could acquire on their own.
  - **Spiritual Paternalism:** taking spiritual leadership away from the materially poor, assuming we have more to offer than they do.
  - **Knowledge Paternalism:** assuming we have all the best ideas about how to do things.
  - **Labor Paternalism:** doing work for the materially poor that they could do for themselves.
  - **Managerial Paternalism:** taking ownership of change away from the poor, insisting that they follow our “better, more efficient” way of doing things.
- So, by now, you probably see that poverty alleviation is much more complex and nuanced than you might have originally thought. Tsunami victims are different than low-income families who have been chronically poor. If we do not recognize these nuances, we really can do harm in the midst of our well-intentioned efforts to help. This is “when helping hurts.”
- And no, good intentions are not enough. Yes, God expects us to be wise in how we alleviate poverty. Yet, do not be discouraged. *Remember that it is God’s work, not ours.* God is the one restoring all things (Colossians 1:20). And he is pleased to use imperfect vessels to accomplish his will.
- Next, we’ll discuss a special sub-group within the local church that can be formed to help alleviate poverty.

## Part 5—What Are Savings Groups?

**Title:** The Foundation to Poverty Alleviation

**Description:** Adopted and adapted from the secular world, Christ-centered, church-centered Savings Groups can light the path to reconciliation and transformation. The experience of Saddleback Church and The PEACE Plan in Rwanda.

### What are Savings Groups?

- Thus far we have discussed the following:
  - What is poverty?
  - Why care about the poor?
  - What is poverty alleviation? How do we alleviate poverty?
  - What is the role of the church?
  - How do we diagnose the cause of poverty in any given situation?
  - Having determined a diagnosis, what is the best intervention or treatment?
- Is there a one-size-fits-all solution for poverty? Based on our previous discussions, we would have to say no. But what if we stipulated that we were not engaging in relief situations, is there a foundation upon which a church could build a developmental poverty alleviation ministry? Here, we would say, yes.
- The PEACE Poverty Alleviation ministry has built upon the foundational ministry of Savings and Credit Associations (SCA), also known simply as Savings Groups. If you are a church that wants to help alleviate poverty in an undeveloped area, this is where we would recommend that you too begin.
- What are Savings Groups?
  - Savings Groups are not new; they have been around for about 40 years, and were started in 1976 by the founder of Grameen Bank, Mohammed Yunus, of Bangladesh (Nobel Peace Prize 2006)
  - Christian ministries adopted and adapted these ministries about 15-20 years ago.

- Similar to secular Savings Groups, yet distinct, PEACE Savings Groups are:
  - Christ-centered, church-centered groups
  - made up of 8-40 people (average in Rwanda is 30 people)
  - started with no outside money/capital
  - owned/run by the group participants
  - facilitated by lay leaders within the church who are trained/equipped by Purpose Driven/PEACE churches
  - one of three different types (ROSCA, Straight, ASCA)
  - that can act as their own credit union/bank (ASCA only)
  - formed with start/end to a savings cycle (4-84 months.; average is 12 months)
  - saturated with Bible study prayer, discipleship, and encouragement
- Why do we form Savings Groups? Because Savings Groups:
  - are one of the only methods that minister to the extreme poor
  - offer relatively low-interest loans (ASCA only)
  - have 95%+ repayment rates
  - empower the poor to do for themselves and give the participants dignity
  - build group unity/cohesiveness
  - help to disciple believers
  - can evangelize unbelievers
- Savings Groups have the following characteristics:
  - Christ-centered
  - Church-centered
  - Church Facilitator
  - Owned by members
  - Have start/end
  - Set their own policies

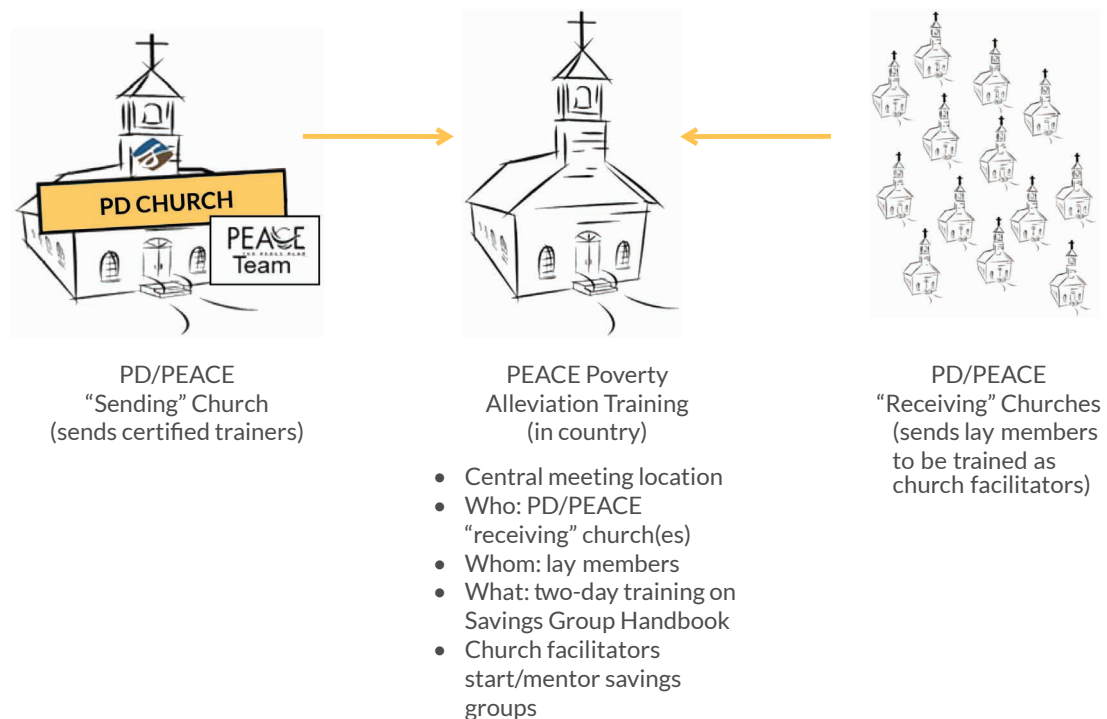
- PEACE Poverty Alleviation uses the Savings Groups Handbook developed by The Chalmers Center for Economic Development of Lookout Mountain, Georgia USA. The Chalmers Center is a research and training organization that equips churches with economic development strategies that holistically impact people who are poor. Perhaps their most well-known publication is the book, *When Helping Hurts* by Brian Fikkert and Steve Corbett.

## PEACE Poverty Alleviation/Savings Groups in Rwanda—Our Learning, Model and Results

- In May 2012, PEACE Poverty Alleviation began a pilot program to equip local churches in Rwanda who had previously been trained on the Purpose Driven® (PD) church health system.
- Since that time teams of PEACE Poverty Alleviation trainers from Saddleback Church who have been trained/certified in the Chalmers Center Savings Groups Handbook curriculum have been training PEACE Poverty Alleviation facilitators from Rwandan local churches who were selected by their pastors and PEACE Leaders to receive the training.
- The certification of Savings Groups Handbook trainers is based on an in-person, 20-hour classroom training course conducted by PEACE Poverty Alleviation certified trainers.
- Typically, a training session is announced and scheduled at least 2-4 weeks in advance and a central location (usually a church) is selected within a sector of Rwanda (note: Rwanda is organized into 5 provinces, 30 districts, 416 sectors, 2148 cells, and 14,837 villages; the average population of a sector is 300,000). PEACE Poverty Alleviation facilitators from the local churches are invited in advance and attend the two-day training. At a given training, the class-size is usually 30-40 facilitators representing 10-20 different churches across denominations. In addition, we encourage pastors and the PEACE Leaders to attend if possible for the first half-day to understand the context of the training that their facilitators are receiving. Below is diagram depicting the process:
- As of 2017, here are the results of God's work through this ministry in Rwanda:
  - over 350 churches participating
  - over 728 groups formed and in-tact
  - over 11,222 group members
  - nearly \$1 million saved (cumulative)
  - average of \$87 (cumulative) per member saved, the equivalent of 4-5 months of expenses (most were in debt when they joined)
  - 11% of members did not know Christ as their Lord and Savior before joining the group
  - 32% of the members have started small businesses

- on average the group size is 15 members, 75% of whom are women (worldwide average is 90% women)
  - on average each facilitator will form 1.5 savings groups, and this number is increasing toward 2.0
  - each facilitator trained will positively impact 45 lives, and each training session of 30-40 facilitators will impact 1350-1800 lives
  - many testimonies of strengthened faith, human dignity restored in and through Christ, and improved relationships with others and the rest of creation (there is a pdf file available of 55 individual interviews/testimonies of members from our Rwanda groups; email [poverty@saddleback.com](mailto:poverty@saddleback.com) for a copy)
- An example of a mission trip to Rwanda to provide Savings Groups training:  
*VIDEO (PowerPoint) – 2015 Savings Groups Training in Rwanda – Chris and Connie Thomas*

Below is a diagram depicting the process



- What does the “sending” PD/PEACE church provide?
  - certified trainers (certified in the PEACE Poverty Alleviation Savings Group Handbook training)
  - Savings Group Handbook (\$6/book/facilitator)
  - lunch (\$5/facilitator/day)
  - morning tea (\$1/facilitator/day)
  - afternoon tea (\$1/facilitator/day)
- What do the “receiving” churches provide?
  - a main contact to coordinate the training
  - a central location to meet for two days
  - facilitators
  - an understanding of PD and PEACE (preferred, but not required)

### **Church Facilitator requirements and expectations:**

- Here are the requirements for Church Facilitators:
  - o The Church Facilitator should be an active member of a local church.
  - o He or she needs to be recommended by the pastor or church leadership.
  - o He or she should demonstrate interest in learning and growing.
  - o The individual should be able to read.
  - o The person must be able to do basic math.
  - o He or she should get along with others and be respected by others.
  - o Ideally, the individual should have led small groups in the past.
- This is what is expected of Church Facilitators:
  - o Start one savings group in your church.
  - o Pray regularly for the church and the savings group.
  - o Give lessons to the savings group.
  - o Guide and advise the savings group and its members.
  - o Show love, respect, and humility at all times.
  - o Encourage groups to follow the House of Principles.
  - o Talk with your pastor regularly about the savings group.
- Here are the 5 steps the Church Facilitator will carry out to start a savings group in your church:
  1. Promote the Savings Group ministry. You will talk about Savings Groups to people in your church and community. You will tell them about the benefits

of a savings group and how it will help individuals, the church, and the local community.

2. Start the new Savings Group. You will help the new Savings Group make their group rules and elect group leaders. You will then train group leaders to run their meetings and keep good records.

3. Give lessons: After the savings group makes their group rules, you will give lessons at each meeting that help the group grow stronger.

4. Train group leaders how to distribute the money that has been saved. At the end of the savings cycle, the group leaders will distribute the money that the Savings Group members saved and earned. You will also celebrate what God has done through the group.

5. Help the Savings Group start a new savings cycle. When the group starts over, you will guide the group to help update their group rules, elect new group leaders, and start a new savings cycle.

### **Results of completing this training:**

- It will provide an in-depth overview of Savings Groups.
- Training will be about 16 hours long.
- You qualify as a CERTIFIED TRAINER upon completion.
- The next steps for providing Savings Groups training:
  - o Receive coaching for teaching Savings Groups classes in the U.S.
  - o Receive coaching for teaching a Savings Groups class for **Church Facilitators (overseas)**.

## The PEACE Poverty Alleviation/Savings Groups Curriculum – An Overview

Session 1: An Introduction to Poverty, Poverty Alleviation, and Savings Groups

Session 2: The Savings Group Handbook – Section A – Church Orientation

Session 3: The Savings Group Handbook – Section B – Group Formation

Session 4: The Savings Group Handbook – Section C – Group Leader Training

Session 5: The Savings Group Handbook – Section D – Ongoing Meetings & Bible Study

### Session 1: An Introduction to Poverty, Poverty Alleviation, and Savings Groups

**Part 1:** How to Use the Savings Group Handbook

**Title:** Using the Savings Group Handbook

**Description:** Overview of the Savings Group Handbook

- Overall Organization of the Handbook
- Method of Training – Adult Education
- Visual Cues/Format to Aid the Facilitator

**Part 2:** Section A – Lesson 1 – Task 1 – The Four Key Relationships & A Ministry of Reconciliation

**Title:** The Four Key Relationships; A Ministry of Reconciliation

**Description:** The Biblical Framework of Relationships; Jesus is the Great Reconciler

**Part 3:** Section A – Lesson 1 – Task 2 – Types/Characteristics of Christ-Centered Savings Groups

**Title:** Types/Characteristics of Christ-Centered Savings Groups

**Description:** Three types of Savings Groups; Three characteristics of Christ-Centered groups

**Part 4:** Section A – Lesson 1 – Task 3 – The Relationship of the Local Church to the Savings Group

**Title:** The Relationship of the Local Church to the Savings Group

**Description:** The local church is an enabler and encourager of its savings groups, but does not direct or own the groups

**Part 5:** Section A – Lesson 1 – Task 4 – Promoting the Savings Groups Ministry to the Local Church Congregation and the Community

**Title:** Promoting Savings Groups to the Congregating and the Community

**Description:** Praying, promoting, recruiting and starting groups within the church

## ***Part 6: The Savings Group Handbook: An Overview***

### **Part 1: How to Use the Savings Group Handbook**

**Title:** Using the Savings Group Handbook

**Description:** Overview of the Savings Group Handbook

- Overall Organization of the Handbook
- Method of Training – The 4-A's Model of Adult Education
- Visual Cues/Format to Aid the Facilitator

### **Using the Savings Group Handbook**

#### **How is the Savings Group Organized?**

- The Savings Group Handbook is designed for use by facilitators – and is NOT intended for distribution to the members of the savings groups.

The Savings Group Handbook is designed for use by FACILITATORS; it is NOT intended for distribution to the members of the savings groups.

- The Savings Group Handbook is organized into four (4) major SECTIONS:
  1. Section A – Church Orientation
  2. Section B – Group Formation
  3. Section C – Group Leadership Training
  4. Section D – Ongoing Training/Bible Lessons
- In terms of time allotment, each section takes the following amount of time to conduct, without translation, is targeted at a certain audience, and has the following purpose:

Section	(Time w/o translator)	No. Lessons	Who?	Purpose
A	1.5 hrs	1	The Local Church	Church Orientation: to orient the local church & recruit participants
B	6-8 hrs	2	Recruited Group Participants	Group formation: to form the savings group within the local church (House of Principles; select type of SCA; elect group leaders; set group policies)
C	3-7 hrs	3-7	Elected Group Leaders	Leader Training: to train the group leaders (lessons 1-3 mandatory; lessons 4-7 can be done later)
D	1.5 hrs (each)	15	Entire Group	Ongoing Lessons: to have church facilitators conduct ongoing discipleship training

- We will be going through each individual section in detail in Sessions 2 through 5 of the PEACE Poverty Alleviation / Savings Groups training.
- Each section will then be divided into a single LESSON, or multiple lessons.

#### What Educational Method is Used in the Training?

- The Savings Group Handbook utilizes a proven method of adult education called the 4-A's:
- The 4-A Method: ANCHOR | ADD | APPLY | AWAY 1
  - ANCHOR the content within the learner's experience;
  - ADD new information;
  - Invite the learner to APPLY the content in a new way or situation;
  - Ask the learner to decide how or what he or she will take AWAY and use this learning in the future.



- View the 4As as though each 'A' is one of four components in a single learning task; these four parts – ANCHOR, ADD, APPLY and AWAY – complete a single learning cycle.

**Step 1 - ANCHOR**

The ANCHOR part of the 4-A Model connects the topic you're teaching to the learner's experience. This component of a learning task ensures relevancy for your particular group of individuals and begins to indicate to them why this information is important to them right now. Through a well-crafted anchor question learners will be telling you and others in what way the content is relevant or connected to their experience.

The newest research on how the brain creates and stores information (creating memories) indicates that relevance, especially an affective (emotional) connection, enhances the likelihood of knowledge retention and of learners being more open to new learning.

**Step 2 - ADD**

In the ADD task, the emphasis is on adding new and vital information, and on inviting learners to do something with the new material to make it their own. One way to increase attention important dimensions of the material is to preface a presentation with an instruction, such as:

- As you watch this video clip, decide which features might be challenging and which may be easiest to implement at your site.
- As you listen to the reader, circle what you see in the text box as most important for your work.
- As you watch, decide which feature might be most useful to your clients.
- As you study the diagram, write your questions about . . .

This provides a clear focus for the learners, makes them an active participant in the task, and reminds them of a meaningful reason for participating in this activity. (Notice that meaningful reasons come from what the learners decide in each of the above examples.)

**Step 3 - APPLY**

Depending upon the content, the amount of time you have, and the level of proficiency the learners and you are aiming for, a variety of ways in which the learner works with the content are necessary for learning that sticks.

In the APPLY part of the 4-A Model you will create an additional meaningful opportunity for the learner to decide and do something with the content in order to cement his or her learning. Here are three APPLY examples:

- Create a visual graphic of your responses to the questions; we'll hear and consider these ideas.
- At your table, share what you circled as important; together create a three-column poster, naming the important items, why you see each as important, and one way you could integrate this content into your daily schedule.

With your co-teacher, design a thirty-minute session that incorporates and reflects all you have learned about this topic while you're taught it.

#### Step 4 - AWAY



Research indicates that when learners make verbal and written commitments to new behaviors or practices, the likelihood that they will follow through on these commitments increases. What will help learners make their own unique decision to do something different or new later? An ideal AWAY provides learners with an opportunity to:

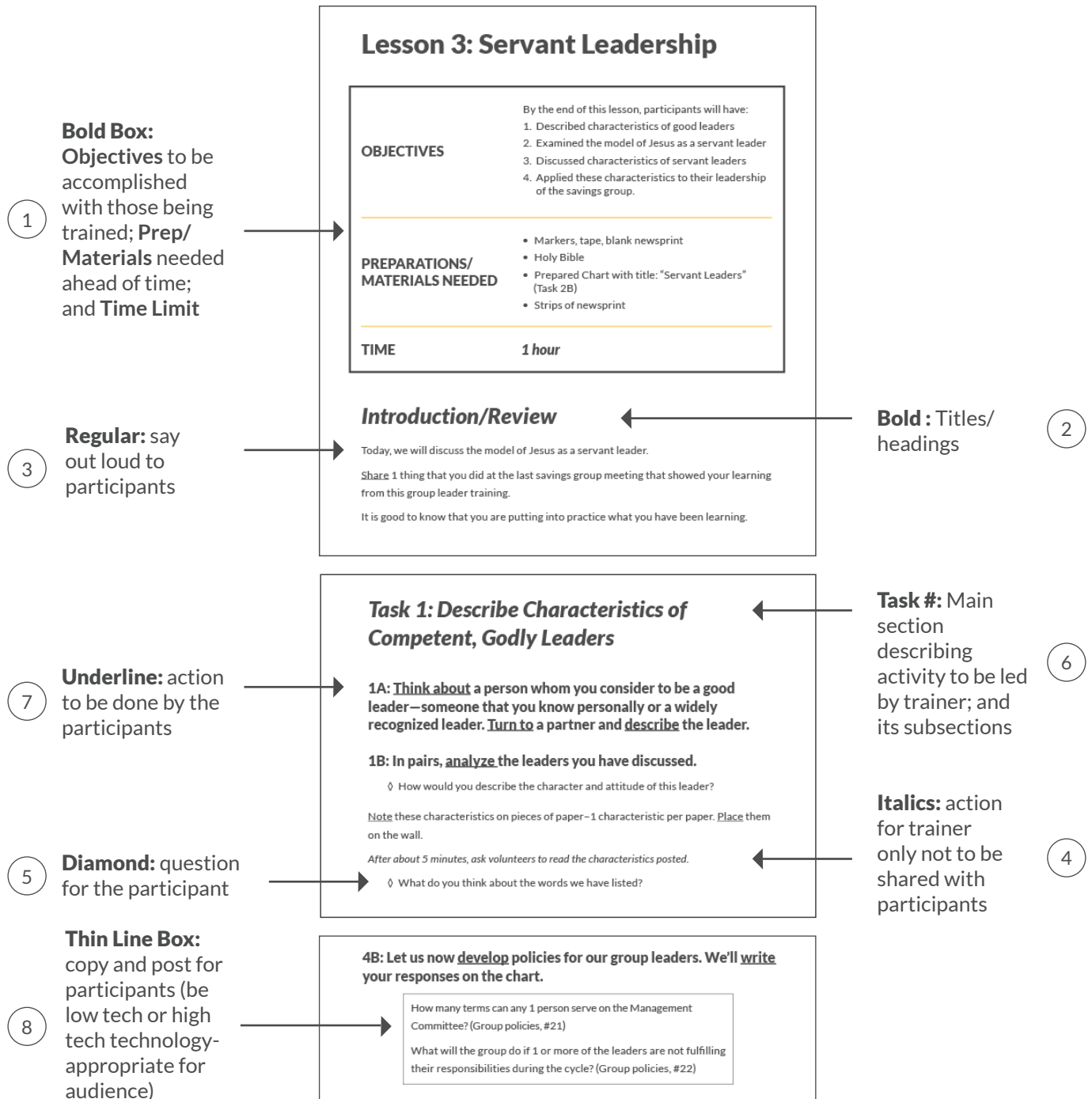
- Select a new behavior or practice;
- Commit to it; and
- Create a reminder that will hold them accountable to their commitment.

In others words, an AWAY task sets learners up to be more successful at practicing their learning when they're back at home or at work. In reality, not every learning task has or even needs an AWAY, but every great design for a learning event has at least one! It is good practice for you to get into the habit of including an AWAY so that you are always considering what it is you hope the learner will do differently because of engaging with the content through the learning task you created.

- As we go through the Savings Group Handbook, please note how most, if not all, of the lessons are modeled after the 4-A's.

## What is the Format of Individual Lessons within the Sections? Are There Visual Cues?

- Each individual lesson is broken up into multiple TASKS. The tasks roughly align to the 4-A's of adult learning.
- In addition to each lesson being broken into multiple tasks, the Handbook has multiple visual cues that aid the facilitator in conducting the training. To see this, please turn to Section A, Lesson 1, pages 7-8:



- Now that we have discussed:
  - how the Handbook is organized
  - the method of adult learning used by Chalmers to communicate the key concepts of savings groups in the Handbook, and
  - the format of the individual lessons and the visual cues contained therein,

let's begin interacting with the Handbook itself by peering into Section A:  
Church Orientation.

<sup>1</sup>Source: <http://www.globallearningpartners.com/blog/4-steps-for-learning-that-lasts>



# **SCA Handbook**

## **Section A:**

### **Church Orientation**

**In this session you will:**

- Have an Orientation to Savings Group Ministry

## SCA Handbook—Section A: Church Orientation—Trainer's Guide

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The Chalmers Center helps churches and ministries discover better ways to love the poor. We want to flip the script of poverty relief, moving churches and ministries from short-term handouts to lasting transformation.

Through resources like the bestselling book *When Helping Hurts*, Chalmers has helped thousands of churches and ministries around the world think differently about poverty, and start helping-locally and globally.

To learn more about the Chalmers Center resources, please visit: [chalmers.org](http://chalmers.org).

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VIDEO (PowerPoint) – Introduction to Savings Groups – AGA Kahn Foundation

## Why?

The *SCA Handbook* has been created by the Chalmers Center for Economic Development to support the promotion of savings and credit groups as an outreach of the local church. We desire to see church-centered savings and credit groups transform individual lives, households, and communities through the power of the Holy Spirit. The *SCA Handbook* should be used by persons or organizations who desire to build the capacity of local churches to support savings groups that both create access to lump sums of money for the user and encourage a personal and growing relationship with Jesus Christ.

The *SCA Handbook* is comprised of a series of training guides that may be used in the formation of savings groups. Based on research and pilot testing, the handbook has been sequenced to follow the most important steps that churches need to successfully promote savings groups. The steps are as follows:

- A. Church Orientation
- B. Group Formation
- C. Group Leadership Training
- D. Ongoing Group Training

# Section A: Church Orientation

## Who? [participants]

Church leaders, interested lay persons, and potential group members

## Why? [the situation that calls for the event]

- To present the purpose of using savings and credit groups as a ministry tool;
- To introduce the idea of savings and credit groups as a tool for the church;
- To create enthusiasm, manage expectations, and explain the ministry; and
- To clarify the structure of the relationship between church and savings group.

# Table of Contents

## Section A: Church Orientation

Lesson 1: Orientation to Savings Group Ministry .....	52
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# Lesson 1: Orientation to Savings Group Ministry

## OBJECTIVES

By the end of this lesson, participants will have:

1. Described the purpose for the savings group ministry
2. Appreciated the key characteristics of savings groups as a ministry
3. Examined the relationship between the church and savings and credit groups
4. Considered the possibility of starting a savings group

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank flip chart paper
- Holy Bible
- Bibles for participants (encourage them to bring their own)
- Blank sheets of paper and pencils or pens
- Chart of 4 Key Relationships (Task 1C)
- Chart of 4 boxes with “With God,” “With Self,” “With Others,” and “With the Rest of Creation” (Task 1D)
- Chart of 3 Types of Savings Groups (Task 2B)
- Chart: Key Characteristics (Task 2C)
- Chart of Steps to Implementing Savings and Credit Associations (Task 4B)

## TIME

**1.5 hours**

## Introduction

I have been invited today to share with the group about a strategy of promoting church-centered savings and credit groups. *Introduce yourself.*

◇ Before we begin, who would like to open in prayer?

## ***Task 1: Discuss the Relational Framework for Savings-Led Ministry***

**30 minutes**

Before we discuss savings and credit groups, we want to start with the goal for this ministry.

### **1A: Share with the group:**

- ◇ Who are the people that you share your life with?
- ◇ How would you describe these relationships?
- ◇ How do you treat these people? How do they treat you?

Great. Thank you for sharing your answers. We see that relationships are very important for all of us in our daily lives. They are important for God too.

### **1B: Read Genesis 1:26-28:**

Then God said, “Let us make humankind in our image, in our likeness, so that they may rule over the fish in the sea and the birds in the sky, over the livestock and all the wild animals, and over all the creatures that move along the ground.” So God created humankind in His own image, in the image of God He created them; male and female He created them. God blessed them and said to them, “Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground.”

God is relational. He has always been in relationship with the Son and Holy Spirit.

- ◇ What do you think about God being relational?

One part of being made in the image of God is that we are also relational beings. We are created for relationship—to know God and be known by Him. God created several different relationships for people.

## 1C: Listen to this description of the 4 Key Relationships

Post chart of 4 Key Relationships and ask someone to read it.

### 4 Key Relationships

#### PEOPLE WITH GOD

*"So God created humankind  
in His own image"*

This is people's most important relationship. We are to know God as our Father, Jesus as our Redeemer, and the Holy Spirit as our Helper. The other 3 relationships come from this relationship.

#### PEOPLE WITH THEMSELVES

*"in the image of God  
He created them"*

God wants us to know why we exist. We were created to serve and show others about God through our thoughts, words, and actions.

#### PEOPLE WITH OTHERS

*"male and female  
He created them"*

God created us to live in loving relationships with one another. We are to consider the interests of others as more important than our own.

#### PEOPLE WITH THE REST OF CREATION

*"so that they may rule over the  
fish in the sea and the birds in  
the sky, over the livestock and  
all the wild animals, and over  
all the creatures that move  
along the ground...'Be fruitful  
and increase in number; fill  
the earth and subdue it."*

God created us to manage his resources (money, time, things, and the created world). We must fulfill our role as managers by working, caring for the world, and creating helpful and God honoring things from his world.

God shares His desires for our relationships throughout His word.

### 1D: From other Bible verses that you know,

- ◇ What is God's design for our relationship with Him?
- ◇ With ourselves?
- ◇ With others?
- ◇ With the rest of creation?

Share your thoughts for discussion in the large group, and we will write down your answers on the flipchart.

*The facilitator should divide the flip chart into 4 boxes as in the sample below. Each box should have 1 relationship written on it. Write their answers in the corresponding relationship. For example, if the participants say love one another, they should write this example in the box labeled "With others." They should have some description for each relationship.*

<b>With God</b>	<b>With Self</b>
<b>With Others</b>	<b>With the Rest of Creation</b>

The Bible teaches that each person has a relationship with God, with self, with others, and with the rest of creation. When all of these relationships are working properly, we experience the life that God intends for us.

Even though we would like for these relationships to work in this way, we do not see this in our daily lives because of sin. When Adam and Eve disobeyed God, sin entered the world, and all of our relationships were affected.

- ◇ What do you remember about this story?
- ◇ How do you think this event affected the relationships?

### **1E: Would a volunteer please read Colossians 1:19-20 aloud?**

**For God was pleased to have all his fullness dwell in him [Jesus], and through him to reconcile to himself all things, whether things on earth or things in heaven, by making peace through his blood, shed on the cross.**

The Bible teaches us that Christ died for our sins, in other words, to reconcile people to God. This passage teaches that Christ died to reconcile ALL things to Himself—to heal all of our relationships with Him, with ourselves, with others, and with the rest of creation. He has made it possible for relationships to be restored through the death and resurrection of Jesus. Amen!

We are to labor in seeing that these relationships are healthy. We are called to model healthy relationships and restore broken relationships. This is the purpose of the ministry of savings groups to see these 4 relationships reflect what God really wants for us.

- How would you describe the purpose of this ministry in your own words?
- What feelings, observations, or questions do you have about this purpose for the ministry?

## Task 2: Appreciate the Key Characteristics of Savings Groups as a Ministry

**30 minutes**

Now let us talk about the tool that your church can use for the reconciliation of relationships. This tool is Savings Groups.

### 2A: Savings groups are a way to save together

◊ Who has been in a savings group before?

Describe how it works. Share your experiences. We will hear from 1 or 2 people.

Thanks for sharing. We can see that most of you are familiar with Savings Groups.

**2B: Though you may have had experience with Savings Groups in your communities, the groups that we are promoting have 3 different features. Listen to the key characteristics of using Savings Groups as a ministry of your church.**

Write "Key Characteristics" as a heading on a blank chart.

<u>Key Characteristics</u>
1.
2.
3.

Write: "1. Group Policies"

<u>Key Characteristics</u>
1. Group Policies
2.
3.

Since the group belongs to its members, they are responsible for making their own policies. We also understand from the Bible that people are made in the image of God and thus all potential group members have dignity and should be respected. Group formation requires that everyone take part in a participatory process to share their opinions in creating their group's policies on the type of group, mission, membership requirements, amount to save, length of time, loan regulations, and safekeeping of money. This process leads to the reconciling of our relationship with ourselves, because it recognizes that everyone's voices and opinions have value. It also allows for reconciling relationships with others, because the people have to work to understand one another's opinions to come to a conclusion that is best for everyone.

The second characteristic is that the group will elect leaders who will help to run and manage the group.

Write, "2. Leaders" on the chart under the heading "Key Characteristics."

Key Characteristics

1. Group Policies
2. Leaders
- 3.

The leaders will be trained in a biblical understanding of leadership that they would be able to serve the groups by helping with the management, upholding the group's policies, bookkeeping, and proper monitoring and evaluation of the group.

The third characteristic is that meetings occur every time there is a money exchange.

Write, "3. Meetings."

Key Characteristics

1. Group Policies
2. Leaders
3. Meetings

Knowing that we are sinners and that there exists the temptation to sin, money is not exchanged outside of the meetings. The reason for this is to promote transparency and in order to prevent fraud or misunderstandings.

Also, a short training at each meeting on biblical principles for savings groups promotes the vision for the reconciliation of broken relationships. Materials are available that will help to guide the group in these discussions, including topics on trust, discipline, health, savings, and small business principles. These trainings allow for potential opportunities to reconcile all 4 relationships.

◇ What questions or comments do you have about these 3 key characteristics?

## **2D: Consider what you know about savings groups in your communities.**

◇ What do you like or appreciate about these characteristics of having a savings group as a ministry?

Thank you for sharing your ideas. We hope that these will encourage you as you think about using savings groups as a tool for ministry in your church.

## ***Task 3: Examine the Relational Between the Church and the Savings and Credit Groups***

**10 minutes**

To start a savings group, we must have a clear understanding of the relationship between the church and the savings group.

**3A: Considering what you have just heard about the savings groups that will be promoted, share in pairs the type of relationship you would like to see between the church and the savings group. You will have 3 minutes, and then we'll hear a sample of your ideas.**

Thanks for sharing your ideas. We can see that more than anything you see that the savings group would be a ministry of your church.

**3B: Listen to the following considerations for the relationship between the savings groups and the church.**

Savings groups work because members follow the policies and decisions they make. No one can just walk into a savings group and demand his or her way; the members of the savings group have agreed-upon rules that guide their activities. The members of the group decide what their group is going to be and how it will work. They are the owners of this group. The savings group does not belong to the facilitator, the church, or the facilitating organization. Ownership belongs to the savings group members, who manage their own group and make their own decisions. This is important in understanding a proper relationship between the group and the church.

An appropriate relationship between the church and the group is needed for 2 reasons:

1. To protect the church from receiving blame for problems within the group
2. To protect group members from the church wrongfully using its authority

For these reasons, we think it wise that the groups do not elect church pastors or church leaders as leaders of the group.

- ◇ In your own words, what did you hear about the relationship between the church and the savings group?
- ◇ What questions do you have about what you have heard?
- ◇ What are some practical ways that you can see your church maintaining a good relationship with the savings groups without taking over too much power?

You have some great ideas. Thanks so much for sharing. These things are essential to making sure that even though the group members decide the policies of the group, the initiative is still considered to be a ministry of the church.

## **Task 4: Consider the Possibility of Promoting Savings and Credit Associations in your Community**

**10 minutes**

**4A: Think about the possibility of promoting savings and credit associations in your community.**

*Post the Steps to Implementing Savings and Credit Associations.*

### **Steps to Implementing Savings and Credit Associations**

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**1. SHARE AND PRAY**

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**2. RECRUIT AND ORIENT**

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**3. GUIDE THROUGH POLICY-MAKING**

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**4. START MEETING AND SAVING TOGETHER**

**4B: Listen to and follow along the description of the steps you will need to take to participate.**

*Facilitator reads the description for each step described below.*

## Steps to Implementing Savings and Credit Associations

### 1. SHARE AND PRAY

Share what you have heard here with other leaders in the church and pray if this is really what the Lord would like for your church and community. The church will need to commit to the program for 1 year.

### 2. RECRUIT AND ORIENT

Recruit and orient individuals to form groups of between 8 and 30 members. Depending on the church's vision, groups can consist of only church members; can be an outreach with mixed church members and community members; or can be an evangelistic tool to reach the unreached.

### 3. GUIDE THROUGH POLICY-MAKING

The facilitator will guide the group in making their own policy decisions. The policy decision making sessions will take anywhere from 5 to 7 hours, depending on the type of group the people want to start. ROSCAs and straight-savings groups will take less time than ASCAs.

### 4. START MEETING AND SAVING TOGETHER

The group starts meeting and saving together.

- ◇ What did you hear from this description of steps?
- ◇ What questions do you have?
- ◇ What interest do you have in starting savings groups?

**4C: Share your thoughts for discussion within the large group.**

Contact me for assistance. You may reach me by \_\_\_\_\_.

**4D: Let us pray that the Lord would give you wisdom as you consider promoting savings groups as a ministry of your church so that relationships with God, self, others, and the rest of creation would be reconciled.**

*Allow for several volunteers to pray. Then, close with prayer.*

## ***Some Final Tips About Saavings Group Handbook Section A: Orientation for Churches and Church Leaders***

### **Who should participate in the Orientation?**

There are a few important considerations for who should participate in the Orientation:

- Formal leadership of the church should know about and support the ministry
- Though formal leaders often make the decisions to guide a church, the church may have informal leaders who actually run the activities and ministries of the church. Thus, it would be good to invite some of these informal leaders.
- Though women tend to use savings groups more than men, it is vital that both women and men should be present at the orientation.
- Facilitators should invite people who seem to be excited and encouraged about the possibility of starting a savings ministry.
- An orientation can be for just one church or for multiple churches. The facilitator will need discernment as to how s/he will get the most participation as well as consider that when there are more people that the event will take more time in order to allow for healthy participation.

### **What is the purpose of the Orientation?**

This orientation is meant to give the church leaders enough information about the ministry to peak their interest and create enthusiasm. It should help them understand and appreciate the purpose of the ministry, how the ministry works, the relationship of the savings group to the church, and the next steps they need to take to get involved in the ministry. Church leaders and members of savings groups that are promoted should consider the savings group as a ministry of the church, and the Orientation is the key event for allowing that understanding. Everything that happens during the orientation should direct the participants towards making a decision about starting savings groups as a ministry of the church.

## **What are the objectives of the Orientation?**

### **Described the purpose for the savings group ministry**

Since savings groups exist in many communities in the world, it is important to establish the difference between normal savings groups and the savings groups that the facilitator is promoting for the church leaders. The biggest distinctive is in the purpose of the savings group as a ministry of reconciliation for the broken relationships between humankind and God, self, others, and the rest of creation. This understanding of the purpose of the ministry can also encourage church leaders to consider supporting savings groups, because it provides another tool for evangelism and discipleship of both church members and community members. It is possible that some people might be more open to participating in a savings group meeting than in a regular Bible study or responding to a call in an evangelistic campaign.

### **Appreciated the key characteristics of savings groups as a ministry**

Appreciating the three key characteristics of promoted savings groups means that church leaders are able to recognize the following:

- The difference between promoted groups and any savings groups that are already in the community.
- How the three key characteristics build off of the purpose of savings groups as a ministry.
- One of the three characteristics is for group meetings. In some contexts, mandatory attendance might reduce membership where these types of savings groups may typically have organizers that go door-to-door to collect. Group meetings, however, allow for transparency and provide an opportunity for group members to grow in their relationships.
- The possibility for reconciliation that can occur as a result of the savings groups

### **Examined the relationship between the church and savings and credit groups**

The church leaders must understand that while the savings group will be a ministry of the church, the members of the group must determine their own policies and structure. They alone are the managers and owners of the group. An appropriate relationship between the church and savings group is essential to protect the group from the church and the church from the group.

### **Considered the possibility of starting a savings group**

Everything that happens during the Orientation should give the church leaders enough information to be able to consider the possibility of starting a savings group.

They should have a clear understanding of what is expected of them as a church as well as the steps that they will need to take.

## **What is the reason behind the training methodology used in the Orientation?**

Of the five sections of the Handbook, Section A has probably changed the most over the years to make it shorter and simpler. The original version was a day-long event. Most facilitators will not have a day or even a half day with church leaders to conduct the Orientation. A great deal of content has been taken out of this training session to honor the time and capacity of the church leaders to be able to achieve the objectives in the time given. With the amount of content still in the Orientation session, it may feel to the facilitator as if there is a good bit more lecture than dialogue. The open questions that are included in the beginning and end of most tasks are incredibly important for the facilitator to stimulate conversation. If these opportunities for dialogue are passed by quickly, then the entire session can feel like an hour and a half lecture for which the participants do not have the opportunity to engage and respond.

The Orientation also assumes that this event would be used for a larger number of people than any of the other Sections of the Handbook. The quantity of people could make it difficult for healthy participation and potentially costly to have handouts or other visual aids that would need to be copied for all participants or large enough for all to see. Facilitators may choose to laminate the charts or posters used in the session, so s/he does not have to always use more sheets of newsprint paper.

## **What are common challenges in conducting the Orientation?**

### **Expectations of the Church Leaders**

Due to past experiences, many churches in low-income communities have an expectation that a new “program” to a community will bring financial prosperity and/or provide free money, loans, or other types of gifts. Church leaders coming to the orientation may have an expectation that the facilitator will provide something other than training in savings and credit associations. Church leaders could interpret savings and credit associations to mean microfinance institutions (or organizations that give loans) or credit unions (which are ASCAs without a defined end). The facilitator needs prayer so that the participants would be able to understand the key messages of the Orientation and needs discernment to address these expectations when they arise. It is also essential that the facilitator be sensitive to the expectations

that s/he raises with the words and actions s/he uses. Savings and credit associations are owned and managed by the members of the group, and no outside funding will be provided to the group.

### **Availability of the Church Leaders**

Many church leaders might not have or make time to participate in a 1 ó hour orientation. It is also possible that they do not feel the need to participate. Since the approval and buy-in of the church leaders is so important for the long-term success of the ministry and to establish a healthy relationship between the savings group and the local church, it may be necessary for the church facilitator to go to the homes of the church leaders to conduct the Orientation for each pastor/leader separately. Then, the facilitator could call a meeting with all the church leaders for them to express any questions or concerns and to present their decision on moving forward or not.

### **Lack of Interest by Church Leaders**

No matter what the church facilitator says or does, ultimately God must move the hearts of the church leaders to have them see the potential of savings groups as a ministry of their church. Strategies for addressing a lack of interest are:

- Praying that God would move the church leaders and for patience for the church facilitator
- Continuing to develop solid relationships with church leaders by showing love, concern, and involvement in other church activities
- Asking church leaders if they feel that the women's ministry of the church might be able to test this idea of a savings group.

## **What Happens After the Orientation?**

Facilitators should follow-up with the participants of the Orientation in a timely fashion. The more time left between the *Orientation* and *Group Formation*, the harder it is to maintain the necessary motivation and commitment necessary to move forward.

### **Recruiting Savings Group Members**

Between Orientation and Group Formation, the church leaders should inform interested church and community members about what the savings and credit association is and what it entails. They should also consider recruiting those who are currently not members of Savings Groups or who are considered “poor” in their community. Each community has its own views on what a “poor” person looks like. People may not be using these groups because they are not able (e.g. they cannot meet a certain weekly contribution amount), they have chosen not to participate, or they have not been allowed to join other Savings Groups, perhaps because they have not been faithful in previous groups and have gained a untrustworthy reputation. As church members go about the recruitment process, they should ask themselves how they may reach the unreached of financial services (those who do not currently have access to Savings Groups), of social networks, and/or of those who do not yet know Jesus Christ. Church members should consider recruiting non-Christians to join the group. However, because trust is so important (especially within a newly formed group), an argument against non-Christians being members of the group is often made. Sometimes 2 Corinthians 6:14 is quoted to defend this idea; “Do not be yoked together with unbelievers. For what do righteousness and wickedness have in common? Or what fellowship can light have with darkness?” While it is true that Christians have been “set apart” in this world and should not “live as the unbelievers do,” it is also clear that we are to be salt and light in a dark world. One method Christians have utilized to be salt and light is through Savings Groups, using the trust and power of the group to disciple and evangelize unbelievers. Some churches desire to pilot test a Savings Group among church members before they open it up to non-church members. This can grow the group’s credibility and testimony in the community.



# SCA Handbook

## Section B:

# Group Formation

### **In this session you will:**

- Be Introduced to House of Principles
- Create Policies for Savings Groups
- Focus on the Foundation of Poverty Alleviation

## SCA Handbook—Section B: Group Formation—Trainer's Guide

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The Chalmers Center helps churches and ministries discover better ways to love the poor. We want to flip the script of poverty relief, moving churches and ministries from short-term handouts to lasting transformation.

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To learn more about the Chalmers Center resources, please visit: [chalmers.org](http://chalmers.org).

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- A. Church Orientation
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- C. Group Leadership Training
- D. Ongoing Group Training

## Section B: Group Formation

### **Who? [participants]**

Potential savings group members

### **Why? [the situation that calls for the event]**

To create policies for the healthy functioning of the savings and credit group based on the House of Principles in the areas of Mission, Membership, Money, and Management

Note: After completion of Lesson One: House of Principles, the group determines the appropriate type of savings group for their context. The facilitator will then lead the group in 1 lesson for creating policies—2a, 2b, or 2c—depending upon the type of group the participants desire.

# Table of Contents

Section B: Group Formation

Lesson 1: House of Principles ..... 74

Lesson 2: Creating Policies for Savings Groups ..... 81

# Lesson 1: House of Principles

## OBJECTIVES

By the end of this lesson, participants will have:

1. Examined the House of Principles
2. Applied the House of Principles to group policies

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank sheets of flip chart paper, masking tape
- Holy Bible
- Blank sheets of paper and pencils or pens
- Chart: House of Principles (Copied from Appendix prepared for Task 1)
- Clear plastic bag with dried beans and paper bag with dried beans inside (Task 1)

## TIME

**1 hour**

## Introduction

Today, we will begin by discussing the principles that make savings groups work.

◇ Before we begin, who would like to open in prayer?

## Task 1: Examine the House of Principles

◇ Who would like to volunteer to read Matthew 7:24-27?

Thank you.

### 1A: Listen to a volunteer read what Jesus said in Matthew 7:24-27.

*Everyone who hears these words of Mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of Mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.*

◇ What do you hear from these verses?

Call out your responses for discussion.

A savings group is like a house. Unless the parts of the house work properly and the house is built on the rock, it cannot stand.

◇ What is the rock on which the house is built?

*Tape the chart of the blank House of Principles on the wall. Write 'Jesus and His Word' on the rock.*

Since this savings group is a ministry of the church, we do believe that Jesus and His Word are what give strength and stability to anything. This group will thus have short discussions regarding biblical principles at every meeting.

### 1B: Examine the House of Principles. This house is a symbol of your savings group, and the principles that we are going to share are what your savings group will need to run well.

The foundation of the house is trust. *Write 'trust' on the foundation of the house.*

◇ What does trust mean to a savings group?

Share your ideas in the large group.

Listen to the following description of trust.

*Trust is the foundation of every financial system. If group members do not trust each other, they will not contribute money toward the group. No financial system can operate without trust among the members and leaders.*

### 1C: Listen to each of these situations.

- A savings group member begins to fail in her weekly contributions.
- A savings group admits a new member who takes her pay-out and never returns to the group.
- The treasurer of a savings group repeatedly fails to produce the receipts for deposit in the local bank.
- The president uses group funds to buy a plot of land.

- ◇ What do these situations tell us about trust?
- ◇ What is the result of broken trust?
- ◇ Why should trust be the foundation of a savings group?

### 1D: The first post of the house is discipline.

Write 'discipline' in the first post.

- ◇ What does discipline mean to you?
- ◇ What are some examples of discipline?

Listen to the following description of discipline.

*Discipline means honoring your commitments before God and others. Members must practice discipline in saving their money and repaying loans. The group will not have any savings if you do not have discipline to add money. If a member does not pay their contribution, it not only damages the reputation of the member, but can harm the group because it cannot continue providing the service. Members will contribute savings or repay loans if they believe that the service will continue to be provided.*

- ◇ Why is discipline necessary for the success of the group?

### **1E: The second post of the house is transparency.**

Write 'transparency' in the second post.

Look at these 2 bags with beans inside.

- ◇ What are your observations?

Show a plastic bag with beans and the paper bag with beans.

Turn to a partner. Ask:

- ◇ What does transparency mean for a financial group?

Then, we'll hear all.

Listen to the following description of transparency.

*Transparency means hiding nothing from the other members. All financial transactions involving saving, loans, and other payments should only be made during group meetings. Without transparency, members and/or leaders can take money out of the group and use it improperly.*

- ◇ Why is transparency necessary for the success of the group?

### **1F: The final post of the house is leadership. Write 'leadership' in the last post.**

Listen to the following description of leadership.

*Leadership means giving direction and humbly helping manage the group. The chosen leaders serve by making sure that the group runs well.*

Discuss the reasons why good leadership is necessary for the success of a savings group.

### **1G: Examine the roof of the house.**

- ◇ How does the roof serve to protect the house?

*Write the 4 parts of the roof—stewardship, relational support, reflection, prayer and read the following description.*

Stewardship—As we begin saving together, our group can learn how to properly manage what God has entrusted to us.

Relational Support—When we encourage one another, we build trust in our group. This allows us to grow in our relationships with one another and can lead to financial success.

Reflection—Through reading God’s Word we can better understand who we are. Even those who don’t yet know God can learn more about His purpose for their life.

Prayer—Prayer allows us to seek God’s wisdom and receive His direction, helping us to grow in our relationship with God.

**1H: Divide into groups of three. Discuss: How does each of these 4 parts of the roof protect the house? You have 5 minutes. Then, we’ll hear all.**

The 4 parts of the house are the principles that make any financial system work—trust, discipline, transparency, and leadership. These make the group sustainable. The 4 parts of the roof must be in place to protect the group from problems that normally arise.

## ***Task 2: Apply the House of Principles to Group Policies***

**2A: Find a partner. Discuss some sample policies that you can make based on the principles that you have heard. You have 5 minutes.**

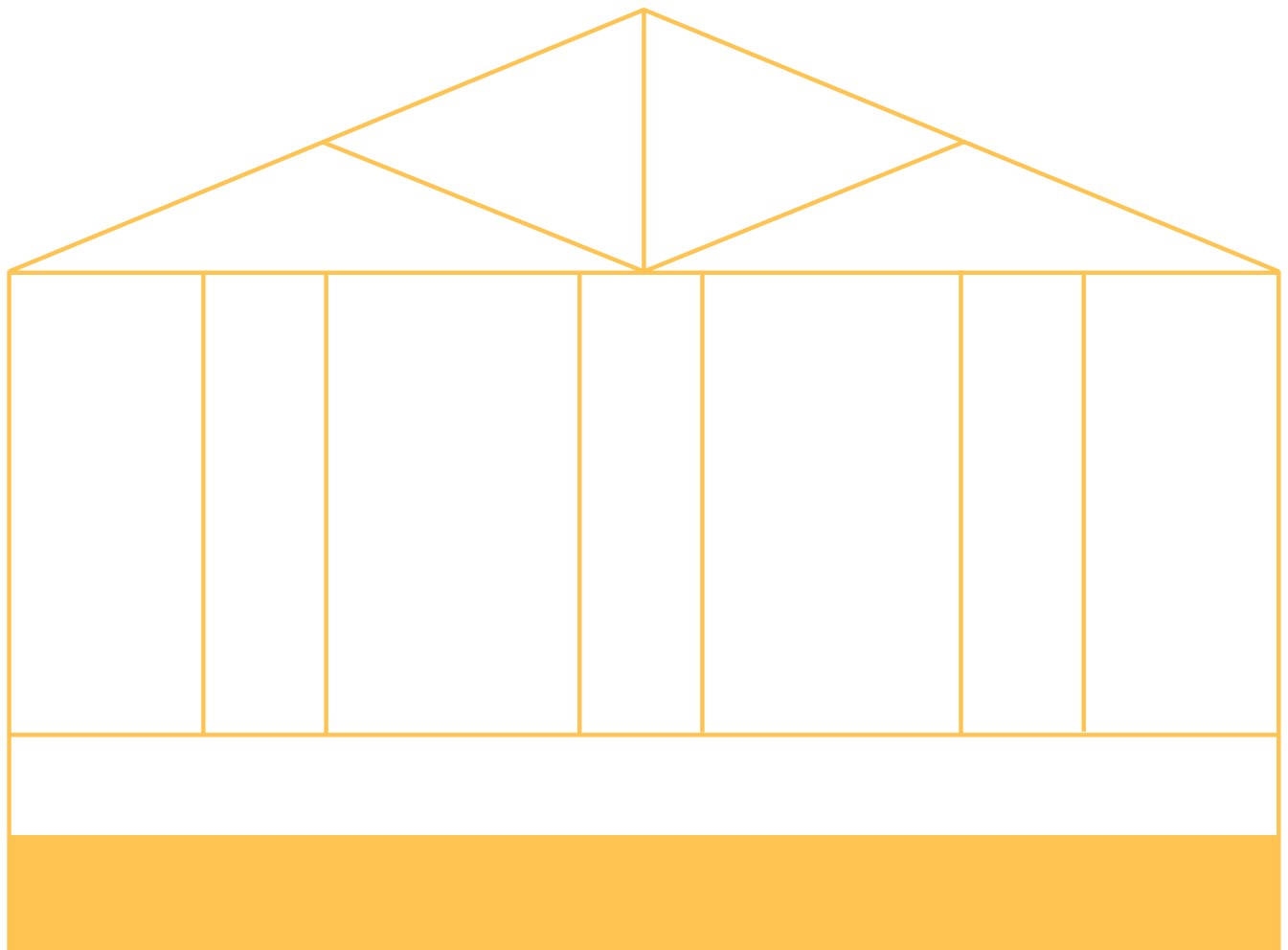
**2B: Write each of your ideas on a separate piece of paper. Then, place each idea on the wall.**

When you are finished, we'll hear all of your ideas. We will post these ideas again in the next session to remind us of what you have said.

The House of Principles helps us to consider how to have a strong group by applying these important ideas to group policies. In coming meetings, we will discuss each of these principles. Let us ask God now to help us apply these principles during the formation of group policies.

◇ Who would like to pray?

## ***Appendix: The House of Principles***



# Lesson 2A: Creating Policies for Straight Savings Groups

## OBJECTIVES

By the end of this lesson, participants will have:

1. Agreed upon a mission for the savings group
2. Developed guidelines for group membership
3. Created policies on the group's money
4. Considered and elected group management

## PREPARATIONS/ MATERIALS NEEDED

- Holy Bible (Introduction)
- Title "Guidelines for Discussion" on a sheet of flip chart paper (Introduction)
- Chart: House of Principles from Lesson 1 (Introduction)
- Copy the Mission using the format from the blank policy form onto a sheet of flip chart paper (Task 1)
- Copy the Membership policies using the format from the blank policy form onto 2 (or more) sheets of flip chart paper (Task 2)
- Copy the Money policies using the format from the blank policy form onto 4 (or more) sheets of flip chart paper (Task 3)
- Index cards or pieces of paper and pencils (Task 3)
- Copy the Management policies using the format from the blank policy form onto 2 (or more) sheets of flip chart paper (Task 4)
- Markers, tape, blank sheets of flip chart paper

## TIME

**7 hours**

## Introduction

*Tape the completed House of Principles chart on the wall.*

Today, we will discuss policy making for straight savings groups.

◇ Before we begin, who would like to open in prayer?

The policies of the group affect each of you directly. Decisions about your group's policies made during this meeting should be decided, approved and owned by each of you—the group members. I will facilitate the decision-making process; however, I cannot make decisions for you. Each member should feel free to ask questions and share opinions. What you decide will help guide your group.

As we consider creating policies today, listen to what the word of God says in Philippians 2:3-4:

***Do nothing out of selfish ambition or vain conceit, but in humility consider others better than yourselves. Each of you should look not only to your own interests, but also to the interests of others.***

Consider this passage.

◇ What does it say about our attitudes and actions?

◇ When you present an idea to the group, how would you like it to be received?

Call out your responses. We'll record your ideas on the chart "Guidelines for Discussion".

*Some ideas that could be included are: respect even if there are differing opinions, listen, ask people to repeat with fewer and different words to clarify, etc.*

These are excellent suggestions. Together, you have just created guidelines for our discussion. As we create policies for our group, let us follow these guidelines.

Today we will be making many decisions together.

◇ How would you like to make decisions by consensus (or discussing the idea until we come to agreement), by voting with a show of hands, by voting with silent ballot (by writing your vote on a piece of paper), or some other way?

Share your opinions with the large group. What I understand you to be saying is that you would like to make decisions by \_\_\_\_\_ (*repeat what they have decided*).

## Task 1: Agreement Upon A Mission for the Savings Group

We will start our discussion of policies by talking about the group mission. The group mission expresses what the group will accomplish. All policies that the group makes should ultimately help to achieve its mission.

Most of you are here, because you have something in mind that you would like to do with your savings. If not, take a minute now to think about what you would like to do with your savings. Having a goal in mind is 1 way of practicing good stewardship which is part of the roof of the house of principles.

### 1A: List the financial needs of your group members.

Categorize these according to topics, for example: household items, education expenses, business investments, or paying debts.

- ◇ What are your observations?
- ◇ Based on these needs, where do you think God would have you focus your savings goals?
- ◇ Do you want to allow people to have different goals?

**1B: Pray together that God would show you the best use of your savings. As a group, ask for guidance about the amount of money you will need to save. Take 5-10 minutes.**

### 1C: Examine the House of Principles chart from our last meeting.

- ◇ How do these principles affect our group mission?

Post "Mission" flip chart.

**1D: Choose a volunteer to write in the rest of the group mission on the chart.**

Our group mission is to glorify God by implementing the house of principles and saving together for the following financial goals: \_\_\_\_\_  
\_\_\_\_\_. (Group policies, #1)

◇ What questions do you have about the group mission?

**1E: Call out your ideas for a group name. Choose the most popular ideas and vote on them. Then, we will record the group name on the chart with the group mission.**

## ***Task 2: Develop Guidelines for Group Membership***

Let us now look at membership policies to think about who will be allowed to participate in the group. Consider the House of Principles. The group needs members to help them apply these principles.

*Post "Membership" flip chart.*

**2A: In the large group, call out characteristics of people who can participate in the group.**

We'll write your responses on this chart entitled: Membership (Group Policies, #2.)

*Some ideas for the group to consider include: Trustworthy, disciplined in payments, responsible, able and committed to attend group meetings, not secretive or divisive, willing to be taught and participate.*

◇ Who commits to be a member of the group?

If 15 to 25 persons want to be members, you do not need to seek other members.

◇ Are there others who are not here today who might want to become group members?

**2B: Let us discuss several questions that help to create policies for group membership. I will write your ideas for policies on the chart with the heading: Membership.**

What will you do with new members who want to join the group after the cycle has started? (Group Policies, #3)

What will you do with members who leave the group voluntarily before the cycle finishes? (Group Policies, #4)

What will you do with members who must leave the group for circumstances beyond their control? (Group Policies, #5a)

What will you do with members who die before the end of the cycle? (Group Policies, #5b)

Under what conditions may you expel a member from the group? (Group Policies, #6a)

What will you do with the expelled member and their money? (Group Policies, #6b)

- ◇ What questions do you have about the policies that you have decided for membership?

## Task 3: Create Policies Regarding Group Money

Let us now discuss money. Remember, discipline is needed to effectively save.

- ◇ What is the meaning of discipline?

*Discipline means honoring your commitments before God and others.*

For reasons of transparency, all dealings with the group money are only handled at meetings.

- ◇ What is transparency?

*Transparency means hiding nothing from the other members.*

*Distribute index cards or pieces of paper and pencils to everyone.*

**3A: Write down how much you would like to save (or the amount) and how often (such as weekly, bi-weekly, or monthly) on this card. As you think about how much you want to save, remember what you discussed with your savings goal.**

Pass your cards back to me when you finish. I will write your answers on a blank sheet of flip chart paper.

*Write “daily”, “weekly”, “bi-weekly”, and/or “monthly” depending on what the people have written. Next to each of these, write the number of people who want to save with this frequency.*

Let us first decide on how often we will meet.

- ◇ From your answers, how often should we meet?

*Post "Money" flip chart.*

### 3B: Listen to the following description about shares:

To make things simpler for your financial record-keeping, everyone will save in shares. A share is the value of the smallest amount that each member will save. For example, let's say a share value is 10. If a person saves 50 in 5 different meetings, he/she has 5 shares. People would not be able to save half shares or portions of shares. In other words, if the share value was 10, then people would not be allowed to save 11, 12, 13, 14, 15, 16, 17, 18, or 19. It would have to be some number in 10s like 10, 20, 30, 40, 50, etc. You will decide later if you will allow people to save more than 1 share. There is also the possibility that if 2 people do not have enough money to save 1 share, then they could informally make an agreement to save half a share. These 2 people would still have to attend all meetings and always come to the meeting with a complete share.

- ◇ What questions do you have about shares?

*On a blank sheet of flip chart paper, write the quantity that people wrote on the index cards. If someone wrote 40 monthly, and the group has decided to save weekly then write 10 weekly. Make sure that all the numbers that are written on the paper are based on the saving frequency that was previously decided.*

- ◇ From your answers, what do you want to set as the value of a share?

Let us record the value of 1 share and how often the group will save on this chart under the heading: Money (Group policies, #7a)

Will members be allowed to save more than 1 share? Call out your responses for discussion. (Group policies, #7b)

Let us answer several other questions about group money. Record your responses on the chart.

- ◇ Would a volunteer with good handwriting please come and record these policies?

What date would you like to set for the first savings payment?  
(Group policies, #8a)

A group cycle should not be longer than 1 year. What date would you like to set for the group cycle's ending? (Group policies, #8b)

When and where will you hold meetings? (Group policies, #9)

Where will you store the group's money? (Group policies, #10)

*[NOTE: If possible, deposit the money in a bank or credit union.*

*Bank accounts should be opened so that at least 3 members must be present in order to withdraw money. If access to a bank or credit union is not available, money can also be stored in a lock box with 3 different locks. The keys to the locks should be held by 3 different people, and the box should be kept by a 4th person.]*

How much will you collect as a membership fee to pay for the lockbox, records and other costs that the group might have?  
(Group policies, #11)

### 3C: Let us now discuss the loan policies.

*When should the group start offering loans? We'll write the ideas that you want to make into policy on the flip chart. (Group Policy, #12)*

Remember, this Savings Group is new and risk is involved. Loans should be available to several members at the same time. If the loan size is too large, the group will not be able to give multiple loans. If the loan size is too small, then no one will take a loan.

### 3D: Set a limit on the loan amount that a member can request. Consider tying the maximum loan size to the total amount that a member has saved. What will the maximum loan size be?

*The maximum loan size is and loans must be paid in number of meetings or less. Members cannot have more than 1 loan at a time.  
(Group Policy, #13)*

The purpose of the loan may affect the members' ability to repay the loan, as well as the group's priority of how to distribute loans.

**3E: Decide how loans may be used. Call out your ideas for discussion.**

*We'll write the ideas you want to make into policy on the chart. (Group Policy, #14)*

Reflect on the House of Principles. Remember, discipline is needed in loan repayment. This is 1 of the reasons that a person is not allowed to have more than 1 loan at a time.

**3F: Consider: How will you prioritize loans? Will it be first-come, first-serve? How long will a member have to wait before receiving a second or third loan?**

*We'll write the ideas you want to make into policy on the chart. (Group Policy, #15)*

**3G: Recall the principle of transparency in the House. Since all money transactions take place during the meetings, members must request a loan in front of all the members. Loans will be given at the meeting after approval by all other members.**

*Must the member receiving a loan have collateral or a guarantor? If so, what can be used for collateral? Who are appropriate guarantors? Share your ideas for discussion in the large group.*  
*We'll write the ideas you want to make into policy on the chart. (Group Policy, #16)*

Service Fee charged on loans is not a means to hurt or exploit the one taking a loan from the group. Rather, it is a fee charged for borrowing and using money from the group. For transparency, everyone in the group has to be able to calculate interest. If someone is unable to calculate the interest using a particular method, then the group should not use that method.

**3H: Listen to this simple method for charging a Service Fee:**

*A one time Service Fee will be charged for a loan. A loan of 1,000 with a 10% Service Fee would result in the borrower paying a total amount of 1,100 for his loan*

- ◇ What questions or comments do you have about this method for calculating Service Fee?

This method is the best way to start a group, because it is very simple for all group members to understand and calculate. In subsequent cycles, your group can make adjustments to how the interest is calculated.

**3I: What Service Fee rate is reasonable for loans? Call out your ideas. Decide together on an appropriate rate**

*The Service Fee that will be charged on loans is \_\_\_\_\_% of the total loan amount. (Group Policy, #17)*

- ◇ What questions do you have?

**3J: Form groups of three. Decide what to do with the Service Fee earned. Come and write your ideas on the chart.**

*Then, we'll discuss them in the large group. (Group Policy, #18)*

The date for the group's end is \_\_\_\_\_. All loans must be paid back before the group's end.

**3K: Consider your ideas on the following money policies:**

*What actions will you take if borrowers do not pay back their loans in the time allotted? Share your ideas for discussion in the large group.*

*We'll write the ideas you want to make into policy on the chart. (Group Policy, #19) What other policies would you like to create regarding money? (Group Policy, #20)*

## Task 4: Consider Group Management

Let us now discuss management. Remember, management is 1 of the posts of the house. Without good management, the group cannot succeed. Management is not just about the group leaders, but it is also how you will manage your group's policies.

We are almost finished determining the group's policies which we hope will guide us as we conduct our group. However, during the life of the group, there may be changes that will need to be made to the policies.

*Post "Management" flip chart.*

### 4A: Let us discuss how we will go about making changes to our policies.

- ◇ What process will be used?
- ◇ What kind of voting will be used?

Record your responses on the chart with the heading Management.

*Changes to group policies will be made by \_\_\_\_\_  
\_\_\_\_\_ (Group policies, #20).*

### 4B: Let us now develop policies for our group leaders. We'll write your responses on the chart.

How many terms can any 1 person serve on the Management Committee? (Group policies, #21)

What will the group do if 1 or more of the leaders are not fulfilling their responsibilities during the cycle? (Group policies, #22)

### 4C: Now, let's appoint our group leaders. Think about a person whom you consider to be a good leader—someone that you know personally or a widely recognized leader. Turn to a partner and describe the leader.

*Distribute index cards or pieces of paper and pencils.*

**4D: Analyze: What makes that person a good leader? Note these characteristics on pieces of paper. Write with large letters. Place them on the wall.**

After several minutes, we'll hear all and summarize our conclusions.

◇ After listing these characteristics, what examples from the Bible come to mind?

Discuss your examples in the large group.

*Some ideas that could be included: trustworthy, service-minded, considers interests of others above their own, responsible, available to perform the responsibilities of the position, willing to assume leadership responsibilities.*

*The facilitator should note down these characteristics to be used again in Group Reforms.*

**4E: The group should be managed by leaders who share these qualities. Although each member is an owner of the group, good leaders must manage the group's activities.**

The group will need a President. The President is responsible to:

- a. Assume leadership of the group
- b. Ensure that group policies are respected
- c. Open meetings, announcing the agenda and passing between activities
- d. Lead discussions
- e. Maintain order
- f. Initiate discussion of problems
- g. Advise the members
- h. Find solutions to member conflicts
- i. Ensure that group leaders and members keep their agreements

◇ What other responsibilities might the President have?

Call out your suggestions for discussion.

The group will also need a Secretary. The Secretary is responsible to:

- a. Record or memorize operations performed by the group during each meeting
- b. Ensure that all activities occur in the presence of the group

- c. Maintain accounts
- d. Report the group's financial progress

◇ What other responsibilities might the Secretary have?

Call out your suggestions for discussion.

The group will also need a Treasurer. The Treasurer is responsible to:

- a. Count and manage amounts received
- b. Keep the money; (if stored in a lockbox)
- c. Make deposits to the bank; (if stored in a bank/credit union)
- d. Ensure the security of the group funds

◇ What other responsibilities might the Treasurer have?

Call out your suggestions for discussion.

Your savings group must have these 3 leadership positions.

What other leadership positions would you like to have within the group? (Group policies, #23)

**4F: Nominate candidates for each leadership position. Ask that person if they are willing and able to complete the leadership responsibilities for the position.**

Vote for each leadership position.

Congratulate your new leaders. Pray that God would help them to fulfill their roles.

◇ When may I meet with the leaders before the next meeting time to begin the Group Leadership Training?

The chosen day, time, and place for Group Leadership Training is \_\_\_\_\_.

You have now completed all of the policies for starting a straight savings group. Stand up and applaud yourselves for the work you have completed together. This group is yours. You have worked hard to make these policies. Congratulations.

◇ Who would volunteer to read Hebrews 10:23-24?

**4G: Listen to Hebrews 10:23-24.**

*Let us hold unswervingly to the hope we profess, for He who promised is faithful. And let us consider how we may spur one another on toward love and good deeds.*

Think about the policies we have just made.

- ◇ From this verse, what is our responsibility to one another?

**4H: Review all of the policies: Mission, Membership, Money, and Management. Read these policies aloud together.**

- ◇ What final questions or comments do you have?

The date of the next meeting is \_\_\_\_\_. Remember to bring your first savings deposit.

Let us close in prayer.

*Allow for several volunteers. Then, close with prayer.*

*After the meeting, write the policy responses from the flip chart papers on the blank form on the following page.*

**Group Policies for \_\_\_\_\_**

*(Insert Group Name of Savings Group Above)*

**Mission**

1. Our group mission is to glorify God by implementing the House of Principles and saving together for the following financial goals: \_\_\_\_\_

\_\_\_\_\_.

**Membership**

2. Members who want to join must have the following characteristics:

\_\_\_\_\_

\_\_\_\_\_.

3. Members who want to join after the cycle has already begun must:

\_\_\_\_\_

\_\_\_\_\_.

4. Members who leave the group voluntarily before the cycle finishes will:

\_\_\_\_\_

\_\_\_\_\_.

5a. Members who must leave the group before the end of the cycle for circumstances beyond their control will:

\_\_\_\_\_

\_\_\_\_\_.

5b. Member who die before the end of the cycle will:

\_\_\_\_\_

\_\_\_\_\_.

6a. Members will be expelled for the following reasons:

\_\_\_\_\_

\_\_\_\_\_.

6b. The expelled member's money will:

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### Money

7a. Members save \_\_\_\_\_ (amount) every \_\_\_\_\_ (frequency). Savings are only accepted at the meeting.

7b. Members are permitted to save \_\_\_\_\_ shares.

8. The first savings payment is on \_\_\_\_\_, and the group ends on \_\_\_\_\_.

9. The group meets every \_\_\_\_\_ (date) at \_\_\_\_\_ (time) at \_\_\_\_\_ (place).

10. Money will be stored in \_\_\_\_\_.

11. The group membership fee is \_\_\_\_\_.

12. Loans will be available on \_\_\_\_\_ (date).

13. The maximum loan size is \_\_\_\_\_ and loans must be paid in \_\_\_\_\_ number of meetings or less. Members cannot have more than 1 loan at a time.

14. Loans can be used for: .

15. Loans will be requested at the group meeting in front of the whole group and will be distributed by (method).

16. Collateral or a guarantor must be presented for a loan. The following are approved as collateral or a guarantor: \_\_\_\_\_.

17. The Service Fee that will be charged on loans is % on the total loan amount.

18. Service Fee money earned will be used for: \_\_\_\_\_.

19. If borrowers do not pay their loans on time, then they must: \_\_\_\_\_

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20. Other money policies:

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### **Management**

21. Changes to group policies will be made by \_\_\_\_\_

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22. Individuals may serve on the Management Committee for \_\_\_\_\_ terms.

23. If a leader is not fulfilling his/her responsibilities, then:

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24. The group will have a President, Secretary, Treasurer, and \_\_\_\_\_

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# Some Final Tips About Savings Group Handbook

## Section B: Group Formation

### **Who should participate in Group Formation?**

The people who participate are potential savings group members. In an ideal situation, there would always be a critical mass of church members in any savings group as to allow them the power to influence some of the bigger issues of the group. A critical mass does not necessarily mean a majority. It can also refer to the number of people with strong, charismatic personalities who could be formal or informal leaders of the group.

### **What is the purpose of Group Formation?**

The purpose of Group Formation is to create policies for the savings and credit association based on the House of Principles in the areas of Mission, Membership, Money, and Management. Going through the oft challenging process of forming group policies can create more ownership of the group as well as mitigate future conflicts or problems.

### **What are the objectives of Group Formation, Lesson 1?**

The objectives of Lesson 1 are to examine the House of Principles, apply the House of Principles to group policies, and determine the appropriate type of savings group for their context. Since Jesus is reconciling all things, the savings group members must know that this group will talk about Him and consider Him above all else. The principles of trust, discipline, transparency and good leadership are essential components of establishing a healthy financial system. Relational support (relationship with others), prayer (relationship with God), reflection (relationship with self), and stewardship (relationship with the rest of creation) are tools for honoring God and for the reconciliation of the 4 relationships. Each of these principles come from a Biblical worldview perspective and is not only important for a well-functioning savings group but can also be applied to life in general.

## What are the objectives of Group Formation, Lesson 2?

### Agreed upon a mission for the savings group

The group's mission expresses what the group is to accomplish. The first part of the format of the mission (especially glorifying God and certain parts of the House of Principles) might be surprising for some non-church, non-Christian people who are invited to participate in the group and thus might require sensitivity on the part of the facilitator to know how the church wants to reach people in its community. If the church wants the group members to know that it is part of the church's outreach ministry, then this format for the mission may be acceptable. If the church seeks to reach out to the community in more subtle ways, the facilitator may decide to change the format of the mission. The second part of the mission involves having the group members identify financial needs that will be met by the group. By committing to use the money for a particular purpose, the facilitator is encouraging discipline and good stewardship. The "financial goals of the members" do not have to be the same, but actually praying, thinking, and verbalizing financial goals helps people commit to using their savings payout at the end of the group for what they understand God is calling them to do with this money instead of using it on any other issue that can present itself, especially at the moment of payout. All the effort and discipline in saving can be lost at the end if they have not verbalized it. Having it written into the mission helps remind each of them what they have committed to do with the money.

The final section of Mission involves the group determining a name. A name can help to create a group identity and encourage unity and teamwork. The name can also show the direction and vision of the group.

### Developed guidelines for group membership

In the membership policies, the most important consideration is allowing for participation of those who feel their needs can be met by the group. A few key points of membership:

- Some characteristics to consider of potential members include: religion, church affiliation, economic situation of the family, where people live (if a potential member lives far away, then it may be challenging for him/her to fully participate in the meetings), gender, age, marital status (if only women participate in the group, then the member should consider seeking the consent of the women's husbands and families to avoid potential conflicts or challenges during the cycle), health situation (individuals who are HIV positive, have AIDS, or some other challenging illness), and social situation (such as reputation and ability to build relationships with the other members).

- New groups might find it difficult to build trust with members from very different gender, economic, social, religious, cultural, or ethnic backgrounds. This should be balanced, however, with God's desires for the church to declare a message of reconciliation, which reaches across gender, economic, social, religious and cultural boundaries to share the love of Christ. When trust is weak, the group should begin with something small. Risky people can be added at the end or only given small loans that match their savings.
- In non-confrontational cultures, the list of characteristics allows individuals to evaluate themselves as potential members without having another potential member tell them that they do not qualify. It may be that during Task 2A that the facilitator asks the individuals in the room to evaluate themselves. However, the facilitator must understand that the actual membership will not be finalized until the first meeting of the group.
- The group might have to decide if it will allow one member to hold accounts for multiple other people including other family members or neighbors who cannot come to the meetings. It is important to be aware of the fact that if the individuals cannot be physically present at meetings, then they cannot participate fully in a holistic mission. We do not recommend having members who will not make the agreed-upon savings pay-ins unless they simply desire to attend group meetings for non-financial reasons (social, spiritual encouragement, etc.) These attendees should not be given leadership positions.
- If the group is very big, this can be a burden on the leaders and the time required in meetings. Having a large group can also discourage participation. If there are lots of people who are interested, dividing the group into 2 or 3 smaller groups can allow for less of a work load on the leaders, less time required by all, and more participation during meetings. In a larger group, the likelihood that people do not know each other well also increases. The effect of this is that trust could be weakened and participation could be affected.
- With the policies related to admitting new members after the group has already begun (Policy #3) or having people leave the group early (Policy #4), it is important to protect the trust, discipline, commitment, and the money that is in the system as to not discourage the other members. For those who leave the group early for no legitimate or understandable reason, the members should consider charging them a fine or penalty for not finishing the entire cycle.
- The policies that deal with those who must leave the group for circumstances beyond their control (5a), for death (5b), or for (expulsion) can be challenging. People do not want to curse their group by discussing these matters or do not believe that these things could happen. However, it is important to discuss them before they happen so that the policies can be unbiased in protecting the group in case something does happen. For death and for circumstances beyond their control, the savings of the member should cover any outstanding loans (to protect the savings of the other members) and any leftover money could be given to a family member (in case of death) or to the member (in case of having to leave the group for circumstances beyond their control). In the case

of expulsion, the group may decide to charge a penalty and have the member wait until the end of the group to receive his/her savings. If the member is being expelled from the group for extortion or for money owed, the group can take more drastic measures in seeking legal recourse or having a third party leader mediate to seek the lost money. In all three of these circumstances, the group should also consider what other non-financial measures the members will take to support, love, and care for the member (and/or his/her family) as Christ loves us. The members should always determine how they will balance grace with responsibility or mercy with justice.

- The group may have a discussion about offering certain services to non-members, such as participation in the on-going sessions or loans. These individuals should only be allowed to participate in on-going sessions if it would not affect the trust and safety felt between the other members. We strongly recommend not providing loans to non-members as non-members cannot fully participate in the group and providing loans to them violates many of the principles in the House. For example, there cannot be the same level of trust with a non-member as with a member. If something goes wrong and the non-member does not pay his/her loan, then the measures taken for repayment will be different than for a member where there is more trust. There is also less transparency, because non-members do not usually attend meetings and are given money outside of the meeting. Providing loans to non-members also places an extra burden on the leaders to provide accountability and management of this money. None of the parts of the roof of the House of Principles can be applied to non-members. Thus, any savings group that is a ministry of a local church cannot holistically reach non-members.

### **Created policies on the group's money**

The money policies guide how the group's money will be collected, stored and disbursed in a way that safeguards members' savings and sustains the financial services of the group. A few points for the facilitator to consider for the policies regarding money include:

- To determine the share amount, group members should reflect on their ability to make regular savings deposits. For those in Savings Groups, they should consider if they are able to save and pay off loans at the same time.
- Accounting is easier when all group members save the same amount, but it leads to less flexibility in the type of people who participate in the group.
- Money storage is a vital issue influencing transparency, trust, and risk. Consider options that efficiently minimize the risk of theft or misuse of funds. If theft is a concern in the community, then be sure to include prayer for safety of the group's funds. Some organizations have seen high levels of success when groups use lockboxes with multiple locks on them to hold group funds. The lockbox is held by one person, and the keys to the lockbox are held by other people.
- The leftover money can either allow the group members to earn interest on their savings or can be used in some way that promotes the testimony of the group to the church and/or community by using it for community projects.

- To determine when loans should first be offered, the group members should consider how much capital they would want to have in the pot.
- When determining loan size, the group members should consider providing a meaningful-sized loan, providing a maximum number of loans to all members through the group cycle, and the amount that is being saved by each member.
- Loan approvals should reflect the borrower's capacity to repay, collateral/guarantor, and the borrower's character or his/her intent to repay. All loan approvals should be made in front of the group for transparency and for the members to evaluate the borrower's capacity, collateral and character.
- All group members must be able to calculate the interest that would be charged on a loan. The interest rate should also be fair and not usurious to the members. At a minimum, enough interest should be charged to cover inflation.
- Group meetings can take place in a central point for all, in the church, or even in members' homes. It should be a place where everyone feels safe and comfortable, and where there are no distractions or onlookers who could steal the money.
- HIV/AIDS contexts pose severe stresses on groups. If possible, loans to people that might have AIDS should have very short terms (4-8 weeks perhaps) and the size of the loan should be kept small enough that the group will not be destroyed with a single default. A mandatory emergency fund would also be good for a group with many people who are HIV positive. It might also be wise to lend to family members and not the AIDS victim herself.
- For repayment of loans, scheduling a repayment plan may be helpful in some contexts. In other places, people might prefer to pay interest and pay their loans in one balloon payment. Also, the group should consider promoting rescheduling of loans, if and when grace should be exercised, depending on the situation of the group member. For willful default, the group could consider both merciful means for applying pressure and if after a certain period of time the individual still has not responded, necessary and appropriate legal action can and should be taken.

**Considered and elected group management.**

The management of the group involves both the implementation of the policies as well as the role of the elected leaders. Even though the savings group members may think that management does not concern them, the governing body is all of the members. Each member has only one vote and it does not depend on the number of shares or leadership position held by a member. The members are responsible for holding the other members and the leaders accountable. Two ways of keeping everyone accountable are by enforcing the group's policies and by ensuring good record-keeping. Every member has the right to challenge a policy when it is not being enforced to help the group determine if it should be changed or taken out of the policies. Thus, a policy for the Savings Group should give all members an opportunity to suggest changes to policies if they are not appropriate for the group or if they are

not being enforced. If a policy is not being enforced but is appropriate for the proper management of the group, the group members should first pray for wisdom in how best to handle their situation and how best to be faithful to the policies that they have all established.

Before electing leaders, it is important to consider the number of terms for the leadership and the procedures for dealing with leaders who are not fulfilling their responsibilities. This way the group's answers will not be biased by the individuals chosen for the leadership positions. In many cultures, it can be very difficult for group members to hold their leaders accountable and/or to know how to deal with them if and when they are not fulfilling their responsibilities. The leaders that the group chooses should be willing to be held accountable to the group policies and responsibilities and to operate with complete transparency. Group members should not be afraid to take action according to their policies in case one of the leaders is not fulfilling his/her responsibilities.

Leaders carry the group's vision and move the group toward its objectives. The group should seek individuals who are qualified servant leaders. The leaders should have the characteristics listed for each role and should determine the characteristics required for any other leadership positions that the group deems necessary. Servant leadership is the model of leadership that Christ demonstrated for leaders to follow. A servant leader seeks to put the interests of others before his/her own. Ideally the group will elect leaders who are committed Christians or at least sympathetic with the mission. In many cases, this can best happen if at least one respected and trustworthy church member is elected to leadership. Having church leaders function as group leaders does have some risks of damage to the reputation of the church should there be corruption or some other problem. In many cultures in mixed gender groups, the women may defer to the men. This may result in initial under-representation of female leaders, but this can change with time. Being a leader among friends, family, and neighbors can be challenging. Thus, it is very important to pray for these leaders.

Sometimes, individuals say they do not want to be group leaders because of the time required. However, if these individuals are qualified and would make good group leaders, they should be encouraged, because leaders should not spend too much time in group activities outside of group meetings for transparency purposes. The time needed outside group meetings is only for group leaders' meetings and for the treasurer if the group deposits their money in a group account in the bank. The longest group leaders' meeting is before the last group meeting.

## What is the reason behind the training methodology used in Group Formation?

Group Formation is less of a training event than a democratic group process. It requires that the participants work together to vote or come to a consensus on various decisions using a basic set of principles and questions to guide the process. Getting people to form policies that will guide them requires a different kind of facilitation than a traditional training event. The facilitator's primary role during this process is to:

- Guide the conversation by asking open-ended questions that will lead to participation and making decisions about each of the policies.
- Promote participation of the entire group
- Mediate any conflict that arises around differing opinions
- Direct the participants to the House of Principles in order to make wise decisions about their policies.

It is highly probable that throughout Group Formation the facilitator will have an internal struggle with letting the group make their own decisions and deciding or answering some of the questions for them. For this reason, it is essential to spend a great deal of time in prayer and even fasting before starting this event. A facilitator should NEVER make a policy decision for the group or talk more than the participants, because a facilitator can never know what would be best for that particular group. If the group makes a decision that has negative consequences, it is important to have the group members reflect on this poor decision at the moment of Group Reforms. It is very important to walk in humility with people understanding that the group members themselves must own, adhere to, and experience the effects of all their policy decisions. Only they can determine the issues with which they feel comfortable.

## What are common challenges in conducting Group Formation?

### Having a small subset of people decide the policies

Trustworthy leaders who make the policies are popular throughout the world. A few leaders decide the policies and then advertise the group to others. If people like the policies and trust the leaders, they will join. Unfortunately, this has also resulted in relatively poor attendance at meetings and true ownership of group problems believing their only role is to make their savings deposit. For this reason, it is NOT recommended to just have a small subset of people or group leaders determine the policies.

**Managing Time**

This section of the Handbook can become very tedious as the group members determine their policies. Though it is best if Lesson 1 and 2 (a, b, or c) are conducted in the same event, it may not be realistic for the time that potential group members have available to them. It is good for a facilitator to always emphasize to the group that the group belongs to them and thus no single person or a small group can decide how the group should be. The facilitator can encourage them by having them recognize that working together to solve challenges from the beginning can make them a stronger group later on.

To manage the lessons in different days for shorter periods of time, the facilitator can conduct Lesson 1 in a session and then conduct each task of Lesson 2 in a different session. Sometimes, it is wise to take a break from the conversation, especially when an issue is very difficult or in which there are many differing opinions. This break can give people an opportunity to pray over the issue and listen to what God may really want for them in a particular policy decision. Overall, the facilitator should always make sure that the conversation is moving in order to maintain momentum and excitement about the group without tiring the participants.

**Promoting Participation**

In cultures where people like to state their opinion or are very quiet and shy, dividing into smaller groups and having each group come to consensus on an issue can be better use of the time as well as allow for greater participation. People can also write down their opinions, read and then cluster the answers. Thus, the group can work with fewer potential answers. Another possibility is asking everyone to spend a certain amount of time in prayer, and then the facilitator can ask for just two or three opinions. Without speaking anymore, people can agree or disagree with a show of hands (without using any words).

**Managing the Order in Lesson 2**

The facilitator might find it challenging to follow the order of the sessions and questions. It is true that many of the policy decisions are connected. For example, the mission can help determine the value of a share and the purpose of loans; the number of members and the amount of savings can help determine when loans can be given; and the number of members can determine when the ROSCA will end.

## What happens after Group Formation?

Some of the people who attend Group Formation may decide not to participate in the group, because some of the policies are not in line with what they had wanted. The mission might not be what they want to accomplish from the group; the savings or loan size might not be adequate; the membership qualities might not characterize them; the leadership might consist of someone whom they do not feel is appropriate for the position; or they may just not be willing to participate in meetings. If people are not in agreement with some policies, do not feel their opinion(s) were valued, or do not find much value in the group, then they will most likely not come to the first group meeting. The facilitator should know that it is very natural for some people who participated in Group Formation to not become a group member whereas others who did not participate in Group Formation decide to become a group member. After Group Formation, the facilitator will train the group leaders using Section C of the Handbook and the group members using Section D of the Handbook. He/she will also coach, encourage, mentor, and correct the group as they seek to build a strong group applying the House of Principles to all that they do.



# SCA Handbook

## Section C: Group Leadership Training

### In this session you will:

- Learn to Make Forms for Group Record-keeping
- Learn to Plan and Conduct Group Meetings
- Discuss Servant Leadership
- Focus on Competent Godly Leadership
- Monitor Group Progress
- Learn to Deal with Conflicts

## SCA Handbook—Section C: Group Leadership Training— Trainer's Guide

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The Chalmers Center helps churches and ministries discover better ways to love the poor. We want to flip the script of poverty relief, moving churches and ministries from short-term handouts to lasting transformation.

Through resources like the bestselling book *When Helping Hurts*, Chalmers has helped thousands of churches and ministries around the world think differently about poverty, and start helping-locally and globally.

To learn more about the Chalmers Center resources, please visit: [chalmers.org](http://chalmers.org).

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# Why?

*SCA Handbook* has been created by the Chalmers Center for Economic Development to support the promotion of savings and credit groups as an outreach of the local church. The Chalmers Center desires that *SCA Handbook* contributes to God's Kingdom by equipping the church to embody Jesus Christ by bringing reconciliation to the poor. It is intended for use by persons or organizations who desire to help local churches become intentional about supporting savings groups that both create access to lump sums of money for the user and encourage a personal and growing relationship with Jesus Christ. Our primary motivation comes from a desire for individual lives, households and communities to be transformed through the power of the Holy Spirit working through change agents such as the local church and savings and credit groups.

*SCA Handbook* is comprised of a series of trainer's guides that may be used in the formation of savings groups. According to pilot testing and research, these steps are considered to be the most important elements that churches need to facilitate in order to successfully promote savings groups. The steps are as follows:

- A. Church Orientation
- B. Group Formation
- C. Group Leadership Training
- D. On-Going Training

## Special Note

Section C of the *SCA Handbook* has been re-organized and re-written by Saddleback Church (versus the original Chalmers Center handbook) based on its field experience in Rwanda and other locations around the globe, and in order to be more understandable by those being trained on the ground. There are two major changes:

- The material that is presented has been re-ordered.
- The "case study method" approach has been used to communicate the bookkeeping concepts.

The re-organization and re-write of Section C is what follows.

# Section C: Group Leadership Training

## Who? [participants]

Group leaders that are elected in Section B: Group Formation. This includes the President, Secretary, Treasurer, and any other chosen leaders. (NOTE: This training can be given for leaders of several groups with a suggested maximum of 15 participants.)

## Why? [the situation that calls for the event]

To train the group leadership in being godly, servant leaders, to enforce group policies, run group meetings, monitor group progress, and keep adequate records

## What? [the content to be learned]

Note: It is recommended to train participants in person on the first two lessons, and to leave Lessons 3-6 for self-teaching or in-person training at a later time.

<b>Lesson 1: Forms for Group Record- Keeping</b>	<i>When?</i>	After group formation and before the first group meeting
	<i>What for?</i>	To learn the financial forms
<b>Lesson 2: Planning and Conducting Group Meetings</b>	<i>When?</i>	After group formation and before the first group meeting
	<i>What for?</i>	To plan the first meeting, plan ongoing meetings, and anticipate the final group meeting and distribution
<b>Lesson 3: Servant Leadership</b>	<i>When?</i>	Between the second and third meetings of the entire group
	<i>What for?</i>	To consider Jesus as a model leader

<b>Lesson 4: Competent Godly Leadership</b>	<i>When?</i>	Between the third and fourth meetings of the entire group
	<i>What for?</i>	To consider the actions of godly leaders
<b>Lesson 5: Monitoring Group Progress</b>	<i>When?</i>	Between the fourth and fifth meetings of the entire group
	<i>What for?</i>	To decide how to monitor the group's progress
<b>Lesson 6: Dealing with Conflict</b>	<i>When?</i>	Between fifth and sixth meetings of the entire group
	<i>What for?</i>	To apply principles of conflict resolution to the group

# Table of Contents

Section C: Group Leadership Training

Lesson 1: Forms for Group Bookkeeping (using the Case Study Method) ..... 112

Answers to the Exercises and Blank Forms ..... 136

Lesson 2: Planning and Conducting Meetings ..... 149

Lesson 3: Servant Leadership ..... 160

Lesson 4: Competent Godly Leadership ..... 164

Lesson 5: More on Monitoring Group Progress ..... 168

Lesson 6: Dealing with Conflict..... 172

# Lesson 1: Forms For Group Record-Keeping

## OBJECTIVES

By the end of this lesson, participants will have:

1. Affirmed the group leaders in their new role in the savings group
2. Reviewed the group leaders' responsibilities
3. Identified the forms needed for group record-keeping
4. Used the forms needed for group record-keeping (using the Case Study Method)

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank flipchart paper
- Holy Bible
- Prepared flipchart paper of responsibilities of group leaders (Task 2)
- Prepared flipchart paper of Sample Activities for First Meeting (Task 3)
- Blank Attendance Record, Group Member Savings Record, and Record of Funds Collected (prepare ahead of time and tape to wall)

## TIME

**5 hours**

## Introduction

Today, we will organize the first meeting as well as discuss financial management.

Introduce yourself to the large group by saying your name, position in your group, and the name of your savings group. We'll hear all.

## Task 1: Affirm the Group Leaders in their New Role in the Savings Group

Ask a volunteer to read Ephesians 6:7-8 aloud from the Bible.

### 1A: Listen to Ephesians 6:7-8:

*Serve wholeheartedly, as if you were serving the Lord, not people, because you know that the Lord will reward everyone for whatever good they do, whether the person is slave or free.*

- ◇ What do you hear from these verses?
- ◇ How does this apply to our roles as leaders of the savings groups?

### 1B: Stand in a circle together. Hold the hands of those next to you. We will pray together and commit our service to God.

Lead a time of prayer to ask for God's guidance and strength as they serve their brothers and sisters as leaders in the savings group.

## Task 2: Review Responsibilities of Group Leaders

In the last session of group formation, you discussed the responsibilities of each of the group leaders.

*Post the responsibilities of the group leaders including anything more that was mentioned during Group Formation.*

### 2A: Read the list of things that you are responsible to do for your group.

The President is responsible to:

- a. Assume leadership of the group
- b. Ensure that group policies are respected
- c. Open meetings, announcing the agenda and passing between activities
- d. Lead discussions
- e. Maintain order
- f. Initiate discussion of problems
- g. Advise the members
- h. Find solutions to member conflicts
- i. Ensure that group leaders and members keep their agreements

The Secretary is responsible to:

- a. Record or memorize operations performed by the group during each meeting
- b. Ensure that all activities occur in the presence of the group
- c. Maintain accounts
- d. Report the group's financial progress

The Treasurer is responsible to:

- a. Count and manage amounts received
- b. Keep the money (if stored in a lockbox)

- c. Make deposits to the bank (if stored in a bank/credit union)
- d. Ensure the security of the group funds

- ◇ Which of these responsibilities most interests you?
- ◇ Which of the responsibilities seems the most challenging to you?
- ◇ What could help you in fulfilling your responsibilities?

**2B: State your responsibilities in your own words.**

- ◇ What questions do you have about your responsibilities?

## Task 3: Overview of the Forms

There are 5 forms used in the record-keeping of a savings group. They are:

Form No.	Name	Scope	Purpose
1	Attendance Record	Group	To keep attendance by individual for each meeting
2	Member Savings Record	Individual	To keep a record of funds contributed by an individual, by meeting
3	Member Loan Record	Individual	To keep a record of funds borrowed by an individual
4	Record of Funds Collected	Group	To keep a record of funds contributed by the group, by meeting
5	End-Of-Cycle Payments	Group	To determine the final distribution by individual at the group's end

These forms are an example of how the forms should look, but the exact format of each of them may not be what you use. You may choose to use a ledger or notebook paper instead. What is important is the information on the forms should remain the same and serve the same purpose as the form was intended.

A copy of each of the 5 forms is included in the Blank Forms at the end of this section.

## Task 4: Form 1 – Attendance Record Sheet

The Attendance Record Sheet is a list of the members. The sheet is useful for groups to encourage the spiritual discipline of regular attendance and commitment to the group. Always use ink pen so records cannot be changed.

**Let's examine the Attendance Record Sheet form. Remember, this form is maintained by the Secretary.**

First some information about this Savings Group.

Name of Savings Group: JESUS OUR ROCK

Members Names for this group:

Maria, Jorge, Gabriela, Alex, Diego, Fabian, Regina, Peter, Alberto, Hannah

◇ How many people are in this Savings Group?

From the Group Policies:

Savings Group meets every other week

**Look** at the attendance for JESUS OUR ROCK Savings Group (first 4 meetings):

**16-May** – Each member attends the meeting except Hannah

**30-May** - Each member attends the meeting

**13-Jun** - Each member attends the meeting except Fabian

**27-Jun** - Each member attends the meeting except Gabriela

Review with the class the first 4 meetings of the Attendance Record Sheet form for Jesus Our Rock Savings Group. Depending on what is available, use PowerPoint, a white board or a flip chart.

**Here is the how** the Secretary would record the attendance for the first 4 meetings:

ATTENDANCE RECORD SHEET														
X = attended the meeting														
, = absent from the meeting														
Savings Group Name: <u>Jesus Our Rock</u>														
Name	Date:	16-May	30-May	13-Jun	27-Jun	11-Jul	25-Jul	8-Aug	22-Aug	5-Sep	19-Sep	3-Oct	17-Oct	31-Oct
1	Maria	X	X	X	X									
2	Jorge	X	X	X	X									
3	Gabriela	X	X	X	,									
4	Alex	X	X	X	X									
5	Diego	X	X	X	X									
6	Fabian	X	X	,	X									
7	Regina	X	X	X	X									
8	Peter	X	X	X	X									
9	Alberto	X	X	X	X									
10	Hannah	O	X	X	X									
11														
TOTAL ATTENDED EACH MEETING:		9	10	9	9									

Does everyone understand how the Attendance Record Sheet is used? Any questions?

Now you complete the Attendance Record Sheet for the next 4 meetings... you have 5 minutes

**11-Jul** - Each member attends the meeting except Hannah

**25-Jul** - Each member attends the meeting

**8-Aug** - Each member attends the meeting except Fabian

**22-Aug** - Each member attends the meeting except Gabriela and Peter

ATTENDANCE RECORD SHEET														
X = attended the meeting														
0 = absent from the meeting														
Savings Group Name: <u>Jesus Our Rock</u>														
Name	Date:	16-May	30-May	13-Jun	27-Jun	11-Jul	25-Jul	8-Aug	22-Aug	5-Sep	19-Sep	3-Oct	17-Oct	31-Oct
1	Maria	X	X	X	X									
2	Jorge	X	X	X	X									
3	Gabriela	X	X	X	0									
4	Alex	X	X	X	X									
5	Diego	X	X	X	X									
6	Fabian	X	X	0	X									
7	Regina	X	X	X	X									
8	Peter	X	X	X	X									
9	Alberto	X	X	X	X									
10	Hannah	0	X	X	X									
11														
TOTAL ATTENDED		9	10	9	9									
EACH MEETING:														

**Let's review** and see how you did:

Refer to the answers at the end of the forms section. Depending on what is available, use PowerPoint, a white board or a flip chart.

◇ Any other questions about the Attendance Record Sheet?

## Task 5: Form 2 – Member Savings Record

The Member Savings Record is used to record individual savings by each member. The Secretary will fill out the Savings Record form as each person gives their money to the Treasurer to count.

**Let's look** at the first 8 weeks of individual savings information:

From the Group Policies:

Share = 200

Maximum of 5 shares per meeting

Look at the chart below, 1 share equals 200. In the first meeting, Maria saved 200. If the group is using stamps, then the secretary would put 1 “X” in the row on 16-May, and a line through the other 4 spaces to keep from making any changes to the form. The group could decide to use signatures, thumbprints, or any other symbol to note payment. The group should decide what they would prefer to use depending on the materials available, and the costs associated with whatever materials are used. It is better to use a symbol for a share instead of a number, because using a symbol for a share frees the secretary and treasurer from making simple mistakes. In this example an “X” is used for one share. All the information on this form is recorded in ink so numbers cannot be changed later.

Here is a chart showing the names, week, and number of shares brought to the meeting:

NAME	Maria	Jorge	Gabriela	Alex	Diego
16-May	1	1	3	4	6
30-May	5	1	2	4	4
13-Jun	3	1	2	2	3
27-Jun	1	1	0	2	2
11-Jul	5	3	2	2	3
25-Jul	3	5	1	3	1
8-Aug	3	2	4	1	4
22-Aug	1	1	0	2	2

Now we will review how to fill in the Member Savings Record for five (5) members.

At the top of the form: Group Name, Member Name, X = share collected, and what one share amount is worth.

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>Maria</u>						
X = Share Collected (One Share = <u>200</u> )						
Date						Savings Collected
16-May	X					200
30-May	X	X	X	X	X	1000
13-Jun	X	X	X			600
27-Jun	X					200
11-Jul	X	X	X	X	X	1000
25-Jul	X	X	X			600
8-Aug	X	X	X			600
22-Aug	X					200
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>JORGE</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May	X					200
30-May	X					200
13-Jun	X					200
27-Jun	X					200
11-Jul	X	X	X			600
25-Jul	X	X	X	x	x	1000
8-Aug	X	X				400
22-Aug	X					200
5-Sep						

◇ How much money did Maria save in the first 8 weeks? How about Jorge?

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>GABRIELA</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May	X	X	X			600
30-May	X	X				400
13-Jun	X	X				400
27-Jun						0
11-Jul	X	X				400
25-Jul	X					200
8-Aug	X	X	X	X		800
22-Aug						0
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>ALEX</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May	X	X	X	X		800
30-May	X	X	X	X		800
13-Jun	X	X				400
27-Jun	X	X				400
11-Jul	X	X				400
25-Jul	X	X	X			600
8-Aug	X					200
22-Aug	X	X				400
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>DIEGO</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May	X	X	X	X	X	1000
30-May	X	X	X	X		800
13-Jun	X	X	X			600
27-Jun	X	X				400
11-Jul	X	X	X			600
25-Jul	X					200
8-Aug	X	X	X	X		800
22-Aug	X	X				400
5-Sep						

Now you complete the Member Savings Record for the last 5 members... you have 5 minutes

NAME	Fabian	Regina	Peter	Alberto	Hannah
16-May	1	4	3	3	0
30-May	2	1	3	3	3
13-Jun	0	4	3	2	3
27-Jun	1	1	1	1	1
11-Jul	3	2	4	4	0
25-Jul	5	2	2	2	2
8-Aug	0	4	2	2	2
22-Aug	3	2	0	3	4

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>FABIAN</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May						
30-May						
13-Jun						
27-Jun						
11-Jul						
25-Jul						
8-Aug						
22-Aug						
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>REGINA</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May						
30-May						
13-Jun						
27-Jun						
11-Jul						
25-Jul						
8-Aug						
22-Aug						
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>PETER</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May						
30-May						
13-Jun						
27-Jun						
11-Jul						
25-Jul						
8-Aug						
22-Aug						
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>ALBERTO</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May						
30-May						
13-Jun						
27-Jun						
11-Jul						
25-Jul						
8-Aug						
22-Aug						
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>HANNAH</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May						
30-May						
13-Jun						
27-Jun						
11-Jul						
25-Jul						
8-Aug						
22-Aug						
5-Sep						

How did everyone do? Let's review the answers.

*When the class is finished, review the Member Savings Record for the last 5 members with the class. Refer to the answers at the end of the forms section. Depending on what is available, use PowerPoint, a white board or a flip chart.*

We say that these are samples, because each group will need to use forms that are in line with their group policies. For example, the number of rows

*Point to the rows*

should be determined by the number of meetings the group has

*Point to the columns*

and the number of columns will depend on how many shares that the group allows for each person to bring to a meeting.

- ◇ What changes would you need to make to the form to adapt it to your group?
- ◇ Does everyone understand how the Member Savings Record is used? Any questions?

## **Task 6: Form 3 – Member Loan Record**

The Member Loan Record is used to track loans given and payments received for any member that has a loan. Use ink pen so records cannot be changed.

From the Group Policies:

*The Service Fee for a loan is 10%*

*Loans must be repaid in 6 meetings or sooner*

Let's see the Members Loan Record for Diego:

Diego asked for and received his loan of 2,000 on June 13. His Service Fee is 200 (2,000 x 10%). He must re-pay his loan in 6 meetings (Due Date is September 5).

MEMBER LOAN RECORD		
Savings Group Name: <u>Jesus Our Rock</u>		
Member Name: <u>ALBERTO</u>		
Date loan approved and received:	13-Jun	
<b>LOAN SUMMARY</b>		
Loan Amount	2,000	
Service Fee @ 10%	200	
Total Loan	2,200	
Due Date	5-Sep	
<b>REGISTER</b>		
Date	Description	Amount
27-Jun	Owed	
	Payment	
11-Jul	Owed	
	Payment	
25-Jul	Owed	
	Payment	
8-Aug	Owed	
	Payment	
22-Aug	Owed	
	Payment	
5-Sep	Owed	
	Payment	

**Let's examine** how Diego re-paid his loan:

Diego re-paid his loan as follows: 27-Jun, 200; 11-Jul, 0; 25-Jul, 900; 8-Aug, 300; 22-Aug, 800

MEMBER LOAN RECORD		
Savings Group Name: _____ Jesus Our Rock _____		
Member Name: _____ DIEGO _____		
Date loan approved and received:		13-Jun
LOAN SUMMARY		
Loan Amount		2,000
Service Fee @ 10%		200
Total Loan		2,200
Due Date		5-Sep
REGISTER		
Date	Description	Amount
27-Jun	Owed	2,200
	Payment	200
11-Jul	Owed	2000
	Payment	0
25-Jul	Owed	2000
	Payment	900
8-Aug	Owed	1,100
	Payment	300
22-Aug	Owed	800
	Payment	800
5-Sep	Owed	0
	Payment	

Using the blank form and information given below, complete the Members Loan

**Record for Peter:**

Peter asked for and received his loan of 4,500 on May 30. His Service Fee is 10%. He must re-pay his loan in 6 meetings (Due Date is August 22). He paid 2,000 on June 13, 1,500 on June 27, and 1,450 on July 11.

MEMBER LOAN RECORD		
Savings Group Name: <u>Jesus Our Rock</u>		
Member Name: <u>PETER</u>		
Date loan approved and received:		
LOAN SUMMARY		
Loan Amount		
Service Fee @ 10%		
Total Loan		
Due Date		
REGISTER		
Date	Description	Amount
13-Jun	Owed	
	Payment	
27-Jun	Owed	
	Payment	
11-Jul	Owed	
	Payment	
25-Jul	Owed	
	Payment	
8-Aug	Owed	
	Payment	
22-Aug	Owed	
	Payment	
5-Sep	Owed	
	Payment	

We need a volunteer to help review Peter's Loan Record

Using the blank form and information given below, complete the Members Loan Record for Maria:

Maria asked for and received his loan of 7,500 on June 27. Her Service Fee is 10%. She must re-pay her loan in 6 meetings (Due Date is September 19). She paid 250 on July 11, 2,000 on July 25, 1,000 on August 8, 500 on August 22 and 4,500 on September 5

MEMBER LOAN RECORD		
Savings Group Name: _____ Jesus Our Rock _____		
Member Name: _____ MARIA _____		
Date loan approved and received:		
LOAN SUMMARY		
Loan Amount		
Service Fee @ 10%		
Total Loan		
Due Date		
REGISTER		
Date	Description	Amount
11-Jul	Owed	
	Payment	
25-Jul	Owed	
	Payment	
8-Aug	Owed	
	Payment	
22-Aug	Owed	
	Payment	
5-Sep	Owed	
	Payment	
19-Sep	Owed	
	Payment	
3-Oct	Owed	
	Payment	

We need a volunteer to help fill-in Maria's Loan Record

Use a white board or flip chart for these exercises with a blank Member Loan Record. The answers are shown in the Answers to Exercises after Form 5.

◇ Does everyone understand how the Member Loan Record is used? Any questions?

Here is a live example in Rwanda of teaching the Loan Record with a translator.

VIDEO (PowerPoint) – Connie teaching loans in Rwanda

## Task 7: Form 4 – Record of Funds Collected

The Record of Funds Collected helps the group record the amount of savings that are collected, loan payments collected, loans disbursed, the net collected for each meeting, and the running balance of the group at the end of each meeting. Also recorded are the names of those who take loans at each meeting.

Let's examine the Record of Funds Collected for the first 4 meetings using the Member Savings Records and Loan Records

RECORD OF FUNDS COLLECTED										
Savings Group Name: <u>Jesus Our Rock</u>										
Date	Savings Collected	+	Loans Collected	=	Net Collected in Meeting	-	Loans Distriuted	=	Net amount in Meeting	Total in Savings Fund
16-May	5,000	+	0	=	5000	-	0	=	5000	5000
30-May	5,600	+	0	=	5,600	-	4,500 Peter	=	1,100	6,100
13-Jun	4,600	+	2,000	=	6,600	-	2,000 Diego	=	4,600	10,700
27-Jun	2,200	+	1,700	=	3,900	-	7,500 Maria	=	-3,600	7,100

Now you complete the Record of Funds Collected for the last 5 meetings... you have 12 minutes

### Information

September 5: Savings collected - 6,500; Loans collected – 4,500; one loan given to Alex for 8,000

RECORD OF FUNDS COLLECTED										
Savings Group Name: Jesus Our Rock										
Date	Savings Collected	+	Loans Collected	=	Net Collected in Meeting	-	Loans Distriuted	=	Net amount in Meeting	Total in Savings Fund
16-May	5,000	+	0	=	5000	-	0	=	5000	5000
30-May	5,600	+	0	=	5,600	-	4,500 Peter	=	1,100	6,100
13-Jun	4,600	+	2,000	=	6,600	-	2,000 Diego	=	4,600	10,700
27-Jun	2,200	+	1,700	=	3,900	-	7,500 Maria	=	-3,600	7,100
11-Jul		+		=		-		=		
25-Jul		+		=		-		=		
8-Aug		+		=		-		=		
22-Aug		+		=		-		=		
5-Sep		+		=		-		=		

How did everyone do? Let's review the answers.

When the class is finished, review the Record of Fund Collected for the last 5 meetings with the class. Refer to the answers in the Answers to Exercises after Form 5. Depending on what is available, use PowerPoint, a white board or a flip chart.

- ◇ Does everyone understand how the Record of Funds Collected form is used? Any questions?
- ◇ How could this record be helpful for the group?

Why is it important to have several copies of the records? Share your ideas in the large group.

Possible answers: If only one original was kept, it may get lost, stolen, or damaged.

- ◇ How many copies of the records will your group have?

Now, if you like these forms and think that everyone in the group can understand them, then one way you might use them is to copy the format into a notebook or school ledger. You would have one page for the Attendance Record Sheet, another page for Record of Funds Collected, individual pages for Member Savings Record and Member Loan Record. You will have to explain to the group members how these forms work.

- ◇ What questions or comments do you have about the records?
- ◇ Where will you store these records to protect them?

Possible ideas to consider: in the lockbox with the money, at the leaders' homes, in the church office.

## Task 8: Form 5 – End-Of-Cycle Payments

The End-Of-Cycle Payments is a final cumulative record of the Savings Group. It is only used one time at the end of the Savings Group cycle. We will go through this lesson now, but will need to do it again when the Savings Group completes their cycle.

### 8A: Calculating End-Of-Cycle Payments – Group Leaders

**Lesson summary:** Group leaders will figure out how much money to give each member at the end of the cycle and will practice making the payouts.

**Preparation and materials needed for this lesson:**

- Group leaders should know the number of shares each member has saved.
- Group leaders should know exactly how much money is in the group fund.
- Make sure each leader has a notebook and pen.
- You may also bring calculators.
- Have a sample of a payout form with you.
- Use the blank End-Of-Cycle Payments form in the blank forms section or ask the Secretary to copy it into his or her notebook.

**Time:** 1 hour

We will continue to prepare for the end of the cycle. We will practice calculating how much money each member will receive.

◇ How sure and confident do you feel about your job of calculating how much we should pay each person?

› Thank you for sharing!

Listen to this story:

Jesus the Rock was a successful savings group. They started to prepare early for the end of the cycle.

They met together to figure out how much money each member would be given. The members talked about their savings goals. They were excited about their plans.

1. The President, said that no more money could enter or leave the cashbox once they started the meeting. The President then asked the Treasurer to count all the money in the group fund. They had 116,500 in their group fund.
2. Then, The President asked the Secretary to collect all the members' savings and loan records. Members knew that this was a very important meeting and made sure their records were all put in a neat pile.
3. The President asked the Secretary to count how many shares each member had saved. The Secretary looked at each individual record book. In the group notebook she wrote the name of each member and how many shares each had saved. The members watched.
4. Next, the Secretary counted up the total shares saved by the whole group. The whole group was watching. They saved 548 shares in total.

5. The President and the Secretary worked together. They divided the total amount in the group fund by the total number of shares the group saved. They saw that each share was now worth 212.

6. Then the Secretary figured out how much money each person would be given. They began with Maria. She saved 65 shares. They multiplied her 65 shares by the new share value of 212 to get 13,818. This was the amount Maria was to be given. It included her part of the profits from loan service fees.

Everyone was excited to see how much money they were getting. It was more than they saved! They were ready for the celebration to begin!

In the story, the Jesus the Rock group went through 6 steps before members got their money. Our group will do the same steps:

1. For the first step, make sure that all the group's money is with you. No more money will come into your group fund or leave it. All loans and payments are resolved by this time.
2. In the second step, the Treasurer counts the money in the group fund. In our story, the group Jesus the Rock had 116,500 in their group fund.
3. In the third step, the Secretary and the Treasurer count the number of shares saved by the whole group.

	Name	Shares Saved
1	Maria	65
2	Jorge	45
3	Gabriela	42
4	Alex	60
5	Diego	72
6	Fabian	45
7	Regina	60
8	Peter	54
9	Alberto	60
10	Hannah	45
11		
12		
22		
Total Shares Saved		548

4. For the fourth step, the Secretary and Treasurer find out how much each share is now worth. Let's do this together for the Jesus the Rock group:

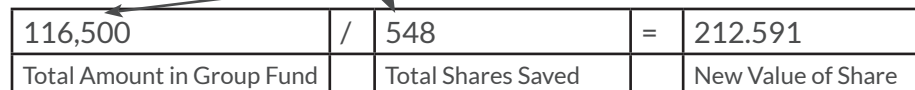
Total Shares Saved	548	Total Amount Given	116,500
116,500	/	548	= 212.591
Total Amount in Group Fund		Total Shares Saved	New Value of Share

5. In the fifth step, the Secretary and Treasurer calculate how much each member will be given. Let's practice together.

o Maria saved 65 shares. Take 65 shares and multiply it by 212.591 (note the number of decimal points for accuracy in this calculation). How much will Maria be given?

o Jorge saved 45 shares. How much will Jorge be given?

END-OF-CYCLE-PAYMENTS						
Savings Group Name: <u>Jesus Our Rock</u>						
Name	Shares Saved	New Value of Share			Amount to be Given	
1 Maria	65	X	212.591	=	13,818	
2 Jorge	45	X	212.591	=	9,567	
3 Gabriela	42	X	212.591	=	8,929	
4 Alex	60	X	212.591	=	12,755	
5 Diego	72	X	212.591	=	15,307	
6 Fabian	45	X	212.591	=	9,567	
7 Regina	60	X	212.591	=	12,755	
8 Peter	54	X	212.591	=	11,480	
9 Alberto	60	X	212.591	=	12,755	
10 Hannah	45	X	212.591	=	9,567	
11		X		=		
12		X		=		
22		X		=		
Total Shares Saved	548	Total Amount Given			116,500	



116,500	/	548	=	212.591
Total Amount in Group Fund		Total Shares Saved		New Value of Share

6. For the last step, the Treasurer prepares the money to be given to each member. If there is not enough money, it means there was a mistake made in the math.

**8B: Before our last end of cycle meeting, we will practice these steps with the amounts you recorded at your last Savings Group meeting. At the distribution meeting you will do this calculation again with the whole group.**

1. Step 1 is making sure all the group's money is with you. For this practice, let's say that all loans and payments have been finished and you have all of the group's money with you in the cashbox.
2. For Step 2, you count all the money in the box or bank account. How much has your group saved in total?
3. Step 3 is counting the number of shares saved by the whole group. How many shares has your group saved?

4. For Step 4, we calculate the new value of a share. What is the new value of a share?

5. In Step 5, you need to figure out how much money each member will be given. Do this for each member.

6. For the final step, Step 6, you will prepare the money to be given to each member. We will skip this step. You will do this step when you give money to each member at the final meeting.

Good job today! How do you feel now about calculating how much each member will receive? Excited? Fearful? Indifferent? At the distribution meeting, we will go through these 6 steps again with the whole group present.

Let's close our meeting in prayer. Who would like to pray to close? Pray for all our activities leading up to the distribution and the celebration.

## **Section C**

### **Answers for the Exercises**

ATTENDANCE RECORD SHEET														
X = attended the meeting														
0 = absent from the meeting														
Savings Group Name: <u>Jesus Our Rock</u>														
Name	Date:	16-May	30-May	13-Jun	27-Jun	11-Jul	25-Jul	8-Aug	22-Aug	5-Sep	19-Sep	3-Oct	17-Oct	31-Oct
1	Maria	X	X	X	X	X	X	X	X					
2	Jorge	X	X	X	X	X	X	X	X					
3	Gabriela	X	X	X	0	X	X	X	0					
4	Alex	X	X	X	X	X	X	X	X					
5	Diego	X	X	X	X	X	X	X	X					
6	Fabian	X	X	0	X	X	X	0	X					
7	Regina	X	X	X	X	X	X	X	X					
8	Peter	X	X	X	X	X	X	X	0					
9	Alberto	X	X	X	X	X	X	X	X					
10	Hannah	0	X	X	X	0	X	X	X					
11														
TOTAL ATTENDED		9	10	9	9	9	10	9	8					
EACH MEETING:														

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>FABIAN</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May	X					200
30-May	X	X				400
13-Jun						0
27-Jun	X					200
11-Jul	X	X	X			600
25-Jul	X	X	X	X	X	1000
8-Aug						0
22-Aug	X	X	X			600
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>REGINA</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May	X	X	X	X		800
30-May	X					200
13-Jun	X	X	X	X		800
27-Jun	X					200
11-Jul	X	X				400
25-Jul	X	X				400
8-Aug	X	X	X	X		800
22-Aug	X	X				400
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>PETER</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May	X	X	X			600
30-May	X	X	X			600
13-Jun	X	X	X			600
27-Jun	X					200
11-Jul	X	X	X	X		800
25-Jul	X	X				400
8-Aug	X	X				400
22-Aug						0
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>ALBERTO</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May	X	X	X			600
30-May	X	X	X			600
13-Jun	X	X				400
27-Jun	X					200
11-Jul	X	X	X	X		800
25-Jul	X	X				400
8-Aug	X	X				400
22-Aug	X	X	X			600
5-Sep						

MEMBER SAVINGS RECORD						
Savings Group Name: <u>Jesus Our Rock</u>						
Member Name: <u>HANNAH</u>						
X = Share collected (1 Share = <u>200</u> )						
Date						Savings Collected
16-May						0
30-May	X	X	X			600
13-Jun	X	X	X			600
27-Jun	X					200
11-Jul						0
25-Jul	X	X				400
8-Aug	X	X				400
22-Aug	X	X	X	X		800
5-Sep						

MEMBER LOAN RECORD		
Savings Group Name: <u>Jesus Our Rock</u>		
Member Name: <u>PL"er</u>		
Date loan Approved and Received:		30-May
<b>LOAN SUMMARY</b>		
Loan Amount	4,500	
Service Fee @ 10%	450	
Total Loan	4,950	
Due Date	22-Aug	
<b>REGISTER</b>		
Date	Description	Amount
13-Jun	Owed	4,950
	Payment	2,000
27-Jun	Owed	2,950
	Payment	1,500
11-Jul	Owed	1,450
	Payment	1,450
25-Jul	Owed	0
	Payment	
8-Aug	Owed	
	Payment	
22-Aug	Owed	
	Payment	
5-Sep	Owed	
	Payment	

MEMBER LOAN RECORD		
Savings Group Name: <u>Jesus Our Rock</u>		
Member Name: <u>MARIA</u>		
Date loan approved and received:		27-Jun
<b>LOAN SUMMARY</b>		
Loan Amount	7,500	
Service Fee @ 10%	750	
Total Loan	8,250	
Due Date	19-Sep	
<b>REGISTER</b>		
Date	Description	Amount
11-Jul	Owed	8,250
	Payment	250
25-Jul	Owed	8,000
	Payment	2,000
8-Aug	Owed	6,000
	Payment	1,000
22-Aug	Owed	5,000
	Payment	500
5-Sep	Owed	4,500
	Payment	4,500
19-Sep	Owed	0
	Payment	
3-Oct	Owed	
	Payment	

RECORD OF FUNDS COLLECTED										
Savings Group Name: <u>Jesus Our Rock</u>										
Date	Savings Collected	+	Loans Collected	=	Net Collected in Meeting	-	Loans Distriuted	=	Net amount in Meeting	Total in Savings Fund
16-May	5,000	+	0	=	5000	-	0	=	5000	5000
30-May	5,600	+	0	=	5,600	-	4,500 Peter	=	1,100	6,100
13-Jun	4,600	+	2,000	=	6,600	-	2,000 Diego	=	4,600	10,700
27-Jun	2,200	+	1,700	=	3,900	-	7,500 Maria	=	-3,600	7,100
11-Jul	5,600	+	1,700	=	7,300	-		=	7,300	14,400
25-Jul	5,200	+	2,900	=	8,100	-		=	8,100	22,500
8-Aug	4,800	+	1,300	=	6,100	-		=	6,100	28,600
22-Aug	3,600	+	1,300	=	4,900	-		=	4,900	33,500
5-Sep	6,500	+	4,500	=	11,000	-	8000 Alex	=	3,000	36,500

# Section C

## Blank Forms

[illegible]

0 = absent from the meeting

Savings Group Name: \_\_\_\_\_

Name \_\_\_\_\_ Date: \_\_\_\_\_

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

TOTAL ATTENDED EACH MEETING:

## MEMBER SAVINGS RECORD

Savings Group Name:\_\_\_\_\_

Member Name:\_\_\_\_\_

X = Share collected (1 Share = \_\_\_\_\_)

[illegible]

[illegible]

[illegible]

END-OF-CYCLE-PAYMENTS						
Savings Group Name: _____						
Name		Shares Saved	New Value of Share			Amount to be Given
1			X		=	
2			X		=	
3			X		=	
4			X		=	
5			X		=	
6			X		=	
7			X		=	
8			X		=	
9			X		=	
10			X		=	
11			X		=	
12			X		=	
13			X		=	
14			X		=	
15			X		=	
16			X		=	
17			X		=	
18			X		=	
19			X		=	
20			X		=	
21			X		=	
22			X		=	
Total Shares Saved			Total Amount Given			

	/		=	21
Total Amount in Group Fund		Total Shares Saved		New Value of Share

## Lesson 2: Planning and Conducting Group Meetings

### OBJECTIVES

By the end of this lesson, participants will have:

1. Considered seating at group meetings
2. Decided the agenda for the first group meeting
3. Decided an agenda for all ongoing group meetings
4. Decided an agenda for the final group meeting
5. Practiced taking notes of group meetings

### PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank flipchart paper
- Holy Bible
- Sample group meeting agenda (make copies for all for Task 2A)

### TIME

***1 hour***

## Introduction

### Task 1: Consider Seating at Group Meetings

Jesus was a model leader. He is an example for how we should also take on our role as leaders.

#### 1A: Read Philippians 2:5-7:

*“Your attitude should be the same as that of Christ Jesus: Who, being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being made in human likeness.”*

- ◇ What do you hear from these verses?
- ◇ How is Jesus an example for us in our role as leaders?
- ◇ What are some practical ways that we can take on Jesus’ attitude as savings group leaders?

#### 1B: Consider the seating arrangement that you have at meetings.

- ◇ How can the way that you are seated show that you as leaders are taking on Jesus’ attitude?

#### 1C: Discuss in groups of 3-4 the advantages of sitting in a circle.

Sitting in a circle can promote the fact that group leaders are just like group members and that the group members have just as important a voice as the group leaders. Both leaders and members must fulfill their responsibilities.

#### 1D: Determine which of the group leaders will be responsible for physically setting up the group meeting before the meeting time.

## Task 2: Decide on Activities for Launching the Group (The First Group Meeting)

The first meeting is important because it creates enthusiasm and commitment among all the group members.

Post blank flipchart paper.

- ◇ What types of activities might be appropriate for creating enthusiasm and commitment?

**2A: Come and list them on the blank flipchart.**

**2B: Examine some sample activities for the first meeting.**

Post “Sample Activities for the First Meeting.”

### Sample Activities for First Meeting

**Sample A: Listen to Genesis 24: 2-4, 9:**

*One day Abraham said to his oldest servant, the man in charge of his household, “Take an oath by putting your hand under my thigh. Swear by the Lord, the God of heaven and earth, that you will not allow my son to marry one of these local Canaanite women. Go instead to my homeland, to my relatives and find a wife there for my son Isaac.”...So the servant took an oath by putting his hand under the thigh of his master, Abraham. He swore to follow Abraham’s instructions.*

A symbol of the servant’s promise to Abraham that He would fulfill Abraham’s instruction was to put his hand under his thigh and take an oath. It was a cultural expression to honor the instruction.

What kind of symbol or ritual could we do to honor our covenant or faithfulness to God, our policies, and each other? Share your ideas for discussion in the large group.

Sample B: Stand in a circle holding hands, putting all their hands in the middle, or putting one hand on the Bible and the other hand in the air and saying the following pledge: “I pledge allegiance to the policies of this savings group. Being a sinner,

I will seek the Lord's power and strength to allow me to fulfill this promise with my brothers and sisters in this savings group."

Sample C: Invite a church and/or local leader to give the group a blessing and/or words of encouragement and/or affirmation.

Sample D: In pairs, pray that God would help each of you to be faithful to Him, the policies, and each other as you begin the group.

Sample E: Share a snack or some kind of food.

Sample F: Make a toast to their group's success.

Sample G: Have a special signing (maybe with a special pen) where each member of the group signs a copy of the policies saying that they agree with the policies.

◇ Which of the following activities might be appropriate?

## **2C: Consider the ideas you listed on the chart and the sample sheet. Vote to determine the activities that are most suitable.**

◇ In what order will you hold these activities?

◇ Who will be responsible for conducting these activities?

The secretaries will write down your decisions. One (1) of your activities should be reviewing the group's policies to make sure that everyone is in agreement with everything that has been written down.

## **2D: Divide the responsibilities for running the first meeting among yourselves.**

◇ Who will be responsible for which part?

Discuss amongst yourselves who will do each part of the first meeting. You will have 5 minutes.

◇ What questions or concerns do you have about facilitating the first meeting?

## ***Task 3: Managing Ongoing Group Meetings— Examine the Agenda for Ongoing Group Meetings***

Distribute copies of the sample agenda to each participant.

**3A: We will now look at how you will run the meetings. Examine the sample group meeting agenda. You have 2 minutes.**

### **Sample Group Meeting Agenda**

1. Opening/Prayer
2. Reading of Policies: As part of the first on-going training lesson, each person must memorize 1 of the policies. In every subsequent meeting, each member will be asked to state their memorized policy.
3. Report of Previous Meeting: The secretary should read the report including the amount of money at the end of the previous meeting.
4. Agree on Meeting Agenda
5. Ongoing Group Member Training Lesson
6. Counting of Group Money
7. Collect Savings Payments
8. Collect Loan Payments
9. Loan Disbursements, group members solicit loans and leaders complete loan records.
10. Counting of Money
11. Report Amount of Money to Group: President uses the notebook to report the amount of money left.
12. Closing of the Lock Box: Deposit the total amount of the savings payments, loan payments and fine payments collected. Each leader locks the box.
13. Announcements: One (1) of the announcements should include the amount of money of the group at the end of the meeting.
14. Closing Prayer

- ◇ What are your questions?
- ◇ What changes would you want to make to this list?
- ◇ Are there other items you would like to include in your groups?

**3B: Discuss these in the large group and list the additional activities we have agreed on.**

**3C: Listen to the following suggestions of conducting the money collection at group meetings.**

**Collect Savings Payments:** If using a lockbox, open it at this time, and take out the money inside. Count the money and announce the amount to the group. Each member then makes their regular savings payment.

- Group leaders sit apart from the group facing them. If possible, they sit at a table to represent the seriousness of the transaction, but all the group members should be able to see the transactions.
- President calls member names. The Secretary records members' attendance.
- Member gives savings payment to treasurer who counts it, deposits it in a large bowl, and announces the amount to the group. The member signs or marks his/her Member Savings record for the number of savings deposits made.

Repeat this process with each member.

**Collect Loan Payments:** Loan payments are collected from members who have outstanding loans.

- President calls members who owe loan payments.
- Member gives loan payment to treasurer who counts it, deposits it in the bowl, and announces the amount to the group. Secretary records loan payment made on each member's loan record.
- Repeat this process with each member who has a loan payment to make.

**Counting of Money:** Money collected minus any loans (if an ASCA) is counted by President and Treasurer to verify the amount. This amount is recorded by the secretary and announced to the group.

- ◇ What are your reactions to this process?
- ◇ What would you need to do to learn this process?
- ◇ What might you want to change in this process?

**3D: Write down the agenda that you will use for the group meetings.**

This is the secretary's role.

Decide who will be responsible for each part of the meeting.

Call out your ideas.

Write the position next to the part each person will facilitate.

**3E: In the large group, stand up (1 at a time) and call out your responsibility in the meeting.**

◇ What questions do you have?

## ***Task 4: The Final Group Meeting***

### **4A: Assess the achievement of the group mission**

Members will be excited about receiving their payout. However, the final meeting is also to celebrate and remember what the Lord has done through this group.

Brainstorm some reflection questions that we can ask the group to remember what the Lord has during this cycle of the group.

### **4B: Read the questions below. Use these questions in addition to others your group has brainstormed to assess your group's achievement of their mission.**

- In what ways did we grow in our relationship with God?
- In what ways did we grow in our relationships with each other by encouraging each other, managing conflicts, and loving one another?
- In what ways did we become better stewards of the resources God has entrusted to us?
- In what ways did we impact our community?
- How has our economic situation improved—both as a savings group as well as individual members?

Gathering “impact stories” is an important part of reporting the progress of a savings and credit group ministry.

### **4C: Discuss these questions:**

- ◇ How can you use these questions to remember what the Lord has done through this group?
- ◇ What additional questions would you suggest?

## Task 4D: Decide on Activities for the Final Meeting

We have discussed some important questions to include in the final meeting, but let us discuss the specific agenda and activities for this final meeting. If the group has stored money in a bank or credit union, take it out the same day that the money will be distributed.

*Groups that will reform after this cycle may decide to leave the minimum balance in their account, which can be part of the membership fee paid at the beginning of the cycle. This decision must be made before all of the money is taken out of the account.*

**4E: What types of activities might be appropriate for the final meeting? Call out your ideas. Come and list them on the chart.**

**4F: Listen to some further sample activities for the final meeting.**

*Read the following sample activities to participants.*

### **Sample Activities for Closing Meeting**

**Sample A:** Listen to Joshua 4:1-7:

*When the whole nation had finished crossing the Jordan, the Lord said to Joshua, “Choose twelve men from among the people, one from each tribe, and tell them to take up twelve stones from the middle of the Jordan from right where the priests stood and to carry them over with you and put them down at the place where you stay tonight.” So Joshua called together the twelve men he had appointed from the Israelites, one from each tribe, and said to them, “Go over before the ark of the Lord your God into the middle of the Jordan. Each of you is to take up a stone on his shoulder, according to the number of the tribes of the Israelites, to serve as a sign among you. In the future, when your children ask you, ‘What do these stones mean?’ tell them that the flow of the Jordan was cut off before the ark of the covenant of the Lord. When it crossed the Jordan, the waters of the Jordan were cut off. These stones are to be a memorial to the people of Israel forever.”*

◇ What do you hear from this passage?

God directed Joshua to remember what He had done by building a monument or a memorial.

◇ What kind of monument or memorial could we build to remember the Lord's faithfulness?

Share your ideas for discussion in the large group.

**Sample B:** Turn to a partner. Share a part of the group for which you are thankful. Complete the following sentence: I am thankful for this group because \_\_\_\_\_. Then, we'll hear all.

**Sample C:** Pray together in groups of 3. Praise God for what you have seen Him do in the group.

**Sample D:** In groups of 3, create a song or poem or skit that reflects what you have learned from answering the questions to assess the group. Be creative! Share your creation with the rest of the group and celebrate together.

**Other Ideas:** Invite a church leader or a local leader to affirm the group, play games, share food and drink together.

◇ Which of these activities might be appropriate for the closing meeting?

Share your ideas for discussion in the large group. Be sure to include the questions that we discussed on the handout as one of the activities.

**4G: Consider the ideas listed on the chart and the sample sheet. Vote to determine the activities that are most suitable.**

◇ In what order will you hold these activities?

The secretary will write down your decision.

◇ Who will be responsible for each part of this last meeting?

The secretary will write down who is responsible for each section of the meeting. One (1) of your activities should be determining the date for Group Reforms, if the group decides to continue with another cycle.

◇ What questions or concerns do you have about facilitating the final meeting?

Let's close in prayer that God would bless our final meeting.

*Allow time for several of the leaders to pray, then the Trainer leads in closing prayer.*

## Task 5: Practice Taking Notes of Group Meetings

You will want to write down important things that happen at the meetings.

**5A: Call out some things that happen at group meetings aside from money exchange that you would need to write down. We will write your answer down on a flipchart paper entitled “Taking Notes.”**

*Post blank flipchart paper on the wall and write “Taking Notes” as the title.*

Great ideas.

**5B: Think about your last savings group meeting. Individually write down what happened including any of the things that you listed.**

**5C: Compare what you wrote down with someone else who was at the meeting to see what things you missed or what could have been expressed better. Form groups with the other leaders of your savings group. Create one set of complete notes that include everything that was missing so that anyone who was not present at the meeting could understand what happened in the meeting.**

**5D: Share the notes that you created with people who were not present at the meeting. These people should be able to understand clearly what took place at the meeting even though they were not there.**

The people listening should repeat what they understood from listening to the notes confirming that the notes were clear.

Taking notes at meetings is not just the work of the secretary. It will require help from the other group leaders to make sure that nothing was missed and that everything is clear. It will take some time for you to learn how to take good notes, but keep trying. They are very important to keep track of the history of the group especially in light of problems or conflicts that arise.

## Lesson 3: Servant Leadership

### OBJECTIVES

By the end of this lesson, participants will have:

1. Described characteristics of good leaders
2. Examined the model of Jesus as a servant leader
3. Discussed characteristics of servant leaders
4. Applied these characteristics to their leadership of the savings group.

### PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint
- Holy Bible
- Prepared Chart with title: "Servant Leaders" (Task 2B)
- Strips of newsprint

### TIME

**1 hour**

## Introduction/Review

Today, we will discuss the model of Jesus as a servant leader.

Share 1 thing that you did at the last savings group meeting that showed your learning from this group leader training.

It is good to know that you are putting into practice what you have been learning.

## **Task 1: Describe Characteristics of Competent, Godly Leaders**

**1A: Think about a person whom you consider to be a good leader—someone that you know personally or a widely recognized leader. Turn to a partner and describe the leader.**

**1B: In pairs, analyze the leaders you have discussed.**

◇ How would you describe the character and attitude of this leader?

Note these characteristics on pieces of paper—1 characteristic per paper. Place them on the wall.

*After about 5 minutes, ask volunteers to read the characteristics posted.*

◇ What do you think about the words we have listed?

## Task 2: Examine Model of Jesus as Servant Leader

Ask a volunteer to read Matthew 20:25-28, 23:11-12.

### 2A: Listen to this passage from Matthew.

*Jesus called them together and said, “You know that the rulers in this world lord it over their people, and officials flaunt their authority over those under them. But among you it will be different. Whoever wants to be a leader among you must be your servant, and whoever wants to be first among you must become your slave. For even the Son of Man came not to be served but to serve others and to give His life as a ransom for many...The greatest among you must be a servant. But those who exalt themselves will be humbled, and those who humble themselves will be exalted.”*

Matthew 20:25-28, 23:11-12

- ◇ What do you hear from this passage about the character and attitude of a good leader?
- ◇ How is this similar to or different from the characteristics we wrote earlier?

### 2B: To summarize, read the chart entitled Servant Leadership aloud together.

*Servant leaders...*

- Influence others toward God more than themselves.
- Influence others to use their gifts, rather than to admire their leader's gifts.
- Influence others towards maturity, rather than towards dependence.
- Recognize that God changes people, rather than their own abilities.
- Admit their mistakes and humbly work to correct their mistakes.
- Influence others to serve others.

- ◇ What do you understand by “influence” or how does someone influence another person?
- ◇ Which of these are challenging for you and why?

**2C: Form small groups of 3. Discuss how you can take on Jesus’ attitude and influence others within your savings group. Consider the characteristics we have already discussed. Create a short drama of 5 minutes to show how you will follow Jesus’ example.**

*After each drama, applaud the group and ask the other participants to describe what they saw or understood from the drama.*

- ◇ What specific steps will you try to take to have Jesus’ attitude?

**2D: Commit to 3 things that you would like to do. Share them with another leader who will help you try to do these things.**

After several minutes, we’ll hear commitments from each group.

Remember: As leaders, you are chosen by God and the group. Your position was not won but granted to you, because God and others recognize your gift of leadership. However, because each person is made in the image of God, all members of the group deserve to be treated with love, honor, and respect and are to be given a voice.

**2E: Ask the Lord to give you the right heart and mind in your role as leaders. Pray that He would help you to be servant leaders and fulfill your commitments.**

*Allow for several volunteers. Then, close in prayer.*

# Lesson 4: Competent Godly Leadership<sup>1</sup>

<b>OBJECTIVES</b>	<p>By the end of this lesson, participants will have:</p> <ol style="list-style-type: none"> <li>1. Reflect upon a biblical example of a servant leader</li> <li>2. Applied these actions to their leadership of the savings group</li> </ol>
<b>PREPARATIONS/ MATERIALS NEEDED</b>	<ul style="list-style-type: none"> <li>• Markers, tape, blank newsprint</li> <li>• Holy Bible</li> <li>• Prepared Chart with title: “Competent, godly leaders...” (Task 1B)</li> <li>• Prepared Newsprints with headings: “Listen to Needs,” “Pray,” “Be Available,” and “Motivate Others” (Task 2)</li> </ul>
<b>TIME</b>	<b><i>45 minutes</i></b>

## Introduction/Review

Today, we will discuss competent, godly leadership.

Share 1 thing that happened at the last group meeting that allowed you to be a leader like Jesus.

<sup>1</sup> Lesson adapted from Lesson 8: Leadership prepared by Michael Camp in Market Values Training Manual by Dr. Jay A. Lykins.

## Task 1: Reflect Upon a Biblical Example of a Servant Leader

In the last meeting, we discussed the attitude of a servant leader. Today we will focus on the actions of a servant leader.

**1A: Listen to the story of Nehemiah as a volunteer reads aloud from God's Word. As you listen, note the characteristics of godly leadership.**

*Those who survived the exile and are back in the province are in great trouble and disgrace. The wall of Jerusalem is broken down, and its gates have been burned with fire. When I heard these things, I sat down and wept. For some days I mourned and fasted and prayed before the God of heaven. Then I said: "O LORD, God of heaven, the great and awesome God, who keeps his covenant of love with those who love him and obey his commands, let your ear be attentive and your eyes open to hear the prayer your servant is praying before you day and night for your servants, the people of Israel. I confess the sins we Israelites, including myself and my father's house, have committed against you. The king said to me, "What is it you want?" Then I prayed to the God of heaven, and I answered the king, "If it pleases the king and if your servant has found favor in his sight, let him send me to the city in Judah where my fathers are buried so that I can rebuild it." By night I went out through the Valley Gate toward the Jackal Well and the Dung Gate, examining the walls of Jerusalem, which had been broken down, and its gates, which had been destroyed by fire. Then I said to them, "You see the trouble we are in: Jerusalem lies in ruins, and its gates have been burned with fire. Come, let us rebuild the wall of Jerusalem, and we will no longer be in disgrace." I also told them about the gracious hand of my God upon me and what the king had said to me. They replied, "Let us start rebuilding." So they began this good work. But when Sanballat the Horonite, Tobiah the Ammonite official and Geshem the Arab heard about it, they mocked and ridiculed us. "What is this you are doing?" they asked. "Are you rebelling against the king?" I answered them by saying,*

*“The God of heaven will give us success. We his servants will start rebuilding, but as for you, you have no share in Jerusalem or any claim or historic right to it.”*

Nehemiah 1:3-6, 2:4-5, 13, and 17-20

**1B: Identify how Nehemiah demonstrated the characteristics of servant leadership. We’ll hear your ideas in the large group.**

*Post the chart below as a summary.*

A competent, godly leader...

- listens to the needs of others.
- prays to God for guidance, knowing that he/she does not have all the responses.
- is available to meet the needs of others.
- motivates and mobilizes others to work together to overcome problems.

## ***Task 2: Apply These Actions to Their Leadership of the Savings Group***

**2A: Consider ways to apply these characteristics as you lead your savings group.**

*Post the 4 charts with headings on the wall.*

◇ How can you listen to and identify with the needs of the group members?

We'll write them on the chart: "Listen to Needs."

◇ How can you pray wisely in your leadership roles?

We'll write them on the chart: "Pray."

◇ How can you make yourself available to serve group members?

We'll write them on the chart: "Be Available."

◇ How can you motivate the group members to keep their agreements and encourage them to work together?

We'll write them on the chart: "Motivate."

**2B: Let us review what you have written. Commit to trying to implement at least 1 of these practices during the next savings group meeting. Keep each other accountable to do so.**

**2C: Ask the Lord to help you do the things that you identified. Let us pray.**

*Allow for several volunteers. Then, close in prayer.*

## Lesson 5: Monitoring Group Progress<sup>2</sup>

### OBJECTIVES

By the end of this lesson, participants will have:

1. Examined the progress of their group
2. Designed activities to monitor group progress

### PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint
- Holy Bible
- Copies of the group policies

### TIME

**1 hour**

## Introduction/Review

Today, we will discuss monitoring group progress. Before we begin, let us review.

- ◇ What was 1 new idea you learned about leadership from our last meeting?

We'll hear some of your thoughts.

<sup>2</sup> In order to maintain trust and to not shame another group, the Trainer may choose to do this lesson as a consultation with the individual group leaders.

## Task 1: Examine the Progress of Their Group

### 1A: Listen to the following story:

Solid Rock Savings Group is an ASCA that has been saving for 1 year. They have 22 members in the group, and each person saves 100 (local currency) each month. Every member has taken a loan during the life of the cycle. The leaders are planning for their final meeting in which the funds will be distributed to the members. As the leaders look through the financial forms, they realize that less money is available than what is registered on the forms. As they look back at the loan forms, they notice that during a few meetings, several of them were not completed correctly.

### 1B: Form groups of 3-4.

- ◇ What was the cause of the problem?
- ◇ What could the leaders have done to avoid the problem?

*Possible answers: They did not correctly complete the loan forms; they should have kept better records.*

- ◇ Why are records important?

*Possible answers: Monitoring the group's progress; knowing the group's financial state.*

### 1C: Together, let us review each of the group financial forms.

Add up how much money has been saved from each member's savings form. Next, add the amount of fines that they have received. Then, subtract how much is still owed from loans (not including the interest owed) taken from each member's loan form. This amount should equal the amount of money that the group has in cash (or the amount in the box or bank account).

Draw attention to any mistakes that have been made.

- ◇ How will you address these mistakes?

*Be sure to encourage transparency with the group members and having the group leaders admit their mistakes.*

Keeping track of the money is essential, but monitoring involves more than just tracking the group's money.

### **1E: Share your group's mission with the large group.**

- ◇ How have you seen progress in accomplishing this mission?
- ◇ In what ways has the group failed to achieve their mission?

### **1F: In pairs, review each of the other policies and discuss the following questions.**

- ◇ Has the group been faithful to these policies?
- ◇ In what ways has the group failed to follow their policies?

You have 5 minutes. Then, we'll hear all. Now, let us return to the large group to address these issues together.

- ◇ How can the group get back in line with their mission and policies?
- ◇ What policies might need to be changed?

Share your ideas for discussion in the large group.

## Task 2: Design Activities to Monitor Group Progress

Consider ways to monitor progress, ensuring to follow the group mission and other policies.

**2A: Form groups of 3. Determine ways to monitor performance and faithfulness to group policies. Consider the following questions:**

- ◇ What activities might you implement in your group leaders' meetings?
- ◇ What activities might you implement in savings group meetings?

You will have 10 minutes, then we'll record your ideas on a chart.

Sample Ideas: 1. Allow time for group leaders to complete attendance forms and financial forms at each meeting. Group leaders will share results of the group's financial performance at each meeting. Group members are allowed to review these forms at any meeting. 2. Review the group's policy decisions regularly and ask the group how they feel they are accomplishing these policies. 3. At every other group meeting, review the mission of the group and ask members how they are doing in accomplishing this mission. 4. At each group meeting, allow an open time to raise questions or concerns about group performance or policies. Group members should be allowed to ask questions and raise concerns at every group meeting.

**2B: Determine which of these activities you will implement. The secretaries will record your final decisions which you should share with group members in the next meeting.**

Remember, good record-keeping is essential for a strong group. Monitoring our group's progress helps to ensure that we faithfully fulfill our mission.

**2C: Pray that the Lord would continue to guide and lead the group's progress. Ask the Lord's forgiveness for the ways that we have not been faithful to group policies and for His strength and motivation to be faithful.**

*Allow for several volunteers. Then, close in prayer.*

## Lesson 6: Dealing with Conflict

### OBJECTIVES

By the end of this lesson, participants will have:

1. Discussed strategies for conflict resolution
2. Examined biblical principles for conflict resolution
3. Applied biblical principles of conflict resolution to the savings groups

### PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint, small pieces of paper to post on wall
- Holy Bible
- Prepared Chart with title: "Dealing with Conflict" (Task 1D)
- Stories (make copies for all for Task 1B)
- Appendix: Verses on Conflict (cut out verses for Task 1C)

### TIME

**1 hour**

## Introduction/Review

Today, we will discuss dealing with conflict. Before we begin, let us review.

◇ How have you been monitoring your group's progress?

Share 1 action that your group has taken.

## Task 1: Discuss Strategies for Conflict Resolution

**1A: Consider the last time you or a close friend faced conflict. Turn to a partner. Share how and if the conflict was resolved.**

Then, we'll hear from several volunteers.

**1B: Form groups of 3.**

*Distribute the stories.*

Read the following stories. After each one, ask:

◇ What has happened to the relationships in these scenarios?

### Stories

Six (6) months ago, Dorcas lent a cooking pot to her neighbor Deborah for a party that she was preparing. Though Dorcas asked about the pot, Deborah always made excuses and still has not returned it. Dorcas goes into Deborah's house when she is not at home to see if she can find her pot.

Miriam is the treasurer of an ASCA savings group. One day, another member Mary comes to her house and leaves money for the group with Miriam's daughter. At the next meeting, Mary asks for the money that she left at her house. Miriam does not know about the money, so Mary argues with her and accuses Miriam of stealing the money.

When there is conflict within the savings group and members act on their feelings, broken relationships develop. A group can collapse due to even 1 conflict.

**1C: Divide into groups of 4.**

*Give 2-3 verses to each group from Appendix B: Verses on Conflict.*

Discuss:

◇ According to the wisdom in this verse, how should your savings group deal with conflict?

**Verses on Conflict**

*Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen.*

Ephesians 4:29

*Do not repay anyone evil for evil. Be careful to do what is right in the eyes of everybody. If it is possible, as far as it depends on you, live at peace with everyone.*

Romans 12:17-18

*If I watch what I say, I'll be protecting myself from trouble; but if I talk without thinking, I'll be ruined.*

Proverbs 13:3

*When I get angry easily, I do foolish things, and when I'm devious people don't like me.*

Proverbs 14:17

*Therefore each of you must put off falsehood and speak truthfully to his neighbor, for we are all members of one body.*

Ephesians 4:25

*If your brother sins against you, go and show him his fault, just between the two of you. If he listens to you, you have won your brother over. But if he will not listen, take one or two others along, so that every matter may be established by the testimony of two or three witnesses. If he refuses to listen to them, tell it to the church; and if he refuses to listen even to the church, treat him as you would a pagan or a tax collector. I tell you the truth, whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven. Again, I tell you that if two of you on earth agree about anything you ask for, it will be done for you by my Father in heaven. For where two or three come together in my name, there am I with them.*

Matthew 18:15-20

*I appeal to you, brothers, in the name of our Lord Jesus Christ, that all of you agree with one another so that there may be no divisions among you and that you may be perfectly united in mind and thought.*

1 Corinthians 1:10

*Peter came to Jesus and asked, "Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?" Jesus answered, "I tell you, not seven times, but seventy-seven times*

Matthew 18:21-22

**1D: Write each of your suggestions on pieces of paper– 1 suggestion per note. Post them on the blank chart with the title: "Dealing with Conflict."**

After several minutes, each group will share their ideas in the large group.

Include the following if these are not mentioned in the group.

- Talk with the person alone.
- Talk with the person with 2 or more others.
- Conflict is a normal experience and requires us to examine the issue together, not just you on 1 side and me on the other.
- Conflicts are opportunities for savings group members to grow in their relationships with one another.
- Conflict resolution can also mean asking for or giving forgiveness.
- As you resolve conflict together, seek the Lord. Forgive one another continually as the Lord Jesus does for you.

## ***Task 2: Apply Biblical Principles of Conflict Resolution to the Savings Group***

**2A:** In your small groups, share any conflict that is currently taking place in the group. Consider which principles we've discussed apply to your savings group right now. Make a note of these.

**2B:** In your groups, take time to pray about how you will apply these principles.

After several minutes, we'll close in prayer together.

## Appendix: Verses on Conflict

Each box should be cut separately. Each group should receive 2-3 boxes.

*Do not let any unwholesome talk come out of your mouths,  
but only what is helpful for building others up according to  
their needs, that it may benefit those who listen.*

Ephesians 4:29

*Do not repay anyone evil for evil. Be careful to do what is  
right in the eyes of everybody. If it is possible, as far as it  
depends on you, live at peace with everyone.*

Romans 12:17-18

*If I watch what I say, I'll be protecting myself from trouble;  
but if I talk without thinking, I'll be ruined.*

Proverbs 13:3

*When I get angry easily, I do foolish things, and when I'm  
devious people don't like me.*

Proverbs 14:17

*Therefore each of you must put off falsehood and speak  
truthfully to his neighbor, for we are all members of one body.*

Ephesians 4:25

*If your brother sins against you, go and show him his fault, just between the two of you. If he listens to you, you have won your brother over. But if he will not listen, take one or two others along, so that every matter may be established by the testimony of two or three witnesses. If he refuses to listen to them, tell it to the church; and if he refuses to listen even to the church, treat him as you would a pagan or a tax collector. I tell you the truth, whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven. Again, I tell you that if two of you on earth agree about anything you ask for, it will be done for you by my Father in heaven. For where two or three come together in my name, there am I with them.*

Matthew 18:15-20

*I appeal to you, brothers, in the name of our Lord Jesus Christ, that all of you agree with one another so that there may be no divisions among you and that you may be perfectly united in mind and thought.*

1 Corinthians 1:10

*Peter came to Jesus and asked, "Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?" Jesus answered, "I tell you, not seven times, but seventy-seven times.*

Matthew 18:21-22

# Some Final Tips About Savings Group Handbook Section C: Group Leadership Training

## Who should participate in Group Leadership Training?

These training lessons are designed for the group leaders who are elected by the group. These lessons should ideally be held for leaders of multiple groups from the same region, but there should not be more than 15 individuals in any one training event. One of the largest benefits in conducting these lessons for leaders of numerous groups is that these lessons can build social capital and cohesion amongst the leaders, especially with the desire to see them learn how to support each other instead of creating dependence on the facilitator. This is especially valuable once the facilitator begins to support groups in other communities.

## What is the purpose of the different lessons in Group Leadership Training?

The 6 lessons in this section focus on training the group leadership to be godly servant leaders, to fulfill their responsibilities, to enforce group policies, to run group meetings, to monitor group progress, to plan a kick-off event and closing event when the group begins and ends, to manage the finances, and to keep adequate records. The group must be able to count on its own elected leaders to manage its operations by themselves without the help of the facilitator. The facilitator needs to equip, support, and direct the leaders so that they will succeed in the future without the facilitator's help.

**Lesson 1** provides an opportunity to affirm the leaders and review their responsibilities, especially those who may have never held a leadership position and may need encouragement. It is important that they understand that their role was given to them by God as well as all of their responsibilities.

**Lesson 2** focuses on seating, making an agenda, practicing taking notes, and using the loan forms. This lesson more than any other establishes the order that the group leaders will uphold in every group meeting. It is an essential step in promoting trust, discipline, transparency, and leadership. Many of these tasks will need to be

reinforced by the facilitator until it is clear that the group leaders are able to maintain the structure of the meetings.

**Lessons 3 and 4** encourage leaders to see Jesus as their model for leadership. Though the lessons are very similar in what they seek to accomplish, Lesson 3 tends to focus more on character and attitudes and talking about Jesus whereas Lesson 4 focuses on actions by talking about Nehemiah. Jesus as a servant leader is very different from most authoritarian leadership in the world. The leaders should recognize that God gave them their role as leaders and they should lead the other members of the group with humility. This concept can also be used by God to keep the leaders from abusing their position in the group, especially in cultures where leaders do indeed lord their position over others.

**Lesson 5** is on monitoring the group's progress and provides an opportunity to reflect on how well the group is accomplishing its mission, following its policies, and maintaining its financial records.

**Lesson 6** provides group leaders with Biblical principles and strategies to use when conflicts arise. Since dealing with conflict can be a culturally conditioned activity, the facilitator will need special discernment in any adaptations that he/she will need to make.

### **What are the objectives of Group Leadership Training?**

Though each of the 6 lessons has different objectives, the overall objective is that by the end of each lesson, the group leaders should have learned and/or practiced some attitude or skill that will help them honor God through their role, consider Him as their example, and/or run and manage the group better.

### **What is the reason behind the training methodology used in Group Leadership Training?**

Most of the group leadership lessons are designed to give the participants an opportunity to see, practice, and/or apply an attitude or skill to their leadership. Whereas addressing attitudes may require confronting prevailing beliefs, addressing skills should affirm the leaders especially when the group leaders do not have much experience in bookkeeping, note taking, managing conflict, and directing the meeting. Facilitators will need to pray for discernment to challenge prevailing beliefs of leaders as people who lord their position over others as well as to affirm and encourage the

leaders in developing skills. Some of these skills may require more time for practice than is given in the one hour lesson, so it may be helpful to conduct a single lesson more than one time.

## **What are common challenges in conducting Group Leadership Training?**

### **Balancing Role of Facilitator**

A facilitator should continually ask himself/herself, “Am I doing anything in this group that a group leader, group member or church member can and should be doing?” Answers to this question will vary from one group’s situation to another. One group may be ready to assume responsibilities within a few short weeks while another may not be ready to do so for several months or even years. The facilitator should seek to be a presence in the group as an encourager and coach for a long time while withdrawing from actively doing things for the group as soon as possible. For example, a facilitator should train the leaders to run meetings, keep accurate records, solve group problems as early as possible while the facilitator observes and advises. There is a delicate balance between pressuring the group by the facilitator’s presence and guiding the group when they still need advice. Like all things that require discernment, a facilitator should present this issue to the Lord in prayer.

### **Recordkeeping**

Recordkeeping tends to be the most challenging task in managing savings groups. For this reason, it can be helpful to ask the leaders what they might have used in other groups and/or what would make the forms easier for them. It is essential that the records are understood by all group leaders and members. It might take the entire first cycle for some groups to learn how to use the forms. A facilitator should closely observe the money collection and record-keeping section of each savings group meeting. His/her role should primarily be to affirm the leaders when they have completed the forms well and to gently correct when they have made a mistake.

### **Money for Financial forms and Lockbox**

The group leaders may want to wait until after the first payment to receive the membership fees with which they can make copies of the financial forms, a notebook, and/or a lockbox. If the membership fee is paid at the first meeting along with their first savings pay-in, then for the first meeting the group leaders can just copy the amounts on a piece of paper. These amounts can be transferred to the records in the

second meeting. Whatever money is spent on a lockbox, notebook, and/or copies of the forms should be reported to the group in the second meeting.

### **Sensitivity in Correcting Mistakes**

In some countries, correcting a mistake in front of others can cause a great deal of shame. Facilitators will need to be careful in how they decide to correct mistakes made by leaders. Sometimes, it can be helpful to indirectly correct by sharing stories (either real or fictional) to have people realize their own mistake. For most cultures, it is helpful to affirm more than correcting people.

The Group Leadership lessons on monitoring and on conflict resolution might be best done with a single group of leaders instead of several different groups from the same region. Though the desire of the facilitator is to create a regional body of leaders who can support each other without the help of the facilitator, conversations may arise during these lessons that actually break relationships because of the shame or embarrassment that group leaders of a particular group might feel if they have been corrected in front of others.

### **Money Distribution at the End of the Cycle**

Task 8 of Lesson 1 directs the leaders in distributing the money at the end of the cycle. It is best if the actual physical distribution of the money happens during the meeting, but the group leaders should understand how to calculate each member's savings for a straight savings group and an ASCA. For money that has been stored in a bank, the group leaders should withdraw the money the same day as the last meeting or as close to the meeting as possible. With the consent of the group members, the group leaders could distribute and divide the money before the meeting placing each member's savings into an envelope or wrapped in a piece of paper. However, the process that the group leaders used should be presented to the group members along with the financial records for transparency purposes.

### **Money between Group Cycles**

The group may decide to leave some of the money in the box or in their bank account to help start their second cycle with larger capital. Although the best means for auditing is to empty the account completely, one way of doing so would be to distribute all the money first, then ask all group members to make an initial payment. This initial savings should be recorded on new records for the second cycle. Members who do not wish to continue in the group should not be forced to comply.

## **What happens after Group Leadership Training?**

For subsequent cycles of the savings group, it is best for those who have served as group leaders to train any new leaders in how to fulfill their responsibilities. It will be important to emphasize to the group leaders that they should train new group leaders in both the attitudes and skills needed for group leaders as there will probably be a tendency for past group leaders to focus solely on having new group leaders learn the skills that they have needed for managing the group.



# SCA Handbook

## Section D:

### Ongoing Training

#### **In this session you will:**

- Review the House of Principles
- Learn the Sustainability of the House
- Focus on Trust, Transparency, Discipline, Relational Support, Prayer, Leadership, and Stewardship

## SCA Handbook—Section D: Ongoing Training—Trainer’s Guide

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The Chalmers Center helps churches and ministries discover better ways to love the poor. We want to flip the script of poverty relief, moving churches and ministries from short-term handouts to lasting transformation.

Through resources like the bestselling book *When Helping Hurts*, Chalmers has helped thousands of churches and ministries around the world think differently about poverty, and start helping-locally and globally.

To learn more about the Chalmers Center resources, please visit: [chalmers.org](http://chalmers.org).

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# Why?

The *SCA Handbook* has been created by the Chalmers Center for Economic Development to support the promotion of savings and credit groups as an outreach of the local church. We desire to see church-centered savings and credit groups transform individual lives, households, and communities through the power of the Holy Spirit. The *SCA Handbook* should be used by persons or organizations who desire to build the capacity of local churches to support savings groups that both create access to lump sums of money for the user and encourage a personal and growing relationship with Jesus Christ.

The *SCA Handbook* is comprised of a series of training guides that may be used in the formation of savings groups. Based on research and pilot testing, the handbook has been sequenced to follow the most important steps that churches need to successfully promote savings groups. The steps are as follows:

- A. Church Orientation
- B. Group Formation
- C. Group Leadership Training
- D. Ongoing Group Training

## Section D: Ongoing Training

### **Who? [participants]**

Savings group members during the group's meetings

### **Why? [the situation that calls for the event]**

To support savings groups in their first cycle to establish policies and practices that apply holistic biblical teaching to the group and encourage deeper, supportive relationships among the group members

Note: These lessons are organized in a logical order in which each lesson builds upon the other. However, the Trainer should choose the lesson which most fits the group's situation.

This set of fifteen lessons is designed for a group in their first cycle to establish and deepen understanding and application of the different parts of the House of Principles. In subsequent cycles, the curriculum: Training Low Income People in Business, Home, and Health can be used as a continuation of Ongoing Training.

# Table of Contents

## Section D: Ongoing Training

Lesson 1: Review the House of Principles .....	275
Lesson 2: Sustainability of the House .....	291
Lesson 3: Reflection 1 – The Group’s Mission .....	286
Lesson 4: Trust .....	290
Lesson 5: Reflection 2 – The Challenge of Trust .....	293
Lesson 6: Transparency .....	297
Lesson 7: Discipline .....	308
Lesson 8: Reflection 3 – Jesus and His Word .....	313
Lesson 9: Relational Support 1 .....	318
Lesson 10: Prayer .....	322
Lesson 11: Leadership .....	327
Lesson 12: Reflection 4 – The Center of Our Lives .....	333
Lesson 13: Reflection 5 – Who We Are .....	337
Lesson 14: Relational Support 2 – Creating a Support Group .....	340
Lesson 15: Stewardship .....	343

*Video (PowerPoint) - Savings Groups in Togo*

# Lesson 1: Review the House of Principles

## OBJECTIVES

By the end of this lesson, participants will have:

1. Identified the parts of the House of Principles
2. Applied the House of Principles to group policies
3. Memorized at least 1 of the group policies.

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank sheets of flip chart paper
- Holy Bible
- Preprinted Flip Chart of the “House of Principles” from Group Formation
- Group policies (Copies for all in a literate group, otherwise copies for the leaders)

## TIME

**30 minutes**

## Introduction

Today, we will discuss the House of Principles and our group policies. Before we begin, let us open in prayer.

*Ask a volunteer to lead in prayer.*

## ***Task 1: Identify the Parts of the House of Principles***

### **1A: Share what you remember as being the purpose of the House of Principles.**

The House of Principles symbolizes the necessary parts of a strong savings group.

### **1B: Discuss:**

◇ What do you remember are the parts of the House of Principles?

*Post the “House of Principles” that was used in Group Formation, pointing to each part of the house as you review. The rock is Jesus and His Word; the foundation is trust; the posts are discipline, transparency and leadership, and the roof is stewardship, relational support, reflection, and prayer.*

### **1C: With a partner, define trust, discipline, transparency, and leadership.**

After 2 minutes, we’ll hear a definition from each pair.

*Use the following definitions to review:*

Trust is the foundation of every financial system. If group members do not trust each other, they will not participate in the group. No financial system can operate without trust among the members and leaders.

Discipline means honoring your commitments before God and others. Members must practice discipline in saving money and repaying loans. The group will not have any savings if you do not have discipline to add money. If a member does not continue to save, it not only damages the reputation of the member, but can harm the group because it cannot continue providing the service. Members will contribute savings or repay loans if they believe that the service will continue to be provided.

Transparency means hiding nothing from the other members. All financial transactions involving saving, loans, and other payments should only be made during group meetings. Without transparency, members and/or leaders can take money out of the group and use it improperly.

Leadership means giving direction and humbly helping manage the group. The chosen leaders serve by making sure that the group runs well.

**1D: Stand up and repeat after me, 1 at a time: “Trust! Discipline! Transparency! Leadership!” Say it again while marching or jumping in place, “Trust! Discipline! Transparency! Leadership!”**

## ***Task 2: Analyze Group Policies in Regard to the House of Principles***

**2A: Form groups of 3 or 4. Examine the policies of the group. After each section, discuss how your group has applied trust, discipline, transparency, and good leadership.**

◇ What changes might need to be made?

After 5 minutes, we'll hear from each group.

**2B: Consider what you must do to ensure that the roof protects the house. Call out your ideas.**

*Use the following definitions to review:*

Stewardship—As we begin saving together, our group can learn how to properly manage what God has entrusted to us.

Relational Support—When we encourage one another, we build trust in our group. This allows us to grow in our relationships with one another and can lead to financial success.

Reflection—Through reading God's Word we can better understand who we are as God's children made in His image. Reflection helps us to grow in our relationship to God and have a better understanding of ourselves. Even those who don't yet know God can learn more about His purpose for their life.

Prayer—Prayer allows us to seek God's wisdom and receive His direction, helping us to grow in our relationship with God.

These parts of the roof are what make church-centered savings groups different from regular community savings group. Stewardship, relational support, reflection, and prayer are ways by which the group can face and resolve issues that normally arise.

◇ What questions do you have?

## **Task 3: Memorize at Least One of the Group Policies**

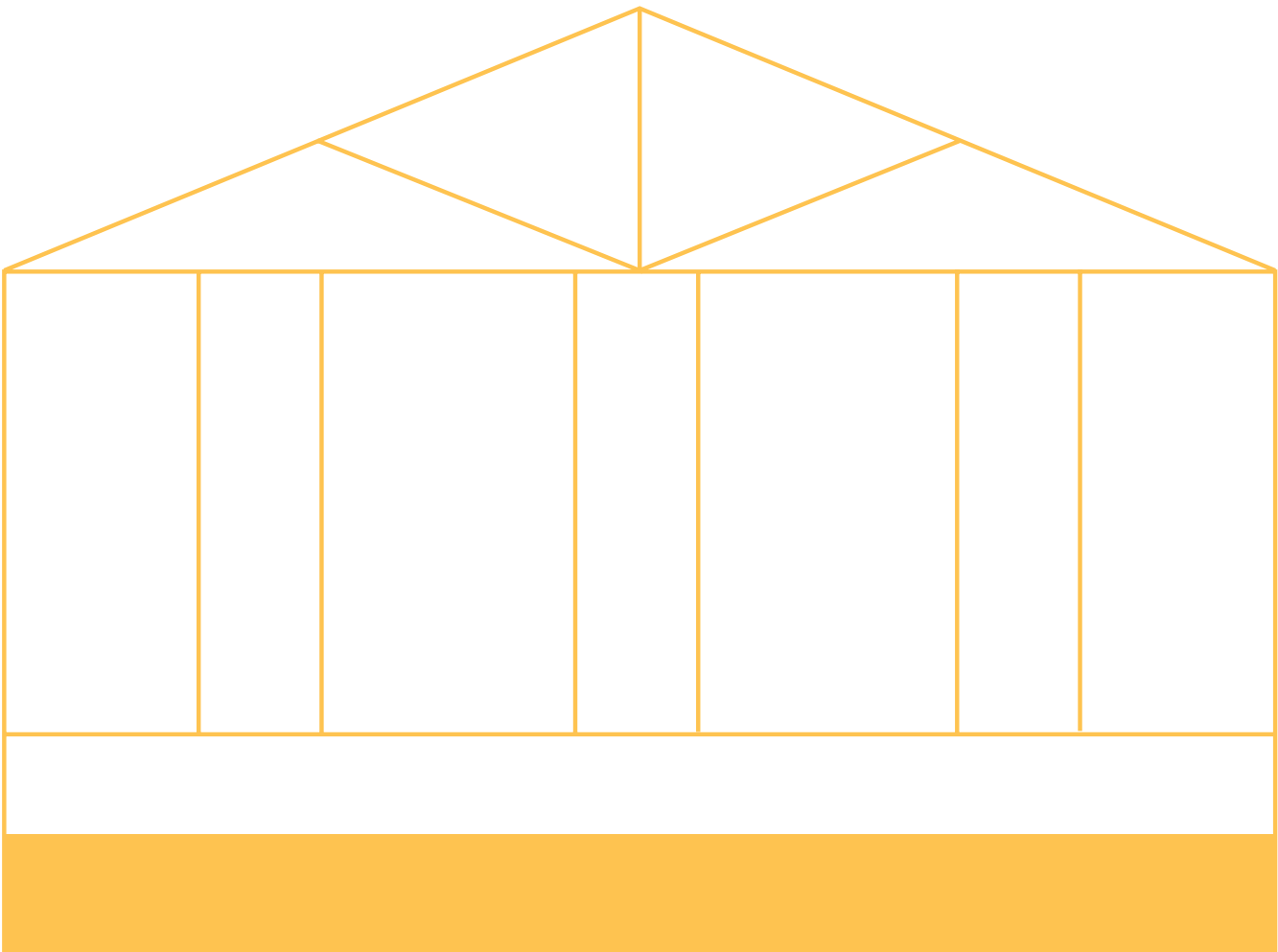
**3A: Divide the policies among yourselves, each member taking 1 or 2. Read and share your policy with a partner. Memorize the policy that you have adopted. In the next meeting, you will repeat the policy to your partner.**

- ◇ What reward will be given to those who keep this commitment?
- ◇ Or, what fine might we implement to those who do not keep this commitment?

**3B: Ask the Lord to strengthen the group by giving us wisdom to implement these policies and the House of Principles. Let us close in prayer.**

*Allow for several volunteers. Then, close with prayer.*

*Appendix: The House of Principles*



## Lesson 2: Sustainability of the House

### OBJECTIVES

By the end of this lesson, participants will have:

1. Examined sustainability
2. Identified the need for group sustainability
3. Committed to ensure group sustainability

### PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint, pieces of paper
- Holy Bible
- Cooking pot
- Group policies (5 copies)
- Chart: House of Principles

### TIME

**30 minutes**

## Introduction/Review

Today, we will discuss sustainability. Before we begin, let us review.

◇ Who can recall what we accomplished in the last meeting?

*Show Chart: House of Principles. By applying the House of Principles, the group will be strong. The foundation of the house is trust, and the posts are discipline, transparency, and leadership. The roof that protects the house is prayer, reflection, relational support, and stewardship.*

Turn to a partner and share the policy that you memorized from the previous lesson.

Then, we'll hear all.

◇ What did we decide were the fines or rewards for memorizing the policy given to us?

Let us do what we said that we would by giving the fine or reward.

The 4 parts of the house are the principles that make any financial system work—trust, discipline, transparency, and leadership. These make the group sustainable.

## Task 1: Examine Sustainability

*Hold up the cooking pot.*

**1A: If you were going to cook \_\_\_\_\_ (local dish), what would you put into the pot? Call out your ideas.**

- ◇ After you put these things into the pot, what would you be able to take out of the pot?

Sustainability means the pot remains full so that the group can continue to access money, services, and group support. If members put their money, time, love and prayer into the pot, they will be able to take out loans, savings pay-out, love, and answers to prayers. If we continue to put things into our pot, then we can continue to take things out of it. This is sustainability. However, if members do not put anything into the pot, then nothing can be taken out of the pot.

- ◇ How could you describe sustainability in your own words?

**1B: Divide into groups of 4. On a piece of flip chart paper, create an illustration of sustainability using pictures or symbols or think of a story or proverb that describes sustainability. You have approximately 7 minutes. Then, we'll present our illustrations to the large group.**

*Give time to present their illustrations, 1 at a time, applaud and thank each group.*

## ***Task 2: Identify the Need for Group Sustainability***

**2A: Gather back into your groups. Consider your illustrations and stories.**

◇ What must you do to ensure group sustainability?

Write each of your ideas on separate pieces of paper. Post your ideas on the chart entitled: “Group Sustainability.”

Then, we will hear several samples from each group.

## ***Task 3: Commit to Ensure Group Sustainability***

◇ How will you commit to ensuring that you do these things?

**3A: Call out your ideas for discussion. We'll note these on the chart.**

**3B: Form pairs. Choose 1 of these ideas. Pray together that God would help you to ensure sustainability within the group.**

*Close with prayer.*

## Lesson 3: Reflection 1— The Group's Mission

<b>OBJECTIVES</b>	<p>By the end of this lesson, participants will have:</p> <ol style="list-style-type: none"> <li>1. Discussed what it means to glorify God</li> <li>2. Demonstrated ways to grow in the 4 Key Relationships</li> <li>3. Decided how to improve these relationships with the group</li> </ol>
<b>PREPARATIONS/ MATERIALS NEEDED</b>	<ul style="list-style-type: none"> <li>• Copy of Group Mission</li> <li>• Markers, tape, blank newsprint, pieces of paper</li> <li>• Holy Bible</li> <li>• Verses on Relationships copied from Appendix</li> </ul>
<b>TIME</b>	<b>30 minutes</b>

### *Introduction/ Review*

Today, we will discuss your group's mission. Before we begin, let us review.

◇ Who can recall what we discussed last meeting about sustainability?

*Sustainability means the pot remains full so that the group can continue to access money, services, and group support.*

## Task 1: Discuss What it Means to Glorify God

- ◇ Who memorized the group mission?
- ◇ Can you please state it for us again?

Part of the group mission is to glorify God.

**1A: Turn to a partner and discuss what you would see, hear and feel if this group was glorifying God. You'll have 2 minutes, and then we'll hear a sample of your answers.**

Thank you. These are all great ideas and shows all the wonderful things that you want to see happen through this group.

The mission of the group says that we are to glorify God. One way to glorify God is by growing in 4 key relationships: our relationship with God, with ourselves, with others, and with creation.

Distribute 1 of the 4 squares from the Appendix to each group.

**1B: In groups of 4, read the verses on the cards given to you. As a group, identify 3 actions we can take to grow in the relationship that you have been assigned. Write your ideas on a piece of paper and post them on the wall. You will have just 5 minutes.**

Let's read the answers.

In your groups, choose 1 of these and create a short 2-minute drama or skit on 1 thing you can do to grow in this relationship.

You will have 5 minutes to plan it. Then, we'll see all.

## ***Task 2: Decide How to Improve these Relationships with the Group***

**2A: Based on what we have learned today, call out some things that your group can do to improve these four relationships within our group.**

◇ How will we make sure that we are doing these things?

**2B: Ask the Lord to strengthen these relationships within the group that we may honor God and thus fulfill the purpose for the group. Let us close in prayer.**

*Allow for several volunteers. Then, close with prayer.*

## Appendix: Verses on the 4 Relationships

Each box should be cut separately. Each group should receive only 1 box.

<p><b>Relationship with God</b></p> <p><i>Jesus replied: “Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment.”</i></p> <p>Matthew 28:37-40</p>	<p><b>Relationship with Self</b></p> <p><i>Jesus replied: “Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: ‘Love your neighbor as yourself.’ All the Law and the Prophets hang on these two commandments.”</i></p> <p>Matthew 28:37-40</p>
<p><b>Relationship with Others</b></p> <p><i>Jesus replied: “Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: ‘Love your neighbor as yourself.’ All the Law and the Prophets hang on these two commandments.”</i></p> <p>Matthew 28:37-40</p>	<p><b>Relationship with Creation</b></p> <p><i>God blessed them and said to them, “Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground.”</i></p> <p>Genesis 1: 28</p> <p><i>Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you.</i></p> <p>1 Thessalonians 4:11</p>

## Lesson 4: Trust

### OBJECTIVES

By the end of this lesson, participants will have:

1. Discussed the meaning of trust and
2. Identified practical ways to show trust

### PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint, pieces of paper
- Holy Bible
- Chart: Quotes (Prepare ahead of time for Task 1B)

### TIME

**30 minutes**

## Introduction/Review

Today, we will discuss the foundation of the House—trust. Before we begin, let us review.

◇ Who can recall what we discussed in the last meeting?

*Growth in relationships with God, self, others, and creation is a way to glorify God.*

## Task 1: Discuss the Meaning of Trust

Trust is the foundation of the House of Principles. It is very important for our group. The Bible teaches us that God is trustworthy.

### 1A: Share at least 1 example of how God has been trustworthy in your life.

- ◇ What has He done to show that He is trustworthy?
- ◇ From what you have heard, what do you think is the meaning of trust?

We will write your ideas on a paper entitled: The meaning of trust.

### 1B: In groups of 4, choose 1 of the 4 passages from the Bible:

- Exodus 14:1-4, 10-12, 27-28, 31
- Psalm 9:1-10
- Isaiah 25
- Luke 8:22-25, 43-48

Read the passage. Determine how God is trustworthy.

- ◇ Seeing how God is trustworthy in the passage, what can you add to the list of the meaning of trust?

You will have 10 minutes, and then we will hear your answers.

Great work.

### 1C: Consider everything that was shared in the meaning of trust. In your group, illustrate the meaning of trust using pictures, or proverbs on a chart paper. After 10 minutes, post your chart on the wall.

Then, we'll see and hear a short description of each illustration or proverb.

### 1D: Trust is the foundation of the house. Discuss in the large group:

- ◇ How does having trust keep the group strong?

We'll hear all of your ideas.

## ***Task 2: Identify Practical Ways to Exercise Trust***

**2A: Call out some ways that the group can ensure trust. We'll note some of your ideas on the chart.**

*Include being faithful to group policies on the list.*

To accomplish all of these the things, you will need to keep each other accountable and receive strength and power from God.

**2B: Reflect silently on the need for trust. Ask the Lord to help you to be trustworthy.**

After 3 minutes of silence, we'll close in prayer.

# Lesson 5: Reflection 2 - The Challenge of Trust

## OBJECTIVES

By the end of this lesson, participants will have:

1. Identified challenges to trust
2. Considered a personal relationship with Jesus

## PREPARATIONS/ MATERIALS NEEDED

- Bible
- Quotes from Lesson 4 on the definitions of trust
- Newsprint and markers

## TIME

**30 minutes**

## Introduction/Review

Today, we will discuss the challenges to trust. Before we begin, let us review.

◇ Who can recall what we discussed in the last meeting?

*The definition and application of trust*

## Task 1: Identified Challenges to Trust

### 1A: Read the following quotes:

*Now it is required that those who have been given a trust must prove faithful.*

1 Corinthians 4:2

*Trust comes from action. It must be made and remade, and thereby reinforced, over and over again.*

Stuart Rutherford

### 1B: Share with a partner an example in your own life in which trust was broken and had to be made and remade.

We'll hear from a few of you who want to share their experiences.

### 1C: Considering your examples, identify challenges to trust. We'll record your answers on a newsprint.

*People are difficult, because we are all sinners.*

◇ How does this make you feel to see this list?

Thank you for your answers.

## Task 2: Considered a Personal Relationship with Jesus

### 2A: Listen to the following story:

After God made the first man, Adam, and the first woman, Eve, He put them in a beautiful garden where life was perfect and without any challenges or difficulties. They were given various instructions to take care of the creation and to not eat of a particular tree. Adam and Eve disobeyed this instruction. The consequence of this disobedience is that the world was no longer perfect; sin affected everything. There was separation between the people and God. They no longer walked with Him and talked with Him as Adam and Eve did. The separation with God also led to the breaking of relationships between people and themselves, people and others, and people and the creation.

◇ From this story, what do you hear as the primary reason that trust is difficult?

Thankfully, even when people are not trustworthy, God is always trustworthy. He even sent His son, Jesus, to free us from the effects of sin on our relationships. Jesus died on a cross as a sacrifice to break the curse of sin. When we come before God, ask for forgiveness for our sins, and give ourselves to Him, He is faithful and trustworthy. He can free us and give us the Holy Spirit that we may develop in healthy ways. We can be trustworthy when He directs our lives and helps us to be obedient.

◇ What do you think about Jesus' sacrifice?

◇ Would you like to ask for forgiveness and know Him?

### 2B: Listen to the following quote:

*Sin is the primary reason that people are untrustworthy and for which trust has to be made and remade.*

◇ What do you think about this statement?

Share your answers for discussion in the large group.

**2C: Let us finish by closing with this prayer:**

Dear God,

We know we have inherited the sin of Adam and Eve. Forgive us for our sin. We cannot be trustworthy without the forgiveness of Jesus, without faith in You, and without the power of Your Spirit in our lives. Help us to be trustworthy. In the Name of Jesus we ask,

Amen.

# Lesson 6: Transparency

## OBJECTIVES

By the end of this lesson, participants will have:

1. Considered the need for transparency
2. Examined the need for accurate records
3. Reviewed the savings, loan, and attendance forms
4. Chosen methods to ensure transparency within the group.

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint, pieces of paper
- Holy Bible
- Chart: sample savings form and sample loan form
- Sample savings form and sample loan form (copies for all)

## TIME

**40 minutes**

## Introduction/Review

Today, we will discuss transparency. Before we begin, let us review.

◇ Who can recall what we accomplished in the last meeting?

*Sin makes trust difficult. We need Jesus in our lives to make us trustworthy.*

Knowing that we are sinners, we must keep ourselves accountable. One way is by practicing transparency—1 of the posts of the house.

◇ How would you define transparency?

Transparency means hiding nothing from other group members.

## Task 1: Consider the Need for Transparency

### 1A: Listen to the following story from 2 Corinthians 8:16-21:

*I thank God, who put into the heart of Titus the same concern I have for you. For Titus not only welcomed our appeal, but he is coming to you with much enthusiasm and on his own initiative. And we are sending along with him the brother who is praised by all the churches for his service to the gospel. What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men.*

◇ Would a volunteer please read this passage again?

**1B: Turn to a partner and discuss why did the churches send another brother along with Titus to the Corinthian church. After 3 minutes, we'll discuss in the large group.**

**1C: Consider what ways can this group avoid criticism and do what is right in the eyes of the members and of God. Call out your ideas.**

*Include the following in the discussion if they are not mentioned:*

- *Doing transactions in meetings—not outside meeting*
- *Approving loans at meetings*
- *Keeping good records*
- *Maintaining transparency*

## ***Task 2: Examine the Need for Accurate Records***

◇ How can records help the group?

### **2A: Call out your ideas.**

Without accurate records, the group cannot know how much members are saving and how much they owe. Records will help the group to maintain transparency.

◇ What might happen to our group if there were no records?

### **2B: Discuss your ideas in the large group.**

*Stealing, misunderstanding, the group might fall apart*

## Task 3: Review the Savings, Loan, and Attendance Forms<sup>1</sup>

We will now discuss the forms that you keep for the group. Without accurate records, we cannot know how much we are saving and how much we owe.

### 3A: Examine the sample savings form taped on the wall. This form can be used for straight savings, ROSCAs, and ASCAs.

In this group, 1 share equals 100. In the first meeting, Sara saved 200. If the group is using stamps, then the secretary would put 2 stamps in the row with Mtg 1, and a line through the other three spaces. This shows another method of recording individuals savings.

**Name: Sara Abraham**

Mtg 1					

In the second meeting, Sara saved 500. The secretary puts 5 stamps in the row with Mtg 2.

**Name: Sara Abraham**

Mtg 1					
Mtg 2					

<sup>1</sup>For this task, the facilitator should use the actual records that the group is using.

In the third meeting, Sara could save nothing. The secretary puts a line through Mtg.3.

**Name: Sara Abraham**

Mtg 1	☆	☆			
Mtg 2	☆	☆	☆	☆	☆
Mtg 3					

In the fourth and last meeting for this group, Sara saved 300. The secretary puts 3 stamps and a line through 2 squares.

**Name: Sara Abraham**

Mtg 1	☆	☆			
Mtg 2	☆	☆	☆	☆	☆
Mtg 3					
Mtg 4	☆	☆	☆		

◇ How much money did Sara save in the group?

*Answer: 1000*

◇ What questions do you have about this form?

### **3B: Examine the sample loan form taped on the wall (for ASCAs).**

The Jesus Our Rock group meets every two weeks, and charges a 10% Service Fee on loans. Peter takes out a loan of 4,500 on May 30. He must re-pay his loan by August 22. His total loan to be re-paid is 4,950. Let's follow how Peter re-paid his loan

MEMBER LOAN RECORD		
Savings Group Name: <u>Jesus Our Rock</u>		
Member Name: <u>PETER</u>		
Date loan approved and received:		30-May
<b>LOAN SUMMARY</b>		
Loan Amount	4,500	
Service Fee @ 10%	450	
Total Loan	4,950	
Due Date	22-Aug	
<b>REGISTER</b>		
Date	Description	Amount
13-Jun	Owed	4,950
	Payment	2000
27-Jun	Owed	2,950
	Payment	1,500
11-Jul	Owed	1,450
	Payment	1,450
25-Jul	Owed	0
	Payment	
8-Aug	Owed	
	Payment	
22-Aug	Owed	
	Payment	
5-Sep	Owed	
	Payment	

◇ What questions do you have about this form?

### 3C: What other records<sup>2</sup> should the group keep for better management? Call out your ideas.

*Potential ideas: The secretary takes minutes or notes at the meetings to remember fines that are outstanding, policy discussions, policy changes, issues or conflicts presented, and questions that arise in the meetings. This record can help resolve conflicts or confusion about what might have been discussed and/or decided in meetings.*

An attendance record—a list of the names that the secretary tracks in a notebook—can be useful for groups that charge fines for not attending meetings.

*At this point, the facilitator should describe any records that the group is currently using.*

### 3D: Examine the sample record where an X shows that a member is present. Leaders can also use P for Present, A for Absent and L for Late.

#### Attendance Record

Name	Mtg 1	Mtg 2	Mtg 3	Mtg 4	Mtg 5	Mtg 6
Sarah Abraham	X	X			X	X
Maria Magdalena	X	X	X		X	
Mark Paul	X		X	X		X

A record of funds collected helps the group record the amount of money that is counted at the end of every meeting. For ASCAs, the names of those who take loans at that meeting can also be recorded.

### 3E: Examine the sample record:

#### Record of Funds Collected

Meeting	Amount Saved	Names of Loan Recipients	Total in Box or Savings Account
1	2,000	None	2,005
2	4,600	None	6,605
3	3,200	Maria Magdalena, Sara Abraham	8,320
4	4,800	Mark Paul	12,715

◇ Which of these records will the group keep?

### 3F: Consider why it might be necessary to have multiple copies of the records.

Call out your responses.

One (1) copy may get lost, stolen, or damaged. Having multiple copies creates accountability and safeguards the members from the temptation to cheat. Keeping good records is an important way to maintain transparency. Both leaders and members must be careful to do this at all times.

## **Task 4: Choose Methods to Ensure Transparency Within the Group**

**4A: In pairs, consider other ways to maintain transparency within the group.**

◇ What policy changes might you consider to enforce transparency?

You have 5 minutes. Then, we'll hear all.

We are accountable for everything that has been entrusted to us. In our savings group, we are accountable to the group members and to God. In maintaining transparency, we not only do what is right for our group, but we also bring honor to God.

**4B: Ask the Lord to help the group keep good records and maintain transparency among one another and before Him.**

*Allow for several volunteers. Then, close with prayer.*

## Lesson 7: Discipline<sup>3</sup>

### OBJECTIVES

By the end of this lesson, participants will have:

1. Identified ways that discipline keeps the group strong
2. Reflected upon the application of discipline within the group

### PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint
- Holy Bible
- Chart: Definition of Discipline
- Chart—Strengths/Weaknesses in Discipline
- Scenarios at end of the lesson (copies for all)

### TIME

**45 minutes**

## Introduction/Review

Today, we will discuss discipline in the context of your savings group. Before we begin, let us review.

◇ Who can recall what we accomplished in the last meeting?

*Transparency means hiding nothing from other members. Keeping good records and maintaining transparency is 1 way to keep the group strong.*

Keeping good records and maintaining group transparency require discipline—another post of the house.

◇ What is the meaning of discipline?

Discipline means honoring your commitments before God and the group; it is the consistent practice of good habits; discipline can keep the group strong.

<sup>3</sup>Lesson adapted from Discipline by Jason Trimiew and Steve Corbett.

## **Task 1: Identify Ways that Discipline Keeps the Group Strong**

**1A: Divide into 4 groups. Each group will receive a different scenario. Create a 3-minute role play around the scenario, including every member in the group. Express the given area of discipline from your scenario. You have 5 minutes.**

*After each performance, ask: What strengths in using discipline did you observe? What weaknesses in using discipline did you observe?*

**1B: Share in the large group how discipline keeps a group strong.**

*Members will pay their savings on-time, thus loans (for ASCAs) can be given on time.*

*Members will know what happens in meetings and good records will be kept. Members will be trustworthy by being faithful to the policies.*

## Task 2: Reflect Upon the Application of Discipline within the Group

### 2A: Recite the following definition of discipline together:

Discipline is working hard to keep your agreements. Through practice and reliance on God's family, His wisdom and His Holy Spirit, women and men can learn control over their own behavior, producing good character.

### 2B: Consider this definition.

- ◇ How can you encourage discipline within group?
- ◇ What group policies and/or procedures might need to be added or changed in order to further encourage discipline?

Discuss your response in groups of 3. Then, we'll hear all.

### 2C: Listen to the following verse from Hebrews 12:11:

*No discipline seems pleasant at the time but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.*

- ◇ What could happen in your group as a result of failed discipline?

Failure to enforce policies in pay-ins, pay-outs, attendance, participation, and record-keeping limits the group. These limits are not only financial but also relational as we seek success that positively impacts all of our relationships.

### 2E: Discuss how God can help us to use discipline within our group.

Knowing that we are weak, God is gracious. He has given us His word and each other for support. More importantly, He has given His children the Holy Spirit to help us live disciplined lives—within this group and in our personal lives.

**2F: Pray that His Word, His people, and His Spirit would help each of us to practice discipline in our group and in our personal lives.**

*Allow for several volunteers. Then, close with prayer.*

## Appendix: Scenarios

Each box should be cut separately. Each group should receive only one box.

### Scenario 1

**Area of Discipline:** On-time pay-ins by group members

**Background:** The group has been meeting for six weeks. It is mid-meeting and weekly collections have taken longer than usual. Although most group members are present, several have not been able to save.

### Scenario 2

**Area of Discipline:** On-time pay-outs by group fund

**Background:** Group members walk home, discussing matters arising from the meeting they have just left. One is disappointed because she did not receive the loan she applied for some weeks ago. Another is sharing that she overheard the group's treasurer say that there was no money in the group's fund for making loans.

### Scenario 3

**Area of Discipline:** Faithful attendance

**Background:** For the group members in attendance, the surprise is that they are almost alone—no one has come! Last week, when the church facilitator was there, it seemed like the whole community was in attendance. During that meeting, she told everyone that she would no longer be coming to every meeting.

### Scenario 4

**Area of Discipline:** Current (up-to-date) record-keeping

**Background:** The leaders have just ended their regular meeting. They usually stay after the meeting to double-check that records are correct. On this day, however, the treasurer says she must go early and that they can check the records after the next group meeting.

# Lesson 8: Reflection 3—Jesus and His Word

## OBJECTIVES

By the end of this lesson, participants will have:

1. Explained what it means to have Jesus and His word as the Rock under the house
2. Identified ways that Jesus and His word keep their group stable

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint
- Holy Bible
- Verses on Jesus and His Word from the Appendix

## TIME

**30 minutes**

## Introduction/Review

Today, we will discuss the rock upon which our House of Principles stands which is Jesus and His word. Before we begin, let us review.

◇ Who can recall what we learned in the last meeting?

*Discipline means honoring your commitments before God and the group; it is the consistent practice of good habits; discipline can keep the group strong.*

## **Task 1: Explained What it Means to Have Jesus and His word as the Rock Under the House**

### **1A: Listen to Matthew 7:24-27 while I read it:**

*Everyone who hears these words of Mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of Mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.*

◇ What do you hear from these verses?

Call out your responses for discussion.

A savings group is like a house. Unless the parts of the house work properly and the house is built on the rock, it cannot stand. Jesus and His word are the rock.

**1B: In groups of 3, share what you think it means to have Jesus and His word as the rock. You will have 5 minutes, then we will record your answers on a chart labeled “Jesus and His word.”**

*Distribute Bible verses on Jesus and His word.*

**1C: Read the verses that are given to your group. Discuss how these verses help you understand what it means to have Jesus and His word as the Rock. As you read the verses, it is important to know that God’s word can also be understood in these verses by the following words “law,” “statutes,” “decrees,” or “precepts.” You will have 10 minutes.**

- ◇ From what you discussed in your groups, what can we add to the list of things that we have on the chart labeled “Jesus and His word”?
- ◇ How does it make you feel when you see what it means to have Jesus and His word as the rock of your group?

## ***Task 2: Identify Ways that Jesus and His Word Keep their Group Stable***

**2A: Turn to a partner and share how you think that Jesus and His word can keep the savings group on stable ground.**

After 5 minutes, we'll hear your ideas.

- ◇ What changes or ideas do you have for the group in order for us to make sure that we keep Jesus and His word as the rock?

When we have Jesus and His word as part of the group, we will be stable and strong. Let us pray that God would allow us to understand and apply His word to your group.

- ◇ Can I ask 1 or 2 people to pray for us now?

*Allow 1-2 persons to pray.*

## Appendix: Verses on Jesus and His Word

Each box should be cut separately. Each group should receive only one box.

### Psalm 119

*<sup>1</sup> Blessed are they whose ways are blameless, who walk according to the law of the LORD. <sup>2</sup> Blessed are they who keep his statutes and seek him with all their heart. <sup>3</sup> They do nothing wrong; they walk in his ways. <sup>4</sup> You have laid down precepts that are to be fully obeyed. <sup>5</sup> Oh, that my ways were steadfast in obeying your decrees! <sup>6</sup> Then I would not be put to shame when I consider all your commands. <sup>7</sup> I will praise you with an upright heart as I learn your righteous laws. <sup>8</sup> I will obey your decrees; do not utterly forsake me.*

### Psalm 119

*<sup>9</sup> How can a young man keep his way pure? By living according to your word. <sup>10</sup> I seek you with all my heart; do not let me stray from your commands. <sup>11</sup> I have hidden your word in my heart that I might not sin against you. <sup>12</sup> Praise be to you, O LORD; teach me your decrees. <sup>13</sup> With my lips I recount all the laws that come from your mouth. <sup>14</sup> I rejoice in following your statutes as one rejoices in great riches. <sup>15</sup> I meditate on your precepts and consider your ways. <sup>16</sup> I delight in your decrees; I will not neglect your word.*

### Psalm 119

*<sup>17</sup> Do good to your servant, and I will live; I will obey your word. <sup>18</sup> Open my eyes that I may see wonderful things in your law. <sup>19</sup> I am a stranger on earth; do not hide your commands from me. <sup>20</sup> My soul is consumed with longing for your laws at all times. <sup>21</sup> You rebuke the arrogant, who are cursed and who stray from your commands. <sup>22</sup> Remove from me scorn and contempt, for I keep your statutes. <sup>23</sup> Though rulers sit together and slander me, your servant will meditate on your decrees. <sup>24</sup> Your statutes are my delight; they are my counselors.*

### Psalm 119

*<sup>25</sup> I am laid low in the dust; preserve my life according to your word. <sup>26</sup> I recounted my ways and you answered me; teach me your decrees. <sup>27</sup> Let me understand the teaching of your precepts; then I will meditate on your wonders. <sup>28</sup> My soul is weary with sorrow; strengthen me according to your word. <sup>29</sup> Keep me from deceitful ways; be gracious to me through your law. <sup>30</sup> I have chosen the way of truth; I have set my heart on your laws. <sup>31</sup> I hold fast to your statutes, O LORD; do not let me be put to shame. <sup>32</sup> I run in the path of your commands, for you have set my heart free.*

**Psalm 119**

*<sup>33</sup> Teach me, O LORD, to follow your decrees; then I will keep them to the end. <sup>34</sup> Give me understanding, and I will keep your law and obey it with all my heart. <sup>35</sup> Direct me in the path of your commands, for there I find delight. <sup>36</sup> Turn my heart toward your statutes and not toward selfish gain. <sup>37</sup> Turn my eyes away from worthless things; preserve my life according to your word. <sup>38</sup> Fulfill your promise to your servant, so that you may be feared. <sup>39</sup> Take away the disgrace I dread, for your laws are good. <sup>40</sup> How I long for your precepts! Preserve my life in your righteousness.*

**Psalm 119**

*<sup>41</sup> May your unfailing love come to me, O LORD, your salvation according to your promise; <sup>42</sup> then I will answer the one who taunts me, for I trust in your word. <sup>43</sup> Do not snatch the word of truth from my mouth, for I have put my hope in your laws. <sup>44</sup> I will always obey your law, forever and ever. <sup>45</sup> I will walk about in freedom, for I have sought out your precepts. <sup>46</sup> I will speak of your statutes before kings and will not be put to shame, <sup>47</sup> for I delight in your commands because I love them. <sup>48</sup> I lift up my hands to your commands, which I love, and I meditate on your decrees.*

# Lesson 9: Relational Support 1

<b>OBJECTIVES</b>	<p>By the end of this lesson, participants will have:</p> <ol style="list-style-type: none"> <li>1. Considered the strength of being in a group</li> <li>2. Reflected upon God's role in group relationships</li> </ol>
<b>PREPARATIONS/ MATERIALS NEEDED</b>	<ul style="list-style-type: none"> <li>• Markers, tape, blank newsprint</li> <li>• Holy Bible</li> <li>• 3 Strands of rope or heavy string</li> </ul>
<b>TIME</b>	<b>30 minutes</b>

## Introduction/Review

Today, we will discuss the importance of being in a group. Before we begin, let us review.

◇ Who can recall what we learned in the last meeting?

*Having Jesus and His Word as the rock of their House keeps the group stable.*

## Task 1: Consider the Strength of Being in a Group

Having discipline can be difficult. Thankfully, you are not alone—we are together within this group.

### 1A: Listen to the following verses from Ecclesiastes 4:9-12:

*Two people are better than one, because they have a good return for their work: If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up! Also, if two lie down together, they will keep warm. But how can one keep warm alone? Though one may be overpowered, two can defend themselves. A cord of 3 strands is not quickly broken.*

◇ What did you hear from these verses?

### 1B: Form groups of three. Share your own life experiences in:

- Working together in a group toward success;
- Receiving help after falling down;
- Being comforted when feeling sorrow; and
- Receiving help or protection when being attacked or defeated.

You have 10 minutes.

◇ What do these stories tell you about the power of being in a group?

Share your ideas in the large group. We'll write them on this chart entitled: The Strength of Being in a Group.

### 1C: Consider how you can better support one another.

◇ What ideas do you have?

◇ What changes might you need to make to your group policies or meetings in order to better support one another?

## Task 2: Reflect Upon God's Role in Group Relationships

◇ Would 2 volunteers please come and assist me?

### 2A: Watch the following demonstration.

\_\_\_\_\_ (name of volunteer 1): Twist these 2 pieces of rope together. Hold it up for the group to see. Then, release the bottom. What happens to the ropes?

*The ropes unravel.*

\_\_\_\_\_ (name of volunteer 2): Braid these 3 pieces of rope together. Hold it up for the group to see. Then, release the bottom. What happens to the ropes?

*The ropes remain together.*

◇ Would a volunteer please read it?

### 2B: Listen to the verses from Ecclesiastes again.

*Two people are better off than one, for they can help each other succeed. If one person falls, the other can reach out and help. But someone who falls alone is in real trouble. Likewise, two people lying close together can keep each other warm. But how can one be warm alone? A person standing alone can be attacked and defeated, but two can stand back-to-back and conquer. Three (3) are even better, for a triple-braided cord is not easily broken.*

Ecclesiastes 4:9-12

Recall the rope demonstration.

◇ What do you hear from these verses?

The verse begins by mentioning 2 people, but ends in talking about a rope of 3 cords. Two people can be strong together. But, 3 are even better. Having God and the group as the 'third person' in our relationships strengthens us and binds us together.

**2C: Find your group of 3 again. Pray for one another's personal needs. Give thanks for the times you have been strengthened through giving or receiving help within a group.**

*Allow for 10 minutes of group prayer. Then, close with prayer.*

## Lesson 10: Prayer<sup>4</sup>

### OBJECTIVES

By the end of this lesson, participants will have:

1. Discussed the importance of prayer
2. Reflected upon biblical examples of prayer
3. Determined the importance of prayer for the group

### PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint
- Holy Bible
- Prayers at end of lesson (copies for each group)
- Chart: House of Principles

### TIME

**30 minutes**

## Introduction/Review

Today, we will discuss the importance of prayer. Before we begin, let us review.

◇ Who can recall what we accomplished in the last meeting?

*Being and working together can give us strength and success. But, having God and each other as the 'third person' in our rope strengthens the group and binds us together.*

In the last lesson, we spent the end of the session in prayer. Prayer is the topic of today's lesson.

◇ Would someone like to open in prayer today?

<sup>4</sup> Lesson adapted from an assignment entitled Working Together by Susan Linderman, 2008.

## ***Task 1: Discuss the Importance of Prayer***

◇ What is prayer?

**1A: Share your definition with the large group as you feel lead.**

Prayer is an important way to communicate with God.

◇ What are some reasons why we might want to communicate with God?

**1B: Call out your responses.**

**1C: Divide into groups of 4. Read the prayer that your group receives together. Discuss what the man or woman is saying to God. You have 10 minutes.**

Then, we'll share our reflections.

## ***Task 2: Determine the Importance of Prayer for the Group***

### **2A: Examine again the House of Principles.**

- ◇ Why is prayer included as a part of the roof that protects the house?

Share your ideas in the large group.

- ◇ What does this mean for your group policies?

Discuss your ideas in the large group.

### **2B: Reflect upon what you have learned in this lesson. Spend several minutes praying in silence. Then, we will close in prayer together.**

*Allow for 5 minutes of silence. Then, close in prayer.*

## Appendix: Sample Prayers

Each box should be cut separately. Each group should receive only one box.

### Prayer 1

*My heart rejoices in the Lord! The Lord has made me strong. Now I have a response for my enemies; I rejoice because You rescued me. No one is holy like the Lord! There is no one besides You; There is no Rock like our God.*

1 Samuel 2:1-2, Hannah

### Prayer 2

*O Lord, I have come to You for protection; Do not let me be disgraced. Save me, for You do what is right. Turn Your ear to listen to me; Rescue me quickly. Be my rock of protection, a fortress where I will be safe. You are my rock and my fortress. For the honor of Your name, lead me out of this danger.*

Psalms 31:1-3, David

### Prayer 3

*Finally, I confessed all my sins to You and stopped trying to hide my guilt. I said to myself, "I will confess my rebellion to the Lord." And You forgave me! All my guilt is gone." Therefore, let all the godly pray to You while there is still time, that they may not drown in the floodwaters of judgment. For You are my hiding place; You protect me from trouble. You surround me with songs of victory.*

Psalms 32:5-7, David

### Prayer 4

*My prayer is not for the world, but for those You have given me, because they belong to You. All who are mine belong to You, and You have given them to me, so they bring me glory. Now, I am departing from the world; they are staying in this world, but I am coming to You. Holy Father, You have given me Your name; now protect them by the power of Your name so that they will be united just as We are.*

John 17:9-12, Jesus

### Prayer 5

*"Our Father in heaven, hallowed be your name, your kingdom come, your will be done on earth as it is in heaven. Give us today our daily bread. Forgive us our debts, as we also have forgiven our debtors. And lead us not into temptation, but deliver us from the evil one."*

Matthew 6:9-13, Jesus

**Prayer 6**

*But Moses protested to God, “Who am I to appear before Pharaoh? Who am I to lead the people of Israel out of Egypt?” God responded, “I will be with you. And this is your sign that I am the one who has sent you: When you have brought the people out of Egypt, you will worship God at this very mountain.” But Moses protested, “If I go to the people of Israel and tell them, ‘The God of your ancestors has sent me to you,’ they will ask me, ‘What is His name?’ Then what should I tell them?” God replied to Moses, “I AM WHO I AM. Say this to the people of Israel: I AM has sent me to you.”*

Exodus 3:11-14, Moses

# Lesson 11: Leadership<sup>5</sup>

## OBJECTIVES

By the end of this lesson, participants will have:

1. Discussed savings group leadership
2. Examined biblical principles for savings group leaders
3. Decided how to support and keep savings group leaders accountable

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint
- Pieces of paper
- Holy Bible
- Verses and introductions (copies for all)

## TIME

**30 minutes**

## Introduction/Review

Today, we will discuss leadership and accountability. Before we begin, let us review.

◇ Who can recall what we accomplished in the last meeting?

*Examples of biblical prayer and the importance of prayer for the group*

<sup>5</sup> Lesson adapted from an assignment entitled, Overcoming Barriers to Open Group Communication by Bill Baker.

## Task 1: Discuss Group Leadership

### 1A: Call out strengths of your group leaders—president, secretary, and treasurer.

*Include any other group leaders that are not included in the list above.*

- ◇ How has each been helpful to you?
- ◇ What do they usually do?

Share your ideas in the large group.

Let us thank our leaders by applauding them.

### 1B: Think about when the group members have questions or concerns about the actions of a leader.

- ◇ What do they usually do?

What if a group member sees a leader act in ways that are not right—for example, they might not properly enforce an important policy.

- ◇ What might the group member do?
- ◇ Why might the member not want to share his or her observations?

*Embarrassment, lack of confidence or understanding, or fear in questioning or challenging an elected leader.*

- ◇ How might reluctance to share affect the group?

*Risk of mismanagement, failure to hold leaders accountable, establishing a habit of weak communication.*

- ◇ Why might a leader ignore, avoid responding, or offer a partial response to a question from a group member?

*Pride, disdain for lack of knowledge or understanding, protect a fellow leader, or embarrassment at leader's own lack of knowledge.*

## ***Task 2: Examine Biblical Principles for Leaders***

**2A: Divide into 3 groups.**

*Distribute biblical examples, 1 to each group.*

**2B: Prepare a drama according to the person you have on the paper. You have 10 minutes to prepare. Then, we'll observe each group's drama.**

Thank you for your hard work and creativity!

◇ What biblical principles for leaders did you observe?

**2C: Write each one on a piece of paper. Then, post in on the wall. Include anything more that you can learn from the verses on your paper. After 3 minutes, we'll walk around and observe the ideas of others.**

## ***Task 3: Decide How to Support and Keep Leaders Accountable***

**3A: In your groups, discuss any particular leadership challenges in the group.**

◇ What steps can we take to overcome these challenges?

You will have 5 minutes, and then we will hear from each group.

To have good leaders and to keep the post of leadership strong, leaders must be supported and held accountable.

**3B: With your partner, pray that your group will support and hold the leaders accountable to fulfill their responsibilities.**

*Allow for several minutes of prayer. Then, close in prayer.*

## Appendix: Biblical Examples

Each box should be cut separately. Each group should receive only one box.

### Group 1

*Jesus called them together and said, “You know that the rulers of the Gentiles lord it over them, and their high officials exercise authority over them. Not so with you. Instead, whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave—just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.”*

Matthew 20:25-28

*Serve wholeheartedly, as if you were serving the Lord, not men, because you know that the Lord will reward everyone for whatever good he does, whether he is slave or free.*

Ephesians 6:7-8

Moses is the president of Burning Bush Savings Group. Before the entire group meets, he calls a meeting for the leaders to organize their agenda and to discuss potential issues. He is the first person to arrive at meetings, and the last person to leave. He visits those who have stopped attending meetings or those who are behind in their payments. He always listens to the challenges that others are facing.

### Group 2

*I appeal to you, brothers, in the name of our Lord Jesus Christ, that all of you agree with one another so that there may be no divisions among you and that you may be perfectly united in mind and thought.*

1 Corinthians 1:10

*Live in harmony with one another. Do not be proud, but be willing to associate with people of low position. Do not be conceited.*

Romans 12:16

*When pride comes, then comes disgrace, but with humility comes wisdom.*

Proverbs 11:2

Peter, the secretary of First Church Savings Group, double checks each of the records before and after the end of each meeting. When any member of the group corrects him, he does not argue but calmly discusses the issue with the other members.

**Group 3**

*Let the word of Christ dwell in you richly as you teach and admonish one another with all wisdom, and as you sing psalms, hymns and spiritual songs with gratitude in your hearts to God.*

Colossians 3:16

*He who rebukes a man will in the end gain more favor than he who has a flattering tongue.*

Proverbs 2:23

*Instead, speaking the truth in love, we will in all things grow up into him who is the Head, that is, Christ.*

Ephesians 4:15

*The members of Grace Covenant Savings Group believe in justice and in honoring and loving one another. They practice speaking the truth in love by correcting the leaders and one another when necessary. When they correct others, they are firm but kind—they do not make the corrected person feel inferior.*

# Lesson 12: Reflection 4— The Center of Our Lives

**OBJECTIVES**

- By the end of this lesson, participants will have:
1. Reflected upon what is at the center of our lives
  2. Discussed the importance of keeping God at the center

**PREPARATIONS/  
MATERIALS NEEDED**

- Markers, tape, blank newsprint
- Holy Bible
- Photograph of a baby (or use Appendix A)

**TIME**

***30 minutes***

## ***Introduction/Review***

Today, we will discuss the center of our lives. Before we begin, let us review.

◇ Who can recall what we accomplished in the last meeting?

In the last lesson, we discussed how to support group leaders and how group leaders can support the group.

## **Task 1: Reflect Upon What is at the Center of Their Lives**

### **1A: Look at this picture of a baby.**

- ◇ How would you describe the daily life of a baby—from morning until night?

*crying, eating, playing, sleeping*

- ◇ Why does the baby cry?

*hungry, wet, wanting something from the parents*

- ◇ How are we similar to this baby in the picture?

- ◇ What should be at the center of our lives besides ourselves?

### **1C: Call out your responses.**

Sin tempts us to focus wholly on ourselves. When sin enters into our lives, money, personal achievement, material possessions, or unhealthy relationships can become our concentration. When sin enters our relationships, God is no longer at the center of our lives.

## Task 2: Discuss the Importance of Keeping God at the Center

### 2A: Listen to the passage from Hebrews:

*Let us run with endurance the race God has set before us. We do this by keeping our eyes on Jesus, the originator and perfecter of our faith.*

Hebrews 12:1b-2a

Turn to a partner and ask:

- ◇ How does this verse encourage your group to keep God central?

Then, we'll hear from each pair.

### 2B: Commit to apply these ideas to your savings group.

- ◇ What changes might this mean for our group activities or policies?

Share your ideas in the large group.

Then, we'll write them on the chart entitled: God as our Group's Center.

### 2C: Pray that the Lord would help us to keep Him at the center of everything, as individuals and in our group.

*Allow for several volunteers to pray. Then, close in prayer.*

# Lesson 13: Reflection 5— Who We Are

## OBJECTIVES

By the end of this lesson, participants will have:

1. Reflected upon being made in the image of God
2. Discussed implications of being made in the image of God

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint
- Holy Bible

## TIME

**30 minutes**

## Introduction/Review

Today we are going to discuss who we are. Before we begin, let us review.

◇ Who can recall what we accomplished in the last meeting?

*Reflected upon what is at the center of our lives; discussed the importance of keeping God at the center.*

We should keep God at the center of our lives by being in a healthy relationship with Him. However, in any relationship, it is wise to consider who we are.

## Task 1: Reflect Upon Being Made in the Image of God

**1A: In pairs, share at least 3 words that you would use to describe yourself.**

**1B: Listen to Genesis 1:27:**

*So God created human beings in his own image. In the image of God he created them; male and female he created them.*

Genesis 1:27

◇ What do you hear from this verse about who you are?

We'll record some of your answers on a chart entitled: Made in the Image of God.

**1C: Compare your answers on your understanding of this verse with your previous answers on who you are.**

◇ What do you notice?

◇ What similarities and differences do you see?

Knowing that we are made in the image of God affects how we view ourselves.

◇ How does this make you feel?

## ***Task 2: Discuss Implications of Being Made in the Image of God***

**2A: In groups of 3-4, identify implications for being made in the image of God.**

- ◇ How should we describe ourselves?
- ◇ How should we view and treat ourselves?

We'll write your answers on the chart entitled: Implications of Being Image Bearers.

- ◇ When you look at this list, how does it make you feel?

**2B: Share with the large group how people in your community recognize people who are special or important.**

Let us do this to ourselves and to each other. Each of us is special. Each of us is important. Each of us is of great value, because we are made in the image of God.

**2C: Commit to apply any of the ideas you have shared that are relevant for your savings group.**

- ◇ What changes might this mean for our group activities or policies?

Share your ideas in the large group.

**2D: Pray that the Lord would help us to consider ourselves as made in His image and make changes to our lives as individuals and to our group.**

*Allow for several volunteers to pray. Then, close in prayer.*

# Lesson 14: Relational Support 2— Creating a Support Group

## OBJECTIVES

By the end of this lesson, participants will have:

1. Discussed how to consider one another's needs in our group relationships
2. Applied principles of creating a supportive group

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint
- Holy Bible
- Philippians 2:3-4 (copies for all)

## TIME

**30 minutes**

## Introduction/Review

Today, we will discuss the need for a supportive group. Before we begin, let us review.

◇ Who can recall what we accomplished in the last meeting?

*Reflected upon the implications for being made in the image of God*

Being made in the image of God not only affects how we view ourselves, it also affects how we view, treat, and relate with others. Just as we consider ourselves made in the image of God and thus have dignity and value and are worthy of respect so are others.

## **Task 1: Discuss How to Consider One Another's Needs in Our Group Relationships**

### **1A: Listen to this passage from Philippians 2:3-4.**

- ◇ Would a volunteer please read?

*Do not be selfish; don't try to impress others. Be humble, thinking of others as better than yourselves. Do not look out only for your own interests, but take an interest in others.*

- ◇ What do you hear from this passage?

Call out your responses.

- ◇ Why does God say this to us?
- ◇ What practical steps can we take to obey the passage we have heard?

### **1B: Call out your responses.**

- ◇ In order to better consider one another's needs, what decisions, policy changes or commitments might we need to make as a group?

We'll record your ideas on the chart.

## Task 2: Applied Principles of Creating a Supportive Group

**2A: Decide upon 1 idea that we will implement in our group this week.**

◇ Which one do you suggest?

God desires His people to live in right relationship with each other, marked by a unity that grows out of serving each other. This includes thinking, speaking, and acting in ways that build others up rather than tear them down. What we do as individuals in considering the interests of others affects the success of this group. Through the presence and power of the Holy Spirit, God works in us, giving us the power and desire to obey.

**2B: Now, let's memorize the passage from Philippians together:**

*Do not be selfish; don't try to impress others. Be humble, thinking of others as better than yourselves. Do not look out only for your own interests, but take an interest in others.*

Philippians 2:3-4

**2C: Pray together that by fixing our eyes on Jesus and considering the interests of others, we would honor God within the group.**

*Allow for several volunteers. Then, close in prayer.*

# Lesson 15: Stewardship

## OBJECTIVES

By the end of this lesson, participants will have:

1. Examined their role as stewards
2. Discussed the proper use of their payout
3. Reaffirmed their commitments about payout money

## PREPARATIONS/ MATERIALS NEEDED

- Markers, tape, blank newsprint, pieces of paper
- Pieces of paper with “my,” “mine,” “ours,” “His” and “yours”
- The Holy Bible

## TIME

**30 minutes**

## Introduction/Review

Today, we will discuss stewardship. Before we begin, let us review.

- ◇ Who can recall what we accomplished in the last meeting?

*Considering one's interests as more important than our own allows us to have unity and to build a strong group*

Let us recite Philippians 2:3-4 together.

- ◇ How have we as a group applied this Scripture?
- ◇ How have we done on the 1 thing that we agreed on last week?

## Task 1: Examine Their Role as Stewards

### 1A: Listen to the following story from Luke 12:42-48.

◇ Who would volunteer to read?

*A faithful, sensible servant is one to whom the master can give the responsibility of managing his other household servants and feeding them. If the master returns and finds that the servant has done a good job, there will be a reward...The master will put that servant in charge of all he owns. But what if the servant thinks, 'My master won't be back for a while,' and he begins beating the other servants, partying, and getting drunk? The master will return unannounced and unexpected, and he will cut the servant in pieces and banish him with the unfaithful. And a servant who knows what the master wants, but isn't prepared and doesn't carry out those instructions, will be severely punished. But someone who does not know, and then does something wrong, will be punished only lightly. When someone has been given much, much will be required in return; and when someone has been entrusted with much, even more will be required.*

◇ What happens in this story?

Call out your responses.

### 1B: Jesus told this parable to teach a message to His listeners.

◇ Who do you think might be the master in the story?

◇ Who might be the servant?

◇ What is the meaning of the story?

Share your ideas in the large group.

### 1C: Listen to this verse from Psalm 89:11:

*The heavens are Yours, and the earth is Yours; everything in the world is Yours—You created it all.*

In small groups, list the things that you believe are included in everything. Write your responses on separate pieces of paper. Then, post them on this chart.

*Plants, trees, animals, our bodies, homes, belongings, water, time,  
land, children*

◇ If everything belongs to God, what is our role?

Call out your responses.

*Stewards, caretakers, servants, guardians, managers*

**1D: Consider everything as God's and not your own by taking my, mine, and ours out of your vocabulary.**

*Place pieces of paper that say my, mine, and ours on the wall and give the participants papers with "His" and "Yours."*

Replace these with His and Yours. Let us cover my, mine, and ours with pieces of paper that say His and Yours.

By considering God as the owner of all things and the One who will come again, we can understand the importance of taking the best care of everything and always seeking His help in the use of our resources.

## Task 2: Discuss the Proper Use of Their Payout

We must also use money wisely in order to help our families and to keep our promise to the group.

### 2A: Consider what might happen in this following situation:

*A member of a savings group asks to borrow money to buy inventory for her store and the group approves. When she gets the money she uses part of it to buy a toy for her grandchild, part of it to buy a dress for herself, and part she invests in her store.*

◇ What are some problems that she might face as a result of her actions?

### 2B: Call out your responses for discussion in the large group.

*She might have trouble repaying her loan to our group. She might avoid the group. Our group could be hurt. It might be harder for us to want to pray.*

Consider the savings payout/loans that you receive as belonging to God. If we steward our payout well, it can help us build better relationships with each other. When we don't, it can cause us trouble in our relationships with each other and even in our relationship with God.

## ***Task 3: Reaffirm Their Commitments About Payout Money***

During group formation or policymaking, we prayed and made commitments about what to do with payout money and loans.

**3A: Reflect upon this decision. Pray silently for several minutes that God would give you discernment regarding the use of payout money/loan. Reaffirm your own commitment in your heart. Alter it if the Lord leads you to do so.**

**3B: As you are comfortable, share what you feel God is asking you to do with your payout money/loan. Share your ideas in the large group as you feel lead.**

As members of this group and children of God, we must help each other to be good stewards of our money.

*Thank participants. Close in prayer.*

# Some Final Tips About Savings

## Group Handbook Section D: Ongoing Training

### Who should participate in Ongoing Training?

These lessons are designed for the savings group members of a single group. Since these lessons are designed to help build relationships between the savings group members and their relationships with God, self, others and the rest of creation, it is best to just have the members of a single group participate in the sessions.

### What is the purpose of Ongoing Training?

The fifteen lessons in this section help the group deepen their understanding and application of the House of Principles so that the group functions well financially, shares the Word of God, and helps its members to encourage deeper, supportive relationships among the group members. This series of *Ongoing Group Member Training* lessons represent the most important part of this ministry, because it is where the members can be most impacted and confronted with God, His word and His desires. Up to this point, it is quite possible that newly formed groups have looked like other, similar groups within the community. This is not necessarily a bad thing, but the hope is that these straight savings, ROSCA and ASCA groups will be groups that glorify God and serve as a tool by the church for the ministry of reconciliation.

### What are the objectives of the Ongoing Training lessons?

#### House of Principles Lessons

The objectives of the lessons vary, but they all focus on some part of the House of Principles (Jesus and His word, trust, discipline, transparency, leadership, prayer, reflection, relational support, and stewardship). By the end of each lesson, the savings group members should be able to understand the concept of a particular part of the House and apply it to their group policies and procedures and even sometimes to their personal lives. Analyzing and applying the House of Principles not only strengthens the overall functioning of the group but can also allow the group members to grow in their relationships with God, self, others, and the rest of creation.

These training lessons introduce biblical perspectives on each of the principles. The intention is for people to see the practical and powerful implications of applying God's Word in their life. The lessons are an example of how God's Word can be integrated into the very life blood of the financial group. In some cases, the lesson takes a biblical principle that was being discussed in the context of financial system success and identifies ways in which it could be further applied in the life of the individual.

### **Training Low-Income Persons in Business, Home, and Health**

These nine training modules of 6-8 lessons each are an extension of the ongoing training lessons but provide technical training in business planning and management, household financial management and some health topics. The three key themes which are integrated into these trainings are dignity, stewardship, and discipline. These three themes are essential components necessary to foster reconciled relationships and contribute to a transformed Biblical worldview in the lives of very poor people. The training modules all address the animistic worldview which is prevalent among very poor people in the majority world. Learners will have opportunity to reflect upon the reasons for their behaviors and practices in health, business, and financial management, and take action to address poverty and animism in their own lives and contexts through very practical means—whether through problem-solving or application of a new skill.

### **What is the reason behind the training methodology used in the Ongoing Training lessons?**

This section uses short, simple 30 minute lessons to promote dialogue and participation by applying principles and practices of adult learning (see Appendix A). A variety of methods are used in trying to reach people with different learning styles. The lessons are organized in a logical order and build upon each other. It is possible, however, that there is a lesson topic that would be more helpful for a group at a particular time to deal with a topic which has become a challenge or concern for group members and/or if a principle is being violated by the group. These lessons are designed to be very simple and to be understood by even people with lower levels of education. However, where the lessons are too complex, the facilitator should seek the best means for simplifying and contextualizing the concepts and methods.

Most of the lessons present an opportunity for the savings group leaders to reflect on their policies and make appropriate changes. These changes help the savings groups to apply the House of Principles to their policies. The facilitator should make sure that they follow their groups' policies for making changes (Straight Savings Policy #20, ROSCA Policy #21, and ASCA Policy #28).

## **What are common challenges in conducting Ongoing Training?**

### **Maintaining the interest level of the group members**

Though the lessons help build a stronger group, some group members may not seem interested in this section of the group meeting. God is the only one who can change hearts, so spend time in prayer that people would be able to see the importance of the lessons to their group and that He would give the facilitator words to communicate. It is essential to try to engage these participants as much as possible emphasizing in every lesson that they are the owners of this group and thus have the task of making it the best group possible. The facilitator should also manage the time well so as not to take more than the 30 minutes allotted. If the facilitator realizes that it will take longer than 30 minutes, then s/he should look for a natural end and finish the lesson in the following meeting.

## **What happens after conducting all the Ongoing Training lessons with the group?**

The 15 lessons are designed to allow the group members a full understanding and application of the House of Principles to strengthen the group's structure and set the stage for subsequent cycles. Other curriculum would be more relevant in subsequent cycles where different ideas can be introduced and where application of the House of Principles becomes automatic. For groups that meet on a weekly or biweekly basis for a year, the facilitator may consider dividing each lesson into two lessons or building upon or deepening understanding of each of the principles in other ways. Lessons can also be repeated or reinforced as necessary to emphasize a particular principle.

# SCAs: What's in a Name?

Savings Groups (Savings and Credit Associations, SCAs) can be found all over the world and go by different names in different regions and countries. A sampling:

## Africa

- Benin: Asusu, Yissirou, Ndjonu, Tontine
- Botswana: Motshelo, beer parties
- Burkina Faso: Tontine, Tibissiligbi, Pari, Song-taaba
- Burundi: Upato (in Kiswahili)
- Cameroon: Jangi, Ujangi, Djana, Mandjon, Djapa, Tontine, Djanggi, Njanggi, Ngwa, Ntchwa
- Egypt: Gameya, Jam'iyya
- Ethiopia: Ekub, Ikub
- Gabon: Bandoi
- The Gambia: Osusu, susu, esusu, Compin
- Ghana: Susu, Nanamei akpee, Onitsha, Nnobia
- Ivory Coast: Tonton, Tontine, Moni, Diaou Moni, War Moni, Djigi Moni, Safina, Akpole wule, Susu, Aposumbo, Kukule, a tche le sezu, Komite, n'detie, m'bgli sika, Monu, mone
- Kenya: Mabati, Nyakinyua, Itega, Mkutano ya wanwake, Mkutano ya wazee
- Liberia: Esusu, susu, sau
- Madagascar: Fokontany
- Mali: Pari
- Mozambique: Upato, Xitique
- Niger: Adasse, Tomtine, Asusu
- Nigeria: Esusu, Osusu, Enusu, Ajo (Yoruba), Cha (Ibo), Oha, Oja, Adashi (Hausa, Tiv), Bam (Tiv), Isusu (Ot), Utu (Ibo), Dashi (Nupe), Efe (Ibibios), Oku (Kalabari Ijawas), Mitiri, Compiri, Club (Ibo)

- Congo, PR: Temo, Kitemo, Ikilemba, Kikeditimba, Kikirimbahu, Likilimba, Efongo Eambongo, Otabaka, Ekor, Otabi
- Senegal: Tontine, Nath
- Sierra Leone: Asusu, Esusu
- Somalia: Haghad, Shaloongo, Aiuto
- South Africa: Chita, Chitu, Stokfel, Stockfair, Mahodisana, Motshelo, Umangelo
- Sudan: Khatta, Sanduk, Sandook Box
- Swaziland: Stokfel
- Tanzania: Upato, Fongongo
- Tchad: Pare
- Togo: Soo, Tonton, Sodzodzo, Sodyodyo, Abo
- Tunisia: Noufi, Sanduk
- Uganda: Chilemba, Kirembe, Upato, Kwegatta
- Zaire: Ikelemba, Osassa, Bandoi, Kitemo, Kitwadi, Adashi, Tontine, Bandal
- Zambia: Icilimba, Upato, Chilenba
- Zimbabwe: Chilemba, Stockfair, Kutunderrera Asia
- Bangladesh: Samity
- Cambodia: Tontine
- China: Lun-hui, Yao-hui, Piao-hui, Hui, Ho-hui, Foei-Tsjing
- Hong Kong: Chinese types and Chit clubs
- India: Kameti, Kuri, Chitty, Chit funds, Vishi, Bishi, Nidhi, Committee
- Indonesia: Arisan, Paketan Daging, Paketan Kawinan, Mapalus, Bajulo julo, Jula-jula, Mengandelek
- Japan: Ko, Kou, Miyin, Mujin, Musin, Tanamoshi
- Korea: Keyes, Kyes, Mujin, Ke
- Lebanon: Al-tawfir el medawar
- Malaysia: Kutu, Kootu, Kongs, Tontine, Hui, Main, Kut
- Nepal: Dhikur, Dhituti

- Pakistan: Committee, Bisi, Kistuna
- Papua New Guinea: Hui, Sande
- Philippines: Paluwagan, Turnohan
- Singapore: Tontine, Kutu
- Sri Lanka: Chit Funds, Cheetu/Sheetu, Sittu Danawa, Situ Mudal, Sittu Wendesiya
- Taiwan: Hui
- Thailand: Chaer, Hui, Hue, Pia Huey, Len Chaer
- Vietnam: Hui, Hui Thao, Hui hue hong, Hui bac (ho), Yi hui
- Yemen: Hacba

## **Latin America, Caribbean and Pacific**

- Bahamas: Esu
- Barbados: Meetings
- Belize: Syndicate, Tanda
- Bolivia: Pasanacu
- Brazil: Consorcio, Pandero, Syndicates
- Curacao: Sam, Hunga sam
- Dominican Republic: San
- Guatemala: Cuchubal, Cuchuval
- Guyana: Throw a box, Boxi money
- Jamaica: Partners, (Throw a) Box, Susu
- Mauritius: Pool, Cycle, Sheet
- Mexico: Tanda, Cundina, Mutualista ...
- Panama: Pandero
- Peru: Pandero
- Surinam: Kasmonie
- Tobago: Susu
- Trinidad: (E)susu, Sou sou, Hui, Chitty

- West Indies: Susu
- Western Samoa: Pelagolagomai

Adopted from:

Bouman, F.A.J., "ROSCA: On the Origin of the Species" Savings and Development Volume XIX, No.2, 1995, pp. 129