

RESTORE: *Savings* CHURCH FACILITATOR GUIDE

RESTORE: Savings helps congregations start Savings Groups as a church ministry. The purpose of this curriculum is to encourage, inspire, and teach members of Savings Groups as they experience Jesus' reconciling power in all areas of their lives.

HOPE International and the Chalmers Center desire to see people experience the reconciling power of Christ in all areas of their life through saving group ministries in their church. Together we have partnered to create these training materials for HOPE and its partners.

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Church Facilitator Guide

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Introduction

Congratulations! You have been chosen by your church to become a Church Facilitator and start a Savings Group ministry at your church. Savings Groups can impact your church and community as people study the Bible, pray, support each other, and save money together.

Restore: Savings

Restore: Savings helps the church start Savings Groups as a church ministry. We hope members of Savings Groups experience Jesus' reconciling power in all areas of their life.

Benefits of a Savings Group ministry:

There are many benefits of *Restore: Savings* to the church and the members participating in the Savings Group ministry.

Benefits to the church:

- Builds unity
- Strengthens the church
- Builds relationships in the community
- Becomes a discipleship and evangelism tool

Benefits to Savings Group members:

- Builds relationships and friendships
- Creates a safe place to save money and access small loans
- Builds skills in managing money
- Provides a chance to explore Jesus as Reconciler and Savior
- Provides emotional and social support for members

You were chosen by your church to lead this ministry in your church as a Church Facilitator. They considered you using the following criteria:

Church Facilitator Qualifications:

- Committed Christian
- Active member of a local church
- Recommended by their pastor or church leadership
- Volunteer experience in teaching, training, leading, or community service
- Demonstrated servant leadership
- Willingness to volunteer without salary compensation
- Ability to walk with groups for 3 years
- Interested in learning and growing
- Able to read and write
- Able to do basic math
- Gets along with others and is respected by others
- Ideally has led small groups in the past.

It is an honor to be a Church Facilitator. It is also a lot of work. Strong Savings Group ministries need strong facilitators.

Church Facilitator Expectations:

- Pray regularly
- Help teach church leaders and community members about Savings Groups
- Start Savings Groups in your church and community
- Give lessons to the Savings Group
- Guide and advise the Savings Group
- Provide ongoing support and empowerment to group leaders
- Fill out a Savings Group Visitation Form each time you visit a group
- Follow checklists or guidelines provided by your coordinator
- Show love, respect, and humility to others
- Encourage groups in the House of Principles
- Talk with your pastor regularly
- Talk with your coordinator regularly
- Attend mentoring meetings each month
- Take good care of any church property that is lent to you
- Encourage proper use of 5W Group Leader Guideline

Steps for the Savings Group Ministry:

The following is a guide for each step of the Savings Group ministry. Please be sure to refer to these steps as you go forward with the ministry, and let your Field Coordinator know if you have questions or concerns.

Step 1: Introducing the Savings Group Ministry

Who?

Potential savings group members suggested by the pastor, church leader, or the Church Facilitator. Be sure that the group meets within five kilometers of your house or church so that you can easily visit at least twice a month.

Why?

To introduce potential group members to the benefit of being a part of a church-centered savings group.

What?

Lesson 1: The Benefit of Savings Groups

Lesson 2: Church-Centered Savings Groups

When?

After you have completed the Church Facilitator's training and met with your pastor to discuss potential group members. Ideally, Lessons 1 and 2 should be taught within the same month as your training.

Step 2: Forming Groups

Who?

Individuals who attended Lessons 1 and 2 who have decided to be a part of a savings group.

Why?

To help in the formation of a church-centered savings group. You will help the group form rules, elect leaders, and prepare the leaders for the first savings group meeting.

What?

Lesson 3: Rules for Membership and Savings

Lesson 4: Rules for Loans and Emergency Fund

Lesson 5: Leader Selection

Lesson 6: Training for the First Savings Meeting (Group Leader Training)

When?

After you have completed Step 1. Typically, this formation process should take no longer than two months.

Step 3: Ongoing Training

Who?

The newly formed savings group. In Step 3, you will visit the savings group at least two times a month so that you can give a new lesson from the Church Facilitator Guide (Lessons 7-28).

Why?

To continue to guide and facilitate the savings group through their first savings cycle. The lessons will help reinforce the learnings from the House of Principles and guide the group in becoming an effective church-centered savings group. Your visits twice a month will also help you encourage the leaders to follow the 5W Group Leader Guidelines and be sure they are creating an environment that encourages participation from all members.

What?

Lessons 7-28

Group Leader Trainings:

Lesson 8: Organizing Group Meetings

Lesson 12: Leadership Roles and Loan Records

Lesson 20: Jesus, Our Leader

Lesson 23: Monitoring Group Progress

Lesson 28: Discovery Bible Study Word Section

Group Leader Trainings should be completed in the order they appear in the Church Facilitator Guide.

When?

After you have completed Step 2. You should be facilitating two lessons each month, along with a Group Leader Training. Group Leader Trainings can be completed before or after a group meeting.

Reporting:*

Group Registration: You should complete the Group Registration Form at the conclusion of Lesson 9. The form should be submitted to the Field Coordinator at your monthly mentoring meeting.

Savings Group Visitation Form: A Savings Group Visitation Form should be completed each time you visit your group and facilitate a lesson from the Church Facilitator Guide (two per month). You will submit the reports to the Field Coordinator at your monthly mentoring meetings. Each form should be completed in the presence of the group leaders.

5W Group Leader Guidelines: Each time you visit a savings group you should observe how the group leaders are following the 5W Group Leader Guidelines and be prepared to give any necessary feedback at the close of the meeting.

**Report Forms are found in Appendix D and the 5W Group Leader Guidelines are found in Appendix E.*

Step 4: Ending a Cycle

Who?

The savings group members and leaders

Why?

To prepare the group to end the cycle and plan for the next one

What?

Lesson 29: Planning for End-of-Cycle (Group Leader Training)

Lesson 30: Calculating End-of-Cycle Payouts (Group Leader Training)

Lesson 31: Money Distribution and Celebration

When?

Once the savings group has completed their initial 12-month savings cycle and you have facilitated Lessons 1-28. You will need to be present at the last group meeting so that you can facilitate Lesson 31 and assist with the distribution of savings.

Reporting:

Savings Group Reform Form: At the completion of Lesson 31, you will need to fill out an Savings Group Reform Form (Appendix D) and submit it to the Field Coordinator at your monthly mentoring meeting

Step 5: Starting a New Cycle

Who?

Any savings group members and leaders who have agreed to continue into a new cycle

Why?

To help guide the process of group re-formation as well as the passing of responsibilities to new group leaders.

What?

Lesson 32: Changes to Group Rules and Electing New Leaders

Lesson 33: Passing Responsibilities to New Leaders

When?

Once the savings group has completed their first savings cycle and has decided to begin a new cycle. After facilitating Lessons 32 and 33, you will only need to visit the savings group once a month.

Reporting:

Savings Group Visitation Form: After the first savings cycle, you only need to complete and submit one Savings Group Visitation Form each month to the field coordinator.

About the Church Facilitator Guide:

There are 33 lessons. Follow the lessons in the sequence they appear in this guide. This helps the group and leaders learn the skills they need.

Give one lesson each time you visit the group, at least two times each month. Group leader training lessons should also be given in the sequence they appear in this guide.

Every lesson has a title, summary box with the key message, and time needed for the lesson. At the top of each lesson, there are notes about any preparations or materials you will need, including a key scripture verse that connects to the topic of each lesson.

You will know a lesson is for group leaders by looking at the top right corner of the page. It will say Group Leader Training. Savings Group members are welcome to come to this training, but the focus will be to train the group leaders to do their jobs.

There are symbols to represent activities in the lesson:



Beginning of
Lesson



Prayer



Small group



Scripture



End of
Lesson

Facilitation Tips

Facilitating is not the same as teaching. Facilitators encourage people to share and talk with each other as they learn together. Facilitation gives each person a chance to share their knowledge, gifts, and experiences. Good facilitation respects the dignity of each person.

We can become good facilitators. We can use small groups and open questions, and we can respect others in the training.

1. **Small groups:** Dividing people into small groups helps people talk. People feel more comfortable and free to talk in a small group. In this guide, people are often divided into small groups to do work. They often will work in groups of 3-4 people or in pairs.
2. **Open questions:** Open questions are questions that cannot be answered with "yes," "no," or one right answer. Open questions help people talk and share. A closed question can be answered with a "yes," "no," or one right answer.

An example of a closed question: Do you know about Savings Groups?

An example of an open question: What do you know about Savings Groups?

Change these closed questions to an open question.

- Have you been in a Savings Groups before?
- Did your parents teach you about managing money?
- Is it hard to save money?
- Do you have any questions?
- Other examples:

- _____
- _____

3. **Respecting others in the training:** Respecting others is an important part of being a facilitator. It helps people to feel comfortable and can help people to participate freely.

There are ways we can respect others:

- Thank people for their participation
- Show respect, humility, and patience
- Listen
- Affirm people for their efforts and work
- Other ways to respect people in training:

- _____
- _____
- _____
- _____

Your Church Facilitator Partner

We are meant to work together and help each other. You will be partnered with another Church Facilitator so that you can help and encourage each other.

The purpose of these partners:

- Work together to solve problems or challenges
- Pray for each other
- Encourage each other
- Learn from each other and your experiences with Savings Groups
- Celebrate successes

Once you have found your partner:

- Share phone numbers if you do not have their number.
- Decide how you will help each other.
 - How will you talk with each other and how often? Will you meet or call each other?
 - If possible, plan to visit each other's Savings Group at least once.

My Partner is: _____

Phone number: _____

Notes: _____

Training Register

The register allows you to keep track of the lessons you do with your group. You can copy the register into a notebook if necessary so you can include more groups. It is important that you keep this register up to date so it is clear what training you have provided to groups and group leaders. This should help with planning as well as with quality assurance.

SAVINGS GROUP TRAINING REGISTER

Instructions: Once you have facilitated a lesson, record the date on which the lesson was completed in the group's corresponding column.

<i>Church Facilitator Guide – Steps & Lessons</i>	<i>Group Name</i>		
	1.	2.	3.
	<i>Date Lesson Completed</i>		
STEP 1: Introducing the Savings Group Ministry			
1. The Benefits of Savings Groups			
2. What is a Church-centered Savings Group?			
STEP 2: Forming Groups			
3. Rules for Membership and Savings			
4. Rules for Loans and Emergency Fund			
5. Leader Selection			
■ 6. Training for the First Savings Meeting			
STEP 3: Ongoing Training			
7. House of Principles Song			
■ 8. Organizing Group Meetings – The 5Ws			
9. Jesus, the Rock			
10. A Foundation of Trust			
11. The Difficulty of Trust			
■ 12. Roles and Loan Records			
13. Transparency			
14. Discipline			
15. Discipline to Keep the Group Fund Full and Safe			

■ = Group Leader Training

<i>Church Facilitator Guide – Steps & Lessons</i>	<i>Group Name</i>		
	1.	2.	3.
	<i>Date Lesson Completed</i>		
16. Supporting the Group Leaders			
17. Restoring Relationships			
18. Fellowship and Belonging to a Group			
19. Importance of Prayer			
■ 20. Jesus, Our Leader			
21. The Bible, Our Light			
22. Stewardship			
■ 23. Monitoring the Group's Progress			
24. Dealing with Conflict			
25. Learning to Fellowship			
26. Stewardship in Spending Money			
27. Discovery Bible Study			
■ 28. Discovery Bible Study			
STEP 4: Ending a Cycle			
■ 29. Planning for the End of Cycle			
■ 30. Calculate for Each Member			
31. Money Distribution and Celebration			
STEP 5: Starting a New Cycle			
32. Changes to Group Policies and Electing New Leaders			
■ 33. Passing Their Responsibilities			

■ = Group Leader Training

Reporting

An important part of the role of the Church Facilitator is to monitor the progress of the Savings Groups they promote as well as to provide reports to the leaders of the Savings Group ministry so they are aware of group formation and the progress being made by individual groups. Here are the different reports that will need to be submitted for each Savings Group. You can find copies of each of these reports in Appendix D.

Savings Group Registration Form

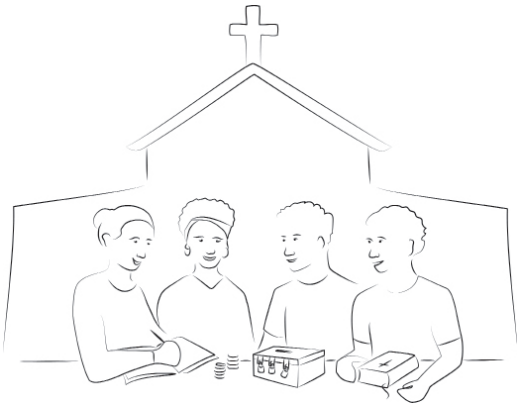
This form should be filled out for each new group after the group and its leaders have been trained on Lessons 1-8. Once completed, the form should be submitted to your Field Coordinator at the next mentoring meeting.

Savings Group Visitation Form

This form should be filled out each time you visit a group for every group after the group begins saving. The Church Facilitator is responsible for filling out this form and submitting it to their Field Coordinator each month for each group.

Savings Group Reform Form

The Church Facilitator should fill out this form at the end of the cycle for each group so there can be accurate information about the status of the group. When the group comes to the end of the cycle, this form is completed and submitted to the Field Coordinator at the next mentoring meeting.



Lesson 1

The Benefits of Savings Groups

LESSON 1 SUMMARY: The group will share about the benefits of church-centered Savings Groups.

TIME: 1 1/2 hours

Key Verse: Acts 2:42-47

Preparation and materials needed for this lesson:

- Invite your pastor to the first and second meetings (Lessons 1 and 2) so that they can introduce you as the Church Facilitator and explain briefly how the Savings Group is a ministry of the church.



1. Welcome to the first meeting about Savings Groups! I am glad each one of you is here. Our church hopes to start a Savings Group as a way to honor God and serve one another.

Pastor, thank you for coming! Could you tell us about how our Savings Group is part of church ministry? Thank you!



Pastor, could you please pray for us?



► *The prayers written below are suggestions, but the person who prays may use his or her own words.*

God, thank you for each person here. Thank you for allowing us to start a Savings Group. Please guide this meeting and the decisions we make. Amen.

► Thank you for praying, Pastor!

As the facilitator, I will guide you as you form the Savings Group and will share lessons that will help the group grow.

I am excited about this church ministry because it can make a big difference in our lives, helping us to grow our savings and businesses, but also helping us learn more about God, his Word, and how we can support one another.

Does everyone know the others in the group? If not, let's go around and say our names.

► ***Keep introductions short!***

2. Savings Groups are a tool that has many different uses and benefits. Traditionally, Savings Groups are known as a way to save money so members can buy important things they need. Members of Savings Groups have saved for school fees and uniforms, medicine for a sick family member, seeds to grow vegetables, and tools for a home business.

3. Please talk with one person next to you about one thing you have saved money for in the past.

4. Will one or two people share what they talked about with the person next to them?

► Thank you for sharing!

► ***Each time a person responds, be sure to thank them!***

5. There are many different ways people save money. Here are some of the most common ways:

- Money is saved in a bank.
- Money is saved at home.
- Money is saved in a cooperative, credit union, or microfinance institution.
- Money is saved by owning things like houses and animals.
- Money is saved in a Savings Group, funeral fund, or with a deposit collector.

What ways do people save money in this community?

► Thank you for sharing!

6. Sometimes saving money in these ways works well for a family. But many times there are problems, and money is lost or spent before the family can buy what they had hoped to buy. Here are some common problems with traditional ways of saving:

- When people save money at home, family members can be tempted to spend that money on other things.
- Sometimes the money is stolen.
- Banks, cooperatives, or microfinance institutions can be good places to save money. But many families cannot use them because they are far away or have difficult requirements that the family cannot meet.

What are some of the problems people in this community have when they save money the traditional ways?

► Thank you for sharing!

7. Savings Groups can help people who have problems with traditional ways of saving. Let me tell you more about Savings Groups:

- In a typical Savings Group, 15 to 25 people meet regularly to save money.
- Savings Group members create their own rules, such as whether or not members can save different amounts of money at each meeting. They also elect their own leaders.
- Savings Groups can give out loans to members from their combined savings. The group decides the service fee that is the best for them. Loans must be repaid before the end of the Savings Cycle, which is typically 12 months long.
- At the end of the Savings Cycle, the money saved by members along with money earned through service fees is distributed back to the Savings Group members so they can buy the important things they need.

8. Savings Groups that are a ministry of the church like ours try to help individuals, families, and communities to improve all of their relationships. This means our group will focus on more than just money. We will also focus on improving our relationships with God, ourselves, each other, and the rest of the world!



9. Now, let's divide into three groups. I will tell each group a short story to act out in a role play. Your role plays should be very short; they should be no more than three minutes long.

Group 1, please act out this story:

Rachel is a hardworking mother who is worried because she cannot pay her children's school fees. She has trouble saving money because there are many expenses in her household. For example, her husband and neighbors often ask for money to pay for things that they say are very urgent. Rachel then joins a Savings Group at local church. The Savings Group meets weekly to save, pray, and learn from the Bible. Because of the Savings Group, Rachel is able to save money to pay her children's school fees and grow in her faith. She also makes friends with others in the group who encourage and care for her.

Group 2, please make a role play of this story:

David has a business repairing shoes in the market. He has to borrow money from a local moneylender who demands a very high interest rate. Sometimes he must borrow money from another moneylender to make payments to the first one! Whenever the moneylenders come to collect, David hides from them because he cannot pay. Then a friend invites David to join a Savings Group where the members save their money. They also make loans to one another from their combined savings and repay their loans in three months. After joining the Savings Group, David was encouraged by his fellow members to pay back the moneylenders as well as take out a small loan from the group to buy materials for his business without paying high interest rates.

Group 3, please create a drama for this story:

Isaac and Mary saved money for their daughter's wedding for a long time. Unfortunately, their house was robbed last year and they lost all their money! Then they were invited to join a Savings Group in their church. Each week the group members bring their savings, and the money is carefully counted. The group encouraged Isaac and Mary to save as much as they could, and the couple saved more than they thought possible! Now, just 12 months after the robbery, Isaac and Mary have enough savings to pay for their daughter's wedding.

Let's watch each role play.

► Thank you for your role play!

Will one or two people describe what they saw and heard?

► Thank you for sharing!

10. Have any of you been members of a Savings Group like the ones we

saw in the role plays? If so, what did you like about your group? What was challenging?

► Thank you for sharing!

11. There are thousands of Savings Groups around the world. From all these experiences, we have learned that Savings Groups can have many benefits:

- A Savings Group is a safe place to save money.
- A Savings Group helps people be disciplined about saving money.
- Savings Group meetings are a time for building relationships and supporting one another.
- Savings Groups that are a ministry of the church can help improve our relationships.

There also can be problems with Savings Groups. Almost all the problems come when group members do not trust one another and do not follow their group's principles and rules. That is why we will be very careful in the beginning about taking time to build trust and establish our group principles and rules, and we will look to God's word for guidance throughout the process.

Please talk with a person sitting next to you about the benefits of a Savings Group that are important to you.

Will one or two people share what they talked about with the person next to them?

► Thank you for sharing!

12. We have learned that church-centered Savings Groups have many benefits. When they are wisely managed, they can help people save for something important, as well as grow in their relationships.

13. Thank you for coming. In the next session, we will share more about the biblical principles that help us have a healthy church-centered Savings Group. If you have trusted friends or family members who might be good Savings Group members, please invite them to the next meeting. We will be meeting at *(say the day, time, and place)*.

► *When you see words that are a different color, you need to give extra information.*

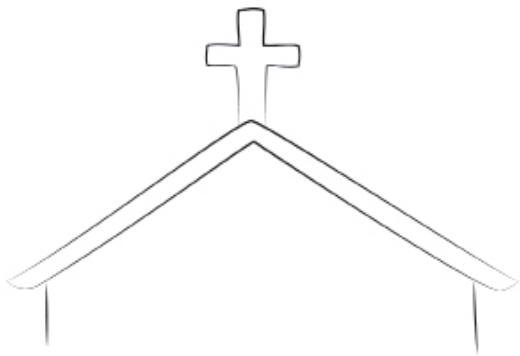


Let's pray:

Thank you, God, for a good time together. Please give each person here the wisdom to know whether or not they should be part of this Savings Group. And if there are other people who would benefit from this ministry, please bring them to the next meeting. Amen.

We are finished with our meeting. I will see you at the next meeting!





Lesson 2

Church-Centered Savings Groups

LESSON 2 SUMMARY: The group will learn how the Bible helps us to form strong and healthy Savings Groups.

TIME: 1 1/2 hours

Key Verse: Acts 2:42-47

Preparation and materials needed for this lesson:

- Invite your pastor again so your pastor can introduce you as the Church Facilitator and explain how the Savings Group is a ministry of the church.
- Prepare a poster of the House of Principles.



1. Welcome to the second meeting about Savings Groups! I am glad each one of you is here. Our church hopes to start a Savings Group as a way to honor God and serve one another.

Pastor, thank you for coming! Could you tell us about how our Savings Group is part of church ministry?

► Thank you for sharing!



Pastor, could you please pray that God will guide this meeting and the decisions we make?

► Thank you for praying, Pastor!

As I said in the last meeting, I will be the facilitator of the group. I am excited about this church ministry because I know it can make a big difference in our lives.

Does everyone know the others in the group? If not, let's introduce ourselves by going around and saying our names.

► *Keep introductions short!*

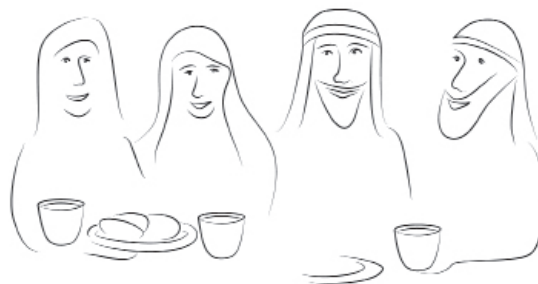
2. In our first meeting, we talked about how a Savings Group will help us to save money for important things we need. We might need money for school fees, to make a repair on our houses, or to help our small businesses. We also talked about how we can support one another in our Savings Group. Today, we will talk about how a church-centered Savings Group can bless our families, our church, and our community.

How do churches in this community show that they care about people?

► Thank you for sharing!



3. Listen to this story from the Bible about how the first Christians cared for each other. You will see how their love for one another helped the entire community.



"[The new Christians] devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer. Everyone was filled with awe at the many wonders and signs performed by the apostles. All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people. And the Lord added to their number daily those who were being saved. —Acts 2:42–47

What were some of the good things that were happening in this Bible story?

► Thank you for sharing!

4. As we read in the Bible, many good things were happening in the early church. Here is a list of all the good things the early Christians were experiencing:

- The new Christians were friends.
- The people constantly learned new things from the apostles.
- They enjoyed good times of eating together.
- Wonderful things were happening, and the people were amazed.
- No one suffered need because everyone shared their belongings.
- They trusted one another.
- They praised God together.
- The rest of the community admired them.
- Many others wanted to join their group.

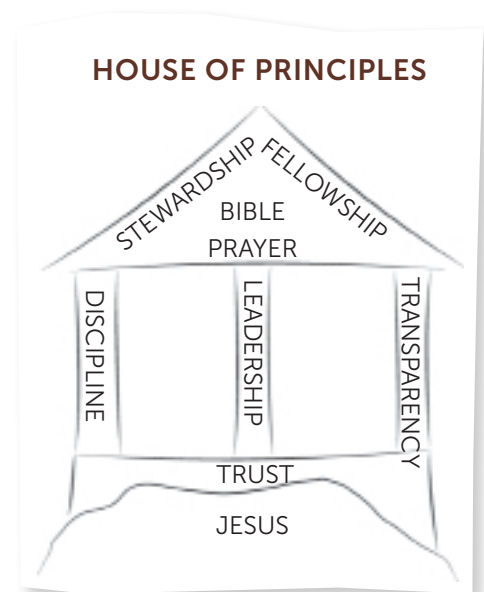
Our Savings Group can experience many of these good things! But for this to happen, we need to build our group on healthy principles just like the early church did.

5. This drawing of the House of Principles reminds us of the things that will keep our Savings Group strong. A strong Savings Group is like a well-built house.

The House of Principles has four main parts: (1) the rock on which the house is built, (2) the foundation, (3) the posts that support the house, and (4) the roof.

► *Hang the poster of the House of Principles where everyone can see it.*

First, the rock is **Jesus**. We build our Savings Group on Jesus' love and power to heal broken relationships. He is our Rock—our strength. The church in Acts was built on Jesus too.



Why should Jesus be the rock of our Savings Group?

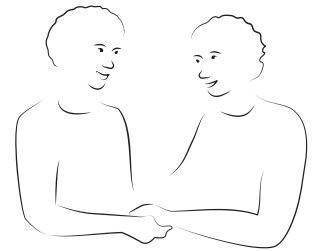
► Thank you for sharing!



Now we will talk about the foundation of the house: **Trust**. Trust is the foundation of our Savings Group. If we do not trust one another, the group will fall apart. The Christians in the book of Acts in the Bible worked together and shared everything in common. They trusted each other very much!

Why must trust form the foundation of our Savings Group?

► Thank you for sharing!



6. Next we will look at the three posts: **Discipline**, **Leadership**, and **Transparency**.

- *Discipline* means always practicing good habits. Members must practice discipline in attending meetings, saving their money, and repaying loans.
- *Leadership* means humbly giving direction to the group. The leaders serve their Savings Group by making sure the group runs well.
- *Transparency* means being open. When there is transparency, all of the Savings Group members know what is going on. They all are open and honest with one another. One important part of transparency is making sure that anything that involves money is done only during group meetings and never anywhere else.

All of the three posts—Discipline, Leadership, and Transparency—are equally important. All of them must be practiced to make the house stand.

Why do you think these posts are important for our Savings Group?

► Thank you for sharing!



7. Now I will tell you about the roof of the house: **Stewardship**, **Bible**,

Prayer, and Fellowship.

- The first part of the roof is Stewardship. *Stewardship* means taking care of what God has given us. In this group we will be good stewards of our money.
- The second part of the roof is the Bible. The *Bible* helps us understand who God is, who we are, and what God desires for us. We will study the Bible together in our Savings Group.
- The third part of the roof is Prayer. *Prayer* is a way to communicate with God. We can thank Him and ask for His help in all that we do. It is an important part of our Savings Group.
- The fourth part of the roof is Fellowship. *Fellowship* is when we help and encourage each other. When we grow in our trust with each other, we can work better to reach our savings goals.

Why do you think these parts of the roof are important for our Savings Group?

► Thank you for sharing!



8. Please divide into groups of three or four people. I will give each group a principle: Stewardship, Bible, Prayer, or Fellowship. Once I give you your principle, talk about how that principle will help our Savings Group.

Who would like to share about what your group talked about?

► Thank you for sharing!

9. I am now going to read you two testimonies from members of Savings Groups in West Africa. Listen carefully to what these Savings Group members say:

Here is the first testimony from Deborah:



"I love being part of our Savings Group. Every member of the group has their own small business. We sell different things, like plantains, cassava, and shoes. The Savings Group is how we help each other. Each of us saves every week. When we meet, we talk about how our businesses are going and how we are doing saving our money. We are managing to save money little by little."

What stands out to you in Deborah's testimony?

► Thank you!

How do you see the principles of the House working in this testimony?

► Thank you for sharing!

Here is the second testimony from Esther:



"When I got the money I have saved little by little, I use it to buy food and seeds. Sometimes there are unexpected good things. When I gave birth, the group helped me with soap, clothes, firewood, and money. My group did more for me than I ever expected by the help of the Holy Spirit. In our Savings Group we study the Bible and pray, and people can see the transformation in our lives."

What stands out to you in Esther's testimony?

How do you see the principles of the house working in this testimony?

► Thank you for sharing!

10. We have learned today about the House of Principles. We want to be like the early Christians who were a blessing to their community. By following the House of Principles, we will be a strong group that is a blessing to our church and community.

11. Please stand up if you are willing to pray over the next few days about whether or not you should become a member of the group.

► Thank you. Please sit down.

Now, stand up if in the next few days you will talk with your family about whether or not you should join the group.

► Thank you. Please sit down.

Thank you for coming today. If you have trusted friends or family members who might be good Savings Group members, please invite them to the next meeting.

In our next meeting we will begin to form our group by creating Group Rules and electing Group Leaders. You will make many decisions together. Our next meeting will be at *(say the day, time, and place)*.

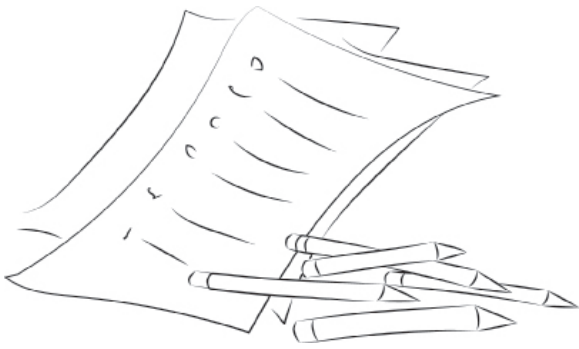


Let's close this meeting with prayer:

Thank you, God, for a good time to share and learn. Please give each person here the wisdom to know whether or not they should be part of this Savings Group. And if there are other people who would benefit from this ministry, please bring them to the next meeting. Amen.

Thank you for coming. We are finished with our meeting. I will be glad to see you at the next meeting!





Lesson 3

Rules for Membership and Savings

LESSON 1 SUMMARY: The group will start to make their Savings Group Rules.

TIME: 1 hour

Key Verse: Philippians 2:3-4

Preparation and materials needed for this lesson:

- Put the House of Principles poster where everyone can see it.
- Have a Group Rules Form and pen with you.



1. Welcome to our meeting about Savings Groups! Today we will start to make our Group Rules.

► *Ask any new people to introduce themselves before praying.*



Let's pray:

God, thank you for each person here. Thank you for the opportunity to start a Savings Group. Please guide the decisions we are about to make. Amen.

2. In our last meeting, we talked about how our Savings Group will glorify God by using the House of Principles. What do you remember about the House of Principles?

► Thank you for sharing!

A healthy Savings Group is based on these principles, so we recommend that your group's first rule be "Our Savings Group will glorify God by using the House of Principles."

3. I will guide you as we make rules for our Savings Group, but you will be responsible to make the decisions for the group. We will decide the purpose of our Savings Group, who will be in the group, how much we will save and give as loans, and how the money and the group will be managed.

Think about the rules that you follow in your life. How are rules helpful for you?

How can rules be helpful for our group?

► Thank you for sharing!

4. As we are making decisions today, it is important to remember that everyone here should be respected. Everyone should be able to express their ideas without fear.



Let's read from the Bible 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."

What does this passage say about how we treat one another?

► Thank you for sharing!

5. We may have different views and may disagree with each other at times. This is okay and we can learn from each other—but we need to figure out how we will make decisions when we do not all agree.

First, we need to talk about how we will make the rules. Here are some options:

- We can talk about our ideas until we all agree.
- We can vote by raising our hands.
- We can write our votes on pieces of paper.
- We can choose another way to decide.

How should we decide about the rules for our Savings Group?

► Thank you for sharing!

It seems that we would like to (*say the method chosen*) to decide on our rules.

After we all agree on a rule, I will write it down on the Group Rules Form so that we can remember what we decided today. Later we will be responsible for memorizing these rules.

► *Hold up the Group Rules Form.*



6. Let's pray:

God, thank you for this Savings Group. Thank you for giving us a place to learn how to make decisions together. Please guide us as we decide on the rules for our Savings Group. Amen.

7. First, we need to decide how often we will meet to save money. Should we meet every week or every two weeks?

We have decided to meet every *(say Rule 2)*.

8. The next thing we will decide is how our group will save together. Savings Groups have several different methods for saving, and the method we use most often involves using something called **shares**.

A share is the value of the smallest amount of money that each person will be allowed to bring to the meeting.

Savings Group members must bring at least one share to each meeting. If they are able to save more money, they can bring up to five shares to a meeting. Members can save different amounts of money by saving between one and five shares at each meeting.

Listen to this example about shares:



A share in Joseph, Fatima, and Florence's Savings Group is five coins.

- Joseph brings 10 coins to the meeting. Joseph can save two shares.
- Fatima brings 30 coins to the meeting. Fatima can only save a maximum of five shares, using 25 coins.
- Florence brings three coins to the meeting. Florence cannot save because she does not have the minimum amount for one share, which is five coins.

Using shares to keep track of group savings helps simplify the record-keeping of the group. What questions do you have about shares? It is important that we all understand how shares work.

If you want to start with a simpler method of savings, we can move forward with a group saving method where members save the same amount and give all the savings to a different member of the group at each meeting.

► *Use Appendix A if the group wants to start with a simpler type of Savings Group.*

Now let's decide. Will our group use shares?

9. Now we must decide together the smallest amount a person will be allowed to bring to a meeting to save. We need to decide the value of one share in our Savings Group.

What should be the value of one share in our group? We will make this decision using the method we decided on earlier, by *(say method)*.

We have decided that the value of a share in our group is *(say Rule 3)*.

10. Now we will learn about a **Savings Cycle**. A Savings Cycle begins when you meet to deposit your first shares and ends at a date that is chosen by the group. We recommend that your first cycle be 12 months long. At the end of the cycle, the Savings Group will distribute to each member the amount they saved and a portion of the money the group earned through fees and fines. After a group finishes a cycle they decide if they want to start another cycle.

Now we will decide when the first Savings Cycle begins and ends. Unless you have another idea we will choose dates that reflect a 12 month cycle.

The Savings Cycle will begin and end on *(say what you decided for Rule 4)*.

11. Now it is time to think about what each of us will use our money for at the end of the Savings Cycle.



Let's ask God what He would like us to save for. Let's pray:

God, thank you for the opportunity to be part of this Savings Group. Help us to use our savings wisely, to bless our families, our church, and our community. Show us which things we should save for. Amen.

Now, let's take a minute in silence to think about what our savings goals should be.

What do you want to save your money for? Some examples are to save money for school fees or a small business.

I will write down your savings goals on our Group Rules Form.

► **Fill in Rule 5.**



12. Now we will work in three groups. I will give each small group a question to talk about.

- **Group 1:** What should be required of individuals to join the Savings Group, and what characteristics should each member have?
- **Group 2:** What day of the week, at what time, and where will we hold meetings?
- **Group 3:** How and where will we keep the group's money safe? In the bank or in a cash box with 3 locks?

Now that you have all talked in your small groups, let's talk about your ideas.

Group 1, what did you decide about requirements for membership?

► Let's make a decision.

► **Write in Rule 6.**

Group 2, what did you decide about when and where we will hold Savings Group meetings?

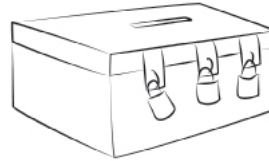
► Let's make a decision.

► **Write in Rule 7.**

Group 3, where do you think the best place would be to keep our group's money safe?

► Let's make a decision.

► *Write in Rule 8.*



13. Now I will give each of your small groups a new question to talk about.

- **Group 1:** What will we do if a member wants to leave the group with no good reason before the end of the cycle?
- **Group 2:** For what reasons might we expel a member from the group? What will we do with the expelled members money?
- **Group 3:** What will we do with members who are forced to leave the group because of circumstances beyond their control, such as having to move away or being sick?

Let's talk about your ideas.

Group 1, what did you decide about what we will do if a member wants to leave the group for no good reason before the cycle finishes?

► Let's make a decision.

► *Write in Rule 9.*

Group 2, what did you decide about reasons we will expel a Savings Group member and what we will do with that member's money?

► Let's make a decision.

► *Write in Rule 10.*

Group 3, what will we do with members who are forced to leave the group because of circumstances beyond their control, such as having to move away or being very sick?

► Let's make a decision.

► *Write in Rule 11.*

14. Now, I will give each small group a final question to discuss.

- **Group 1:** What will we do if a member dies? What will we do with their savings or unpaid loans or to show love and concern to the family?
- **Group 2:** How much will it cost the group to get start up materials like, pens, calculator, large notebook for group records, small school notebooks for each member, to open a bank account or buy a cash box with 3 locks?
 - **Note:** Be sure to calculate the total cost, divide it by total members to get how much each will pay as a membership fee.
- **Group 3:** What will we do if a rule is not working for us and want to change it?

Let's talk about your ideas.

Group 1, what will you do if a member dies? what will we do with their savings, loans or other money? What else can we do to show love and concern to the family members?

► Let's make a decision.

► *Write in Rule 12.*

Group 2, what did you decide about start-up material costs for the Savings Group? How much should each member pay to cover the group costs? This will be the membership fee that each member must pay.

► Let's make a decision.

► *Write in Rule 13.*

Group 3, what did you decide about the process for changing a rule that is not working for us?

► Let's make a decision.

► *Write in Rule 14.*

15. Good work on the Savings Group Rules! Now I will read all of the rules that we decided today. At the next meeting, we will finish deciding the rest of our Group Rules and elect Group Leaders.

16. To finish, we will memorize Rule 1 together as a sign of our commitment to form a Savings Group that honors God. Let's repeat this rule until we all know it well:

“Our Savings Group will glorify God by using the House of Principles.”

► Good job! This will be an important guide for our Savings Group.

Our next meeting will be at *(say the day, time, and place)*.

Remember, in order to participate in the group, you will need to bring your membership fee. Once we elect groups leaders, they will use the money to buy the supplies we need to start saving.



Let's pray:

Thank you, God, for helping us to make our Savings Group Rules. Please help these rules to serve us well during our first Savings Cycle. Amen.



Group Rules Form

Name of Group: _____

MEMBERSHIP AND SAVINGS RULES

1. Our Savings Group will glorify God by using the House of Principles.
2. The group will meet every _____.
Savings are only accepted at the meeting.
3. One share is worth or equal to _____. Members can save a maximum of five shares at each meeting.
4. The savings cycle will begin on _____ (date) and end on _____ (date).
5. Our group desires to save for the following goals: _____

_____.
6. People who want to join must have the following characteristics: _____
_____.
Members will not be allowed to join after the first Savings Group meeting.
7. Our group will meet at _____ (time) on _____ (day) at _____ (place of meeting).

8. We will keep our group's money safe in: _____
_____.

9. When a member leaves a group for no good reason, we will: _____
_____.

10. We will expel a member for the following reasons: _____

and we will do the following with their money: _____
_____.

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

12. If a member dies, we will: _____
_____.

13. The cost of materials to start our groups is: _____.
The membership fee for each member to cover the costs of the group is:
_____.

14. If a rule is not working for our group, we will change it by: _____
_____.

LOAN RULES

15. The largest loan we will offer is: _____ times what a
person has saved.

16. A member who takes a loan will pay a service fee of: _____.

17. The group will charge the following fines:

- When a member arrives late to a meeting without a good reason, we will charge: _____.
- When a member misses a meeting without a good reason, we will charge: _____.
- When a member misses a savings payment without a good reason, we will charge: _____.

18. Our group will decide who receives the loan first, second, and third by: _____. Loans will be available starting in the third month of meetings. The entire group will approve the loan. Members must pay one loan before asking for another loan.

19. Loans are paid back in three months or less. When a member does not pay their loan back on time, we will: _____
_____.

20. The money our group earns in a savings cycle through service fees and fines will be used for: _____
_____.

EMERGENCY FUND RULES

21. Each member will give: _____ (*amount*) to the Emergency Fund. This money will be collected every _____ (*frequency*).

22. We will allow member to receive money from the Emergency Fund in the following situations: _____.

23. The most money that members can take out of the Emergency Fund is: _____.

24. A member can ask for money from the Emergency Fund by: _____
_____.

25. The money left in the Emergency Fund at the end of the group cycle will be used for _____.

26. If we keep our savings fund money in the bank, we will keep our emergency money safe and available by _____.

GROUP LEADER RULES

27. If a group leader is not fulfilling their responsibilities, we will: _____
_____.

28. Our group will have a president, treasurer, and secretary. We will also have positions for: _____.

29. Individuals may serve as a group leader for a maximum of two cycles.



Lesson 4

Rules for Loans and Emergency Fund

LESSON 4 SUMMARY: The group will decide rules for giving loans and for the Emergency Fund.

TIME: 1 1/2 hours

Key Verse: Philippians 2:3-4

Preparation and materials needed for this lesson:

- Put the House of Principles poster where everyone can see it.
 - Have the Savings Group Rules and a pen with you.
-



1. Welcome to our Savings Group meeting!

Let's pray:

God, thank you for each person here. Thank you for the opportunity to start a Savings Group. Please guide this meeting and the decisions we are about to make. Amen.

Let's continue making our Group Rules.

2. In the last meeting, we decided on rules for savings and for membership. Now let's say Rule 1 together:

"Our Savings Group will glorify God by using the House of Principles."

Who can share one thing that they have learned about the House of Principles?

► Thank you for sharing!

If we follow these principles, we will have a healthy Savings Group that glorifies God.

3. Today we are going to finish making the rules that our group needs. I will write down your final decisions on the Group Rules Form so we remember what was decided.



Before we begin, let's remember Philippians 2:3-4.

"Do nothing from selfish ambition or vain conceit, but in humility regard others as better than yourselves. Let each of you look not to your own interests, but to the interests of others."

Who can remember what we said about this verse in our last meeting?

► Thank you for sharing!

May God help us to put this into practice today!

4. First, we will talk about group rules for loans. After three months of saving together, we may decide that we want to offer loans to individual Savings Group members. Here are some rules we recommend for the first cycle to help ensure your group stays safe and strong:

- Any loans we make must be paid back to the group in three months.
- Loans will be offered once a month.
- For transparency, loans will be approved at meetings by the entire group in front of all the members.
- A member can take out only one loan at a time.
- Loans should be available to several members at the same time.
- Groups do not have to offer loans and can choose to do this in a later cycle.

Does your group want to offer loans? If yes, let's continue making rules about the loans you will offer. If no, then we will not need to make rules for loans at this time.

► *Skip to #8 if the group chooses not to offer loans in this cycle. Be sure to complete rules 17 and 20 under the Loan Rules. But rules 15, 16, 18, and 19 will not need to be completed.*

Loans should be one, two, or three times the amount that the person has saved. What is the largest loan you want to offer?

We have decided that the largest loan we will offer is (*say Rule 15*) times what a person has saved.

5. This next step is to decide about service fees.

A **service fee** is the money we charge for the right to take out a loan. In most Savings Groups, the service fee is 5% or 10% of the loan, because these amounts are easy to calculate. This means members pay 50 or 100 for every 1000 they borrow.

The service fee is charged once in the beginning. It is not charged monthly. The money earned through service fees belongs to the entire group. We will make a Group Rule later to determine what we want to do with this money at the end of the Savings Cycle.

Now I will ask some questions to make sure we all understand service fees. I will give you time to come up with solutions, and then I will give you the answers.

Leah takes out a loan of 100 coins. If her group charges 10%, what is the amount of the service fee? *It is 10 coins.* What is the total amount that Leah needs to repay?

It is 110 coins.

Hannah takes out a loan of 60 coins. If her group charges 5%, what is the amount of the service fee? *It is 3 coins.* What is the total amount that Hannah needs to repay?

It is 63 coins.

What service fee would our group like to charge for loans: 5%, 10%, or another amount?

We have decided that loan recipients will pay a (*say Rule 16*) service fee.



6. Now we will work in three groups. I will give each small group a question to talk about.

- Group 1: Many Savings Groups make a member pay a fee if he or she arrives to meetings late, misses meetings, disrupts meetings, or misses a savings payment. What fine will we set for each of these actions?

- Group 2: How will your group decide who gets the first loan, second loan, and so on? For example, one group decides to give loans to those who ask first. Another group decides to give the loan to the person who needs the loan the most. And another group decides to give the loan to the person starting a small business or productive activity.
- Group 3: Loans will be repaid in three months or less. What will we do if a member does not pay back their loan on time?

Now that you have all talked in your small group, let's talk about your ideas.

Group 1, what did you decide about fines?

► Let's make a decision.

► *Write in Rule 17.*

Group 2, loans are given once a month. How will you decide who will receive the first loan, second loan, and so on?

► Let's make a decision.

► *Write in Rule 18.*

Group 3, what did you decide we should do if someone fails to pay back their loan in three months?

► Let's make a decision.

► *Write in Rule 19.*

7. We have several more decisions to make as a group. You are doing a good job!

First, our Savings Group will earn money each Savings Cycle through loan service fees and fines. There are many ways this money can be used! For example, our group can use this money for a small project or to help someone in need. It's up to the group to decide. We can also divide the money between group members according to the amount of shares each person owns.

What would you like our group to do with the money we earn?

With the money we earn during a Savings Cycle, we will *(say Rule 20)*.

8. Now we will talk about the Emergency Fund. Savings Groups around the world have found it important to collect money for emergencies. Listen to the following story:



The Alleluia Savings Group began with enthusiasm. Every member made their savings payments without missing one. Before long, however, various members with young children began to fail to make their payments. They told the group that they wanted to save but that their children had become sick with an illness that would need to be treated. They said that they could make their savings payments once their children were healthy again.

What would happen to our group if something similar happened?

► Thank you for sharing!

We know that any of us can suffer from sickness, accidents, or theft while we are in the Savings Group. That is why we have an Emergency Fund. The Emergency Fund is one way we care for each other.

The Emergency Fund is not the same as the money for savings, and members will need to bring both their savings and Emergency Fund contributions to each meeting. The Emergency Fund belongs to the group, and each member should contribute equally to the fund.



9. Let's take this time to make rules for our Emergency Fund. Work in your same small groups of three people. I will give a question to each group.

- **Group 1:** How much money will each member put into the Emergency Fund, and how often will this money be collected?
- **Group 2:** For what situations will we allow a member to receive money from the Emergency Fund?
- **Group 3:** What is the maximum amount of money that one group member can receive from the Emergency Fund per Savings Cycle?

Let's talk about your ideas.

Group 1, what did your group decide about how much money a member will put into the Emergency Fund and how often it will be collected?

► Let's make a decision.

► *Write in Rule 21.*

Group 2, what did you decide about the situations that members are allowed to ask for money from the Emergency Fund?

► Let's make a decision.

► *Write in Rule 22.*

Group 3, what did you decide is the maximum amount of money a member can receive from the Emergency Fund?

► Let's make a decision.

► *Write in Rule 23.*



10. Now I will give each small group a final question about the Emergency Fund.

- Group 1: How can a member get money from the Emergency Fund?
- Group 2: What do you want to do with the remaining money in the Emergency Fund at the end of the cycle?
- Group 3: If your group is keeping the savings fund in the bank, you also need to decide where the Emergency Fund money will be kept safe and accessible. Where would you like to store the Emergency Fund money?

► *If the group is using a cashbox, skip Question 3. The Emergency Fund money can be kept in the cashbox in a separate bag.*

Group 1, what did you decide about what a member needs to do to ask for money from the Emergency Fund?

► Let's make a decision.

► *Write in Rule 24.*

Group 2, what did you decide about the remaining money in the Fund?

► Let's make a decision.

► *Write in Rule 25.*

Group 3, what did you decide about how to store the Emergency Fund money and keep it safe?

► Let's make a decision.

► *Write in Rule 26.*

Good job! We now have good rules for our Emergency Fund.

11. Our next meeting will be at *(say the day, time, and place)*.

In the next meeting, we will be electing leaders. You will need to bring your membership fee to this meeting. Once the leaders have been trained, we will start saving together.

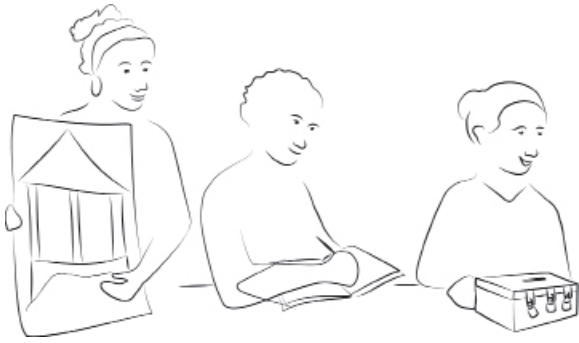


Let's pray:

Dear God, please help us to put our new Group Rules into practice. Be with our group as we grow in trust, discipline, transparency, and leadership. Amen.

Thank you for coming. We are finished with our meeting. I will see you at the next meeting!





Lesson 5

Leader Selection

LESSON 5 SUMMARY: In this lesson the group will select leaders for the next Savings Cycle.

TIME: 1 hour

Key Verse: Mark 10:42-45

Preparation and materials needed for this lesson:

- Bring paper to record the membership fees that are collected at this meeting.
- Bring the House of Principles poster.
- Bring the Group Rules Form.



1. Welcome to our Savings Group meeting!

Let's pray:

God, thank you for each person here. Thank you for the opportunity to start a Savings Group. Please guide this meeting and give us wisdom to choose good leaders. Amen.

Hopefully all of you are ready to complete our Group Rules and have come with your membership fees. We will collect the membership fees later in the meeting.

2. In the last meeting, we decided on rules for loans and the Emergency Fund. Who can name one of the rules we agreed upon?

- ▶ Thank you for sharing!

Now let's say Rule 1 together:

“Our Savings Group will glorify God by using the House of Principles.”

How have we used the House of Principles in our meetings so far?

► Thank you for sharing!

3. Now let’s make a decision about our leaders before we select them.

If a Group Leader is not doing his or her job well, what will we do?

► Let’s make a decision and write it on our Group Rules Form.

► *Write in Rule 27.*

4. Our Savings Group will need a President, Secretary, and Treasurer. People may serve in these positions for no more than two Savings Cycles.

Let’s first talk about the Savings Group **President**.

1. The President leads meetings.
2. The President leads discussions of issues or problems.
3. The President makes sure that the group follows its rules and maintains order.
4. The President reminds the group of the House of Principles.



Of the people who are here, who could do these responsibilities well?

We now need to decide who should be President. We will make this decision using the method that we agreed on.

Let’s take time now to vote on our President for the next Savings Cycle.

We have decided that (*say the name of the new President*) will be our Savings Group President.

Now let’s talk about the **Secretary**.

1. The Secretary writes down anything we do with money or decide about money.
2. The Secretary writes down all important things that happen in meetings.
3. The Secretary makes sure our group and individual records are accurate and kept safely.



4. The Secretary reports the group's savings progress.

Of the people who are here, who could do these responsibilities well?

Let's take time now to decide who should be Secretary.

We have decided that *(say the name of the new Secretary)* will be our Savings Group Secretary.

Finally, we will decide on the **Treasurer**.

1. The Treasurer receives and counts the money that we save in our Savings Group meetings.
2. The Treasurer makes sure that the group's money is kept in a safe place.



Of the people who are here, who could do these responsibilities well?

Let's take time now to decide who should be Treasurer.

We have decided that *(say the name of the new Treasurer)* will be our Treasurer.

5. If our group keeps money in a bank account, we will need three members to open a joint account. They do not have to be the Group Leaders. They need to be responsible and be able to go to the bank.

We will keep money that is not in the bank in a cashbox with three locks. You will need to select three people—who are not leaders—to hold one of these keys. We will decide now who will open the bank account, and which three people will keep keys.

We have decided on these three people to open a joint bank account: *(say three names, unless you have decided not to use a bank account)*.

We have decided on these three people to hold the cashbox keys: *(say three names)*.

Are there any other leadership positions you want our Savings Group to have? If so, let's decide on them now.

We have decided on these people to hold these extra leadership positions:

(say the names and roles of any other leaders you have decided on having).



Good work! Let's now pray for our leaders. If you are one of our new leaders, please stand in the middle of the group. We will stand around you and pray for you.

God, thank you for these new leaders. Help them to bless our Savings Group by faithfully fulfilling the responsibilities that we have given them. We ask for a special blessing on each of them and on their families today. Amen.

6. Now that you have decided on your group goals, plans, rules, and elected your leaders, you will need to decide what will be a suitable name for our group.

Let us have some ideas and vote which one will be our suitable name.

► ***Write the chosen name on top of the Group Rules Form in the provided space for Group Name.***

7. Now, the leaders will do their first task of collecting the membership fees. We will use this money to buy the things we need to start our Savings Group. Any money we have left will be put into our Emergency Fund. Here is how we will do it:

1. The President will call members to pay their membership fees.
2. The Treasurer will receive the money, count it, and say aloud the person's savings that day.
3. Once the Treasurer is finished checking the money, the Secretary will record the name and amount on a piece of paper.

► ***Guide the leaders as they carry out these tasks.***

► Good job! Thank you for collecting the membership fees for this cycle.

8. Before the first Savings Group meeting, we will have a leaders meeting. The leaders will plan our first group meeting and learn how to keep records for savings, attendance, and the Emergency Fund. Leaders must come to this meeting, but all members are welcome. Leaders, when are you available to meet with me?

Leaders, please use the membership fees to buy the necessary materials for group record keeping. Make sure you get a receipt for each of the things

you buy.

9. To finish, we will divide up our Group Rules Form to memorize it. As I read each rule, I need one volunteer to offer to memorize this rule. At the next meeting, we will recite the rules we memorized.

► *Read the Group Rules Form, starting from Rule 2, and assign one person to memorize each rule.*



10. Let's pray:

Dear God, please help us to put our new Group Rules into practice. Be with our group as we grow in trust, discipline, transparency, and leadership. Amen.

We are finished with our meeting. I will see you at the next meeting!





Lesson 6

Training for the First Savings Meeting

LESSON 6 SUMMARY: Group Leaders will plan the first Savings Group meeting and practice keeping records.

TIME: 1 hour

Key Verse: Titus 2:7

Preparation and materials needed for this lesson:

- Before the meeting, make examples of the Attendance Form, the Savings Form, and the Group Fund Form.
- Remind group leaders to come with notebooks and pens.



1. Welcome to the first group leaders training meeting! I am grateful for you and glad you're here.



Let's pray:

God, thank you for our new Savings Group. Thank you for these new leaders. Help them to guide the Savings Group so it can be a blessing to the church and community. Amen.

Think of when you first joined a group of any kind. What did the group do to help you feel welcomed?

- ▶ Thank you for sharing! I know that you will do a good job welcoming new members to our Savings Group.

2. Today we will plan our Savings Group's first meeting and practice keeping records. It is important that the first meeting is a good one so

Savings Group members feel like you are good leaders and get excited about being part of the group.

To begin, we will talk about what our Savings Group meetings will be like. Each meeting will have five important parts: **Welcome, Worship, Word, Work,** and **Wrap-up.** We call these parts of the meeting the 5W's.

As we talk about each part the Savings Group meeting, the Secretary will record any decisions we make.

3. The **Welcome** is the first part of the meeting. You will welcome the group members and make sure that everyone who comes feels special.



Now we will do simple role plays. Think about ways that you have felt welcomed by a group. We will each take turns pretending that we are the leader and the rest of us are new members of a Savings Group that is just forming. We will each act out how we would greet and welcome these members to their first meeting.

► Thank you for your role plays!

As you have seen, there are many ways that we can make our Welcome special at the first Savings Group meeting. Let's make a decision now about how we will greet people at our first meeting. Who will be responsible? Secretary, please write down our decision.

► Thank you!



As part of the Welcome, the Secretary is responsible to take attendance with the Attendance Form. I will guide you through this form later in our meeting.

4. An important part of the Welcome in a Savings Group meeting is prayer. One of the leaders should pray for God's blessing during the meeting, or you may decide to ask a pastor or church leader to pray. Who will pray to open our first meeting?

Let's make a decision. Who will be responsible? Secretary, please write this down.

5. The group will also recite their group rules during the **Welcome**. Memorizing our rules will help our group to stay strong. Who will lead the group in reciting the rules?

6. After the Welcome, there is **Worship**. The group praises and worships together. Members also share and pray for each other and their group. You may ask a pastor or church leader to pray or bless the group as they start. How would you like Worship to look for the first meeting?

7. Word is the next step in the meeting. During this step, a group member leads a short devotion using God's word. For our first meeting, who can we ask to lead this devotion? The Secretary will write their name down.

► Thank you!

8. Next we have the **Work** part of the meeting. First I will do a lesson about the House of Principles at the first meeting. The lesson is 30 minutes long and will help make the group stronger. Secretary, please record that I will do this lesson.

After the lesson it will be time to gather group member's savings and their Emergency Fund money. You will count all of money and then record the amount of all of the funds. You will need to record the individual savings in each member's passbook when they deposit their savings.

The Secretary and Treasurer will have a lot to do during the Work part of the meeting. At the end of the Work part of the meeting, they can share with the group how much was saved and contributed to the Emergency Fund.

9. The final part of every meeting is the **Wrap-Up**. The President will close the meeting with any announcements and a prayer. This is also the time

when members can share challenges that they need help with. Also, group leaders should plan to be available after the meeting to debrief the first meeting.

President, what questions do you have about doing the Wrap-Up at the upcoming Savings Group meeting?

Secretary, please write down that the President will close the meeting.

10. Now we should be prepared to run our first Savings Group meeting.

What are ways you can make this first meeting even more special and meaningful?

► Thank you for sharing!

You have talked about many good things. One way that some groups make the first saving meeting special is by inviting their pastor to give a short Bible message. Other groups might decide to share a simple snack or drinks together. What one or two extra things will your group do? Secretary, be sure to write this down.

Secretary, please read us the whole order of activities that you have written down for the upcoming meeting

► Thank you for your good work!

What questions do you have about the first meeting agenda before we continue?

11. Now we have an agenda for the first meeting. As part of the Welcome, the Secretary is responsible to take attendance with the **Attendance Form**. Here is an example.

► *Show the leaders a sample Attendance Form.*

NAME	1/10/14	8/10/14	15/10/14	22/10/14	29/10/14
DEBORA	X	O	X	X	X
LEAH	X	X	—	X	X
DAVID	X	X	X	X	X
HANNAH	O	—	X	X	X

As you can see in this form, the **X** means that a person is there on time. An **O** means that the person is absent. A line — means the person arrived to the meeting late.

- What questions do you have about the Attendance Form? All of the leaders need to know how it is filled out.

12. For the Work part of the meeting, we'll need a **Savings Form** for each member of our Savings Group. The Secretary will fill out the Savings Form as each person gives their money to the Treasurer to count. In your group, each person will have their savings form as a part of their passbook.

This is what the Savings Form looks like.

- *Show the leaders a sample Savings Form from a group passbook if you have one.*

NAME OF MEMBER DAVID

MEETING DATE	SHARES SAVED				
1/10/14	X	—	—	—	—
8/10/14	X	X	X	X	X
15/10/14	—	—	—	—	—
22/10/14	X	X	X	—	—

Again, I will help you with forms at our first meeting. The Secretary will put an **X** or other symbol in a box for each share a person brings. The Secretary will cross out unused boxes when a member saves less than five shares.

- What questions do you have about the Savings Form?



13. Now we will practice using the Savings Form. Find one or two people to work with and make sure that you have a notebook and pencil.

First, draw a blank Savings Form.

NAME OF MEMBER _____

MEETING DATE	SHARES SAVED				
1/10/14					
8/10/14					
15/10/14					
22/10/14					

Let's fill out the form for Mary. In this example, a share is equal to 1000.

- For the first meeting, Mary saves 5000.
- In the second meeting, Mary does not save any money.
- In the third meeting, she saves 2000.
- In the fourth meeting, Mary saves 3000.

NAME OF MEMBER MARY

MEETING DATE	SHARES SAVED				
1/10/14	X	X	X	X	X
8/10/14	—	—	—	—	—
15/10/14	X	X	—	—	—
22/10/14	X	X	X	—	—

► What questions do you have?

14. Now we will talk about how we manage the **Emergency Fund**. Since each member contributes the same amount to the Emergency Fund, we can use a simple system to memorize who has missed payments to the fund. Let's form a circle so we can demonstrate the way to do this.

- During the first meeting, the President will ask the group to form a circle. Let's practice now by forming a circle.

► **Form a circle.**

- Each person will remember the missed payments of the person standing to their left and the person standing to their right for the rest of the cycle.



► *For example, person 2 memorizes the number of missed payments for person 1 and person 3.*

- Since each weekly payment is the same amount, you only have to memorize the number of missed payments.
- For example, if the person to your left misses an Emergency Fund payment, you would memorize the number 1. If the person to your right has not missed any payments, you would also memorize the number 0. Let's practice this now.
- At each meeting the secretary should be sure to inform the memorization partners of any member who doesn't make their Emergency Fund payment.
- Also, the President should be sure each meeting to ask group members to make sure they are keeping track of any missed Emergency Fund payments for their memorization partners.

► What questions do you have about how we will manage the Emergency Fund?

15. At the end of the Work part of the meeting, the Secretary will record the total amounts in the savings fund and the Emergency Fund. These two amounts will be recorded in the **Group Fund Form**.

Here is a sample Group Fund Form.

► *This is a sample Group Fund Form.*

DATE	AMOUNT IN GROUP FUND	AMOUNT IN EMERGENCY FUND	TOTAL VALUE OF LOANS OUTSTANDING
15/5/2015	45300	5000	60000
31/5/2015	50000	6000	65000

For each meeting, the Secretary will record the total amount of money in the Group Fund, the Emergency Fund, as well as the total value of loans outstanding. This value can be calculated by recording all the balances of all outstanding loans from the passbooks and adding them together.

Remember, I will guide you through all of the forms at our meetings.

► What questions do you have about the Group Fund Form?

16. In preparation for the first meeting, the Secretary will need to prepare

a group record notebook with a blank Attendance Form and Group Fund Form. Also, each member should have a Savings Form in their individual passbook.

When would you like to prepare these forms?

17. Even though the Secretary will be writing down much of the information on the three forms, all of the leaders are responsible for making sure that the group keeps accurate records. The President will announce the time to save and to make payments to the Emergency Fund. The members should always keep track to know how much the group has in the Savings Fund and the Emergency Fund.

Secretary, how well prepared do you feel to fill out these forms in the Savings Group meeting? Treasurer, how well prepared do you feel to collect and count the money at the meeting?

What other questions do you have about the first meeting?



18. Let's close in prayer:

God, thank you for this first leaders meeting. Thank you for helping us learn how to keep good records and helping us to prepare for our Savings Group meeting. Thank you for the fellowship here. Amen.

Thank you for coming. We are finished with our meeting. I will see you at the next meeting!





Lesson 7

House of Principles Song

LESSON 7 SUMMARY: Group members will create a song to help remember the parts of the House of Principles.

TIME: 1/2 hour

Key Verse: Acts 2: 42-47

Preparation and materials needed for this lesson:

- Make sure the House of Principles poster is in a place where everyone can see it.
- Have a copy of your group rules ready to use.

► *Welcome people, if needed.*



1. What do you remember about the rules you created in the last meeting?

► Thank you for sharing!

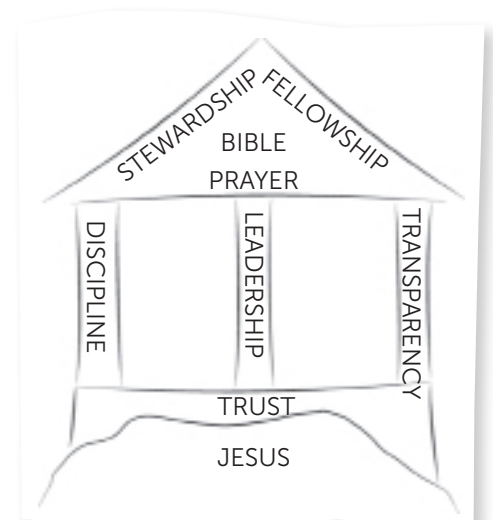
Let's take a moment to read our rules.

► *Read through your group rules.*

2. Now think about the House of Principles. What parts of the house do you remember?

► Thank you for sharing!

Let's look at this poster of the House of Principles. Our Savings Group is like a house. Unless all of the parts of our house are well



built, it cannot stand.

- The rock makes the house stable. Jesus is the rock upon which our Savings Group ministry is built.
- The foundation supports the whole house. Trust is the foundation of our group.
- The posts are the structure of the house. Discipline, transparency, and leadership are the posts of our group.
- The roof protects the house. Stewardship, fellowship, Bible, and prayer are the roof of our group.

What questions do you have about the House of Principles?



3. I will divide you into three groups. Each group will create a short song about the House of Principles. The song should help us to remember all of the parts of the house. We will take 10 minutes to create our songs, and then each group will present its song.

Let's hear each group's song. Which group would like to go first?

► Thank you for volunteering!

► *Let each group present its song.*

From the songs we heard, which one do we want to learn to sing as a group at our meetings?

► *Decide on one song to use for group meetings.*

We have decided on a song for our group. Let's practice it together now.

► *Practice the song.*

4. Savings Groups glorify God by using the House of Principles. In future lessons we will learn more about each of the parts of the House of Principles and how they are important to our group.

This week, please practice singing our House of Principles song at home. We will sing it again during our next lesson.

We are finished with this lesson!





Lesson 8

Organizing Group Meetings

LESSON 8 SUMMARY: Group leaders will learn steps to organizing a Savings Group meeting.

TIME: 1 hour

Key Verse: Hosea 6:3

Preparation and materials needed for this lesson:

- Make sure the leaders have a copy of their group rules.
- Have a Bible with you.
- Have a copy of the 5W Group Leader Guidelines for each group leader.



1. Welcome to our group leaders training! I am glad we can work together today.

How did you feel about leading your first Savings Group meeting?

- It is good to hear about your experiences as new leaders!

Today we are going to talk about how to organize group meetings.



Let's pray:

God, thank you for the time that we have to learn to be good Savings Group leaders. Please be with us as we work together.

2. Good habits are things you do repeatedly that help you to be healthy and well. Close your eyes. Now think of good habits that you do every day. Do you brush your teeth? Do you greet family members in the morning? Do you pray? What else do you do? Try to think of all of your good daily habits.

Open your eyes. What good things happen when you practice good daily habits?

► Thank you for sharing!

Today we are going to learn good habits that will keep our Savings Group healthy and well.



3. Listen to Hosea 6:3 from the Bible:

“Let us acknowledge the Lord; let us press on to acknowledge him. As surely as the sun rises, he will appear; he will come to us like the winter rains, like the spring rains that water the earth.”



This verse tells us that the rising and setting of the sun and the coming of the rains help us to know that God is faithful. The sun and the seasons are God’s way of giving our lives a structure that helps us. Now we are going to create a structure for our group meetings that will help our Savings Group.

4. Please stand up and get ready to act out how the meeting should work.

As we learned in our last meeting, every Savings Group meeting has five big parts, the 5W’s: Welcome, Worship, Word, Work, and Wrap-up. For each of these big parts there are a number of smaller steps. I am going to talk about each step while you act it out.

As we act out the structure, you will play your real leadership positions.

- *(Name of President)*, you are President.
- *(Name of Secretary)*, you are Secretary.
- *(Name of Treasurer)*, you are Treasurer.
- The rest of us will be Savings Group members.

Let’s begin!

These are the steps to a successful savings meeting:

► *Make sure the group acts as you say the words below.*

First is the **Welcome**:



1. The leaders greet each member as they arrive.
2. The President starts the meeting with a prayer.
3. The Secretary takes attendance.
4. The President presents the agenda for the meeting.
5. Each member recites the Group Rule they were assigned to memorize.

Second is **Worship:**



1. The group praises and worships together
2. In groups of three to four, members share something they are thankful for and a challenge.
3. In these same small groups, members pray together.

Third is the **Word:**



1. A group member leads a short devotion using God's Word.

► *When the church facilitator is at the group meeting to give a lesson, this devotion should be no more than 10 minutes.*

Fourth is **Work:**



1. The Church Facilitator gives a lesson from the Church Facilitator Guide.
2. The Secretary announces how much money the group has in the Group Fund and Emergency Fund. The group corrects or agrees with the amounts.
3. The cashbox is unlocked. The Treasurer and two group members count the money together.
4. The Treasurer shows a receipt from the last deposit and the bank book showing the total in the account.

► *Step 4 is just for groups with money in a bank account.*

5. The Treasurer distributes passbooks to each member.
6. The President calls all the members one by one to bring their money to save and for the Emergency Fund. For any members that don't make their Emergency Fund payment, the President calls out for their two memorization partners to remember they need to make up the payment at the next meeting.
7. The Treasurer receives the money and confirms the amount in front of everyone. Then the Treasurer puts the money in the Group Fund and Emergency Fund containers. The Secretary records the savings in each member's passbook and the member confirms the record was made accurately in the passbook.

8. The President calls all the people who owe a fine to make their payments. The Treasurer receives the money and puts it in the Group Fund container.
9. The President then calls each person who is paying back a loan. The Treasurer receives the money, confirms the amount, and announces the amount to the group. The Secretary records the amount on the member's record. The Secretary totals the amount of money that is out in loans and enters it on the group ledger form.
10. The Treasurer counts the money in the Group Fund and announces it to the group. This is the amount that is available for loans.

► *If no loans are given out at this meeting, skip step 11.*

11. The Treasurer shares the total in the Group Fund, and the President asks who would like a loan and the purpose of the loan. The President explains how the loan will be paid according to the group rules. The Secretary completes the loan summary for each member whom the group approves to receive a loan.
12. The Treasurer and two group members count the money in the Group Fund and Emergency Fund again. The Treasurer announces the total amount of money. Two group members confirm the number and the member confirms the record was made accurately in the passbook.
13. The Secretary records and announces this amount on the group ledger.
14. All cash is locked in the cashbox or deposited in the bank.

We finish the meetings with the **Wrap-Up**:



1. Members share any challenges the group can help with.
2. The President makes announcements, and then ends the meeting in prayer.
3. The leaders warmly acknowledge each group member as they leave.
4. After the meeting, group leaders are available to meet with their Church Facilitator to review the meeting.

► Great job acting out all of these steps!

Let's take time now to talk through these steps again without any help from me. I may give you hints when you get stuck. At the end of this session, I will give each of you a copy of the **5W Group Leader Guidelines** that you can refer to as you manage group meetings from now on.

*(Note to Church Facilitator: If you don't have a copy for each group leader you can make time for them to copy down each step of the **5W Group Leader Guidelines** at the end of the session.)*

5. I want you to feel confident about using these steps before you use them in the next Savings Group meeting. Just as it takes time and discipline to pray every day, so also it will take time to learn these steps. Now I will give you each a copy of the **5W Group Leader Guidelines**.

What else do we need to do to make you comfortable with these steps?

*(Note to Church Facilitator: You can find the **5W Group Leader Guidelines** at the end of this lesson.)*

6. I look forward to seeing you put these steps into practice at our next meeting at *(say the date, time, and place of the next meeting)*.



Let's close in prayer:

God, thank you for showing your love to us in the rising and setting sun and in the seasons. Help us to learn discipline so that all of the steps of a meeting can help us to run meetings well. Be with us and the other members of our group. Amen.

We are done with this lesson!

*(Note to Church Facilitator: After completing this training of group leaders on the 5W's, be sure to fill out a **Savings Group Registration Form** (found in Appendix D) at the next meeting of each new group you form, and then submit it to your Field Coordinator as soon as possible.)*



5W Group Leader Guidelines

Welcome:

1. The leaders greet each member as they arrive.
2. The President starts the meeting with a prayer.
3. The Secretary takes attendance.
4. The President presents the agenda for the meeting.
5. Each member recites the Group Rule they were assigned to memorize.

Worship:

1. The group praises and worships together
2. In groups of three to four, members share something they are thankful for and a challenge.
3. In these same small groups, members pray together.

Word:

1. A group member leads a short devotion using God's Word.

Work:

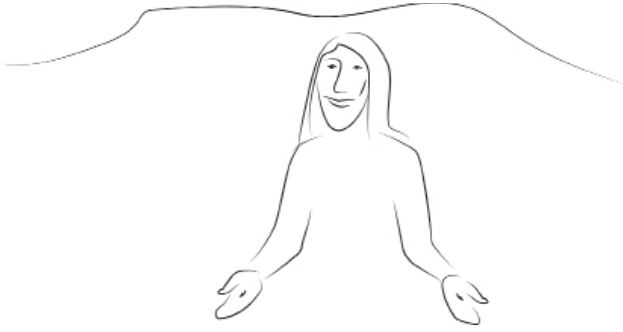
1. The Church Facilitator gives a lesson from the Church Facilitator Guide.
2. The Secretary announces how much money the group has in the Group Fund and Emergency Fund. The group corrects or agrees with the amounts.
3. The cashbox is unlocked. The Treasurer and two group members count the money together.
4. The Treasurer shows a receipt from the last deposit and the bank book showing the total in the account.
5. The Treasurer distributes passbooks to each member.
6. The President calls all the members one by one to bring their money to save and for the Emergency Fund. For any members that don't make their Emergency Fund payment, the President calls out for their two memorization partners to remember they need to make up the payment at the next meeting.
7. The Treasurer receives the money and confirms the amount in front of everyone. Then the Treasurer puts the money in the Group Fund

and Emergency Fund containers. The Secretary records the savings in each member's passbook and the member confirms the record was made accurately in the passbook.

8. The President calls all the people who owe a fine to make their payments. The Treasurer receives the money and puts it in the Group Fund container.
9. The President then calls each person who is paying back a loan. The Treasurer receives the money, confirms the amount, and announces the amount to the group. The Secretary records the amount on the member's record. The Secretary total the amount of money that is out in loans and enters it on the group ledger form.
10. The Treasurer counts the money in the Group Fund and announces it to the group. This is the amount that is available for loans.
11. The Treasurer shares the total in the Group Fund, and the President asks who would like a loan and the purpose of the loan. The President explains how the loan will be paid according to the group rules. The Secretary completes the loan summary for each member whom the group approves to receive a loan.
12. The Treasurer and two group members count the money in the Group Fund and Emergency Fund again. The Treasurer announces the total amount of money. Two group members confirm the number and the member confirms the record was made accurately in the passbook.
13. The Secretary records and announces this amount on the group ledger
14. All cash is locked in the cashbox or deposited in the bank.

Wrap-Up:

1. Members share any challenges the group can help with.
2. The President makes announcements, and then ends the meeting in prayer.
3. The leaders warmly acknowledge each group member as they leave.
4. After the meeting, group leaders are available to meet with their Church Facilitator to review the meeting.



Lesson 9

Jesus, the Rock

LESSON 9 SUMMARY: Group members will name ways to keep the Savings Group grounded in Jesus, the Rock.

TIME: 1/2 hour

Key Verse: Matthew 7:24-27

Preparation and materials needed for this lesson:

- Make sure the House of Principles poster is where everyone can see it.
- Have a Bible ready to read.

► *Welcome the group, if needed.*



1. Who will share something they did with what they learned from our last meeting?

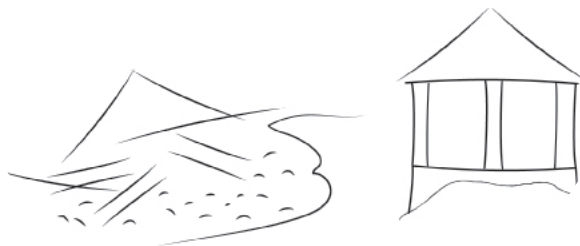
► Thank you for sharing!

2. Today we will talk about Jesus, who is the rock on which our House of Principles stands.

Think about houses in your community.

What are ways to make sure a house is built strong?

A house can be built out of good materials, but if the soil is loose or soft, the house will not be strong.



Jesus is the rock on which our Savings Groups stands. Our group will look to Jesus as the source of power, strength, and wisdom.



3. Listen to Matthew 7:24–27 from the Bible:

“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 notice in these verses?

► Thank you for sharing!

Having Jesus as the rock of our Savings Group means that we depend on Jesus and we always praise Him for all the good things that happen in our group.

A Savings Group is like a house. Unless the parts of the house work properly and the house is built on the rock, it will not stand. Jesus is the rock.



4. Please divide into groups of three. Share together one way that our Savings Group can depend on and seek Jesus. In five minutes, you will tell us what you talked about.

Now we will hear what each group talked about.

► Thank you for sharing!

Which of these ideas can we put into practice in our Savings Group at this meeting? And what can we add or change to our group rules so that our group will glorify Jesus? Secretary, please write down any decisions we make.

► Thank you for sharing!

5. What comments do you have before we close this time?



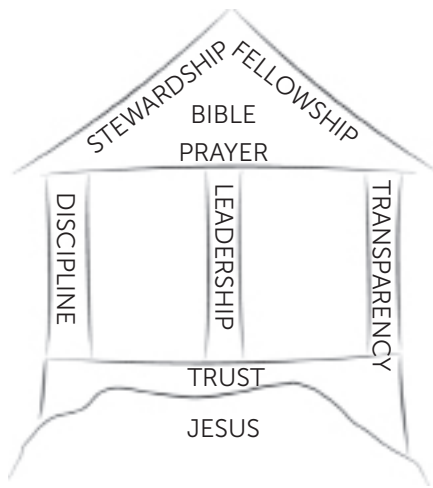
Please stand. Who would like to pray and ask God to help us keep Jesus as the rock of our Savings Group?

► Thank you!

We are finished with our lesson!

*(Note for Church Facilitator: Be sure to fill out a **Savings Group Visitation Form** each time you visit a group when you visit each of your Savings Groups. There is a copy of this form in Appendix D. Also, be sure to observe how the group leaders are following the 5W Group Leader Guidelines, and be prepared to give any necessary feedback at the close of the meeting.)*





Lesson 10

A Foundation of Trust

LESSON 10 SUMMARY: Group members will talk about why trust between one another is the foundation of a strong Savings Group.

TIME: 1/2 hour

Key Verse: 1 Corinthians 4:2

Preparation and materials needed for this lesson:

- Make sure the House of Principles poster is where everyone will be able to see it.
- Have a Bible ready to read.

► *Welcome the group, if needed.*



1. Who will share something they did with what they learned from our last meeting?

► Thank you for sharing!

2. Let's look at the House of Principles. Our rock is Jesus. We build a strong Savings Group on Jesus. Trust is the foundation of our house.



A good way to learn about trust is to think about God, who is always worthy of trust. Turn to a partner and talk about ways that God has been trustworthy in your life.



I will read 1 Corinthians 4:2:

"Now it is required that those who have been given a trust must prove faithful."

By being a member of this group, each one of us has been given trust. Now we must prove faithful and trustworthy.

3. Listen to this story:

The members of Alleluia Savings Group knew that their Group Rules say they can only spend money on school and business expenses. During the Savings Cycle, Debora asked the group if she could use her loan on her daughter's wedding expenses. The group was glad that she asked permission to change her plans. They said that Debora's actions helped to build trust in the group because she was open and honest.

What can we learn from this story about being trustworthy?

► Thank you for sharing!

Listen to another story:

Rachel was not able to save anything for a group meeting. Several days after the meeting, Rachel asked Isaac, the Secretary of Alleluia Savings Group, to receive her savings and write it down in the record as if she had saved at the last meeting. Isaac knew that he needed to follow their Group Rules, so he told Rachel that he could not accept the money. She would have to wait until the next meeting.



What can we learn from this story about being trustworthy?

► Thank you for sharing!



4. In groups of three, talk about some ways that you can be trustworthy in this Savings Group in the coming months. After five minutes, we will share with everyone what we have talked about.

What are some ways of being trustworthy that you talked about in your small group? Secretary, please write down these comments.

► Thank you for sharing!

Secretary, could you read the different ways of being trustworthy that we talked about?

From all of these ideas, let us commit to one thing that we will try to do in our meetings.

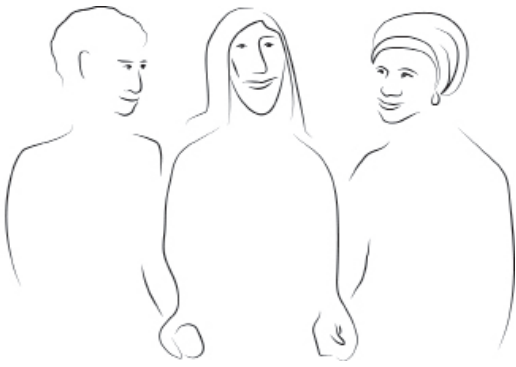
We are committing to the following in our meetings to be trustworthy: *(say your decision)*.



5. Let's pray:

God, thank you for being faithful to your Word. Help us to be trustworthy in this Savings Group just as you are trustworthy in our lives. Amen.





Lesson 11

The Difficulty of Trust

LESSON 11 SUMMARY: Group members will name ways to be trustworthy to keep the Savings Group strong.

TIME: 1/2 hour

Key Verse: Genesis 2:15-3:23

Preparation and materials needed for this lesson:

- Have the House of Principles poster where all group members will be able to see it.



1. Let's pray together as we prepare to talk about trust today:

Jesus, you are our Rock, and we depend on you to help us. Help us today as we talk about how to trust and be trustworthy in our group. With your help, we can grow in trust. Amen.



2. What were you able to do with what you learned in our last lesson?

► Thank you for sharing!

3. Today we are going to talk more about trust, the foundation of the House of Principles.

► **Point to "trust" on the House of Principles.**



4. In pairs of two people, share about a time in your life when trust was broken with someone and had to be repaired. You have five minutes.

5. Trust between people does not just happen without effort. Trust grows between people when they prove over time that they are faithful to their promises. Trust is like a plant. It takes time to root and grow, and it can easily be damaged. Most often, trust is broken when people sin against one another.



6. Listen to this story from the book of Genesis in the Bible:

After making the first people, Adam and Eve, God put them in a beautiful garden where life was perfect. God told them to take care of the garden and enjoy all of its produce—except for the fruit of one tree, which they were not to eat.

Adam and Eve disobeyed God and ate from that tree. After that, the world was spoiled. Sin damaged everything and separated people from God. People's sin also caused trouble in their relationships with themselves, with other people, and with God's earth.

Because of sin, we still suffer from broken relationships today. People are no longer trustworthy, and we hurt one another. Thankfully, God is always faithful. God sent His Son, Jesus, to pay the price for our sins and to heal our relationships. When we humbly invite Jesus to come into our lives, Jesus reconciles us to God. Jesus heals our brokenness and helps us to be trustworthy.



What does this story teach us about trust?

► Thank you for sharing!



7. Think about the stories of broken trust that you shared in pairs earlier. Talk and pray with your partner about how God's forgiveness and love could restore that broken relationship. You have five minutes.

8. What are two ways that we can model God's love and forgiveness in our Savings Group? Let us think of things that we can really put into practice, knowing that we are sinners and we need God's help to be trustworthy.

► Thank you for sharing!

Here is a summary of what was said: *(say in a few sentences what was shared)*.

From all of these ideas, let us commit to one thing that we will try to do in our meetings. Secretary, please write down our decision.

► *Decide together on one thing you will do in your meetings to put this lesson into practice.*



9. Let's close by praying for God's help:

God, you sent Jesus to be our Rock. With Jesus' help, trust within our Savings Group is possible. Give us the strength to avoid sin and to be trustworthy. Amen.





Lesson 12

Leadership Roles and Loan Records

LESSON 12 SUMMARY: Group leaders will review their leadership roles and practice completing the Loan Record.

TIME: 1 hour

Key Verse: Exodus 4:10-12

Preparation and materials needed for this lesson:

- Have a copy of your group rules ready.
- Have a Bible on hand.
- Prepare a sample Loan Record with loan summary and register.
- Ask leaders to bring a notebook and a pencil or pen.
- Know these rules about loans:
 - A member can take out only one loan at a time.
 - Loans are given out once a month regardless of how often the group meets.
 - Members with loans can make payments at any meeting.
 - In the first cycle, the service fee is calculated once to keep the loan process easy.



1. In our last training, we talked about how to organize a meeting. What questions do you have about organizing your meetings?

► Thank you for sharing!

Today we will review leader roles and the process of collecting and recording loans.



2. Listen to this story of a conversation between God and Moses, one of the greatest leaders in the Bible. This story comes from Exodus 4:10-12.



"Moses spoke to the Lord. He said, 'Lord, I've never been a good speaker. And I haven't gotten any better since you spoke to me. I don't speak very well at all.' The Lord said to him, 'Who makes human beings able to talk? Who makes them unable to hear or speak? Who makes them able to see? Who makes them blind? It is I, the Lord. Now go. I will help you speak. I will teach you what to say.'"

God called Moses to lead His people. God has called you to be leaders of your Savings Group. God will help you to lead well, just as He helped Moses.

3. Let's review your roles as leaders.

The President:

1. Leads meetings and addresses any issues or problems.
2. Ensures that Group Rules are respected.
3. Maintains order at meetings.
4. Ensures that group leaders and members keep their agreements.



The Treasurer:

1. Counts money and manages all the money.
2. Keeps money on hand in a cashbox.
3. Manages any bank accounts the group might have.
4. Ensures the security of all Group Funds.



The Secretary:

1. Records or memorizes the steps of each meeting.
2. Ensures that all activities occur in the presence of the group.



3. Maintains the financial records.
4. Reports the group's financial accounts.
5. Records anything that happens during meeting.
6. Records savings/loan records in each passbook.

What questions do you have about your roles?

4. You have been leaders of your group for a time now. What parts of your role as a leader do you enjoy?

What parts of your role are challenging to you?

Let's talk together about how we can help each other manage the parts of our work that are challenging.

► Thank you for your good ideas!

What is one thing that we can promise to do in the next month to grow as Savings Group leaders? Secretary, please write down our decision.

► Thank you for being willing to work hard on growing as leaders!

5. Now we will talk about how leaders record loans.

Let's review our rules about loans in our Group Rules. These rules will help us make successful loans in our group.

How do you think these rules will help you as the group begins to give out loans?

6. When a member takes out a loan, the Secretary will record it in the person's loan record in the back of their passbooks. Our loan records will keep everything clear and will help us to avoid misunderstandings.

To learn how to use a loan record, we will use the example of Mary from Alleluia Savings Group.

Now, listen well and watch as I fill out the loan record form for Mary's loan.

1. On August 1, Mary asks for a loan of 5000 from the group. The group approves the loan.
2. Alleluia charges a one-time service fee of 50 for each 1000 borrowed. This

is a 5% service fee on the loan. Mary's service fee is 250.

3. In total, as of August 1, Mary now owes 5000 for the loan plus 250 for the service fee. She owes 5250.
4. In the loan record, the Secretary will record the loan amount, service fee, and then the amount owed.

► **Show how the loan is recorded in the notebook.**

5. On September 2, Mary pays 750 towards her loan.
6. Now we take away 750 from 5250 owed in the loan record. The amount owed after this payment is 4500.
7. On September 15, Mary repays 400. We take away 400 from 4500, the amount owed. The amount owed now is 4100.
8. On October 1, Mary pays 2500. We take away 2500 from 4100, the amount owed. The amount owed now is 1600.
9. On November 1, Mary pays 1600, the remaining amount she owes.

LOAN RECORD

NAME: MARY

LOAN AMOUNT	5000
SERVICE FEE	50 FOR EACH 1000
TOTAL OWED	5250
DUE DATE	NOVEMBER 1, 2015

DATE	DESCRIPTION	AMOUNT	SECRETARY SIGNATURE	MEMBER SIGNATURE
AUGUST 1	OWED	5250		
SEPTEMBER 2	PAYMENT	-750		
	OWED	4500		
SEPTEMBER 15	PAYMENT	-400		
	OWED	4100		
OCTOBER 1	PAYMENT	-2500		
	OWED	1600		
NOVEMBER 1	PAYMENT	-1600		
	OWED	0		



7. Now we will practice together. Find a partner to work with or work

together with the other group leaders. Feel free to help each other in this practice.

Imagine that Paul is a member of our Savings Group. We will fill out a loan record for a loan he took out.

► *Go slowly through this and make sure everyone completes the form before moving to the next entry. Encourage them to work together.*

What is the loan service fee of our group?

On January 1, Paul takes a loan of 1500.

Record the loan in the loan record form.

On February 2, Paul pays 500.

On February 16, Paul pays 800.

On April 1, Paul pays 275 and pays off his loan.

LOAN RECORD

NAME: PAUL

LOAN AMOUNT	1500
SERVICE FEE	50 FOR EACH 1000
TOTAL OWED	1575
DUE DATE	APRIL 1, 2015

DATE	DESCRIPTION	AMOUNT	SECRETARY SIGNATURE	MEMBER SIGNATURE
JANUARY 1	OWED	1575		
FEBRUARY 2	PAYMENT	-500		
	OWED	1075		
FEBRUARY 16	PAYMENT	-800		
	OWED	275		
APRIL 1	PAYMENT	-275		
	OWED	0		

Let's talk about the loan record. The group's secretary should sign the loan record each time a payment is made to help increase the transparency of the group's records. Your passbook has columns where these signatures can be made. Each member should also sign the loan record in their

passbook each time a payment is made.

What questions do you have about the loan record?

► *Answer any questions that may come up.*

How confident do you feel about recording loan activity?

Your group will be giving out loans soon. What do you need to do before the first loan meeting to be fully prepared to give out loans?

► Thank you for your comments!



8. This has been an important lesson. Let's ask God to be with us as we seek to have transparency and good leadership in our group by recording loans correctly and fulfilling our responsibilities.

God, thank you for calling us to be leaders of this Savings Group. Please help us be accurate in our work recording loans. Help those who take out loans to faithfully repay them. Amen.

We are finished with this lesson!





Lesson 13

Transparency

LESSON 13 SUMMARY: The group will improve the transparency of their group activities, especially bookkeeping activities.

TIME: 1/2 hour

Key Verse: Ephesians 5:8-13

Preparation and materials needed for this lesson:

- Review recordkeeping and how to fill out all forms.

► *Welcome the group, if needed.*



1. What were you able to do with what you learned from the last lesson?

► Thank you for sharing!

Today we will talk about transparency, one of the posts of the House of Principles. **Transparency** is being open and honest, not hiding anything.



2. Turn to two people near you. Talk about a time when someone found out about something you wanted to keep secret.

How does it feel to have people find out your secret?



3. Listen to these Bible verses from Ephesians 5:8-13:

“For you were once darkness, but now you are light in the Lord. Live as children of light (for the fruit of the light consists in all goodness, righteousness, and truth) and find out what pleases the Lord. Have nothing to do with the fruitless deeds of darkness, but rather expose them. It is shameful

even to say what the disobedient do in secret. But everything exposed by the light becomes visible—and everything that is illuminated becomes a light.”

What does this Bible passage say about doing something in hiding?

What does this Bible passage teach us about transparency?

4. Listen to this story:

In each meeting of Alleluia Savings Group, the group members talked happily together while the Secretary recorded their savings. No one checked the number of marks the Secretary put in the savings record. At the end of the savings cycle, the group counted its money and the leaders gave each member the shares the member had saved. Several members were upset and said that they saved more than what they were given.

How can Alleluia Savings Group become more transparent?

Now listen to another story:

Debora took a loan from her Savings Group. After three months, she thought that she had finished paying her loan. But the group told her she needed to pay a service fee too. Debora was surprised by the amount they told her that she needed to pay. She did not understand how the interest was calculated and thought they were cheating her. Debora left the meeting angry and hurt. She quit the group a month later.

How can Debora’s group be more transparent?



5. Divide into groups of three or four. Talk about two ways our group has been transparent. After that, talk about two ways we can be even more transparent and keep good records.

Let us hear ways you think our group is doing well in being transparent.

► Thank you for sharing!

What can we do as a group to be more transparent?

► Thank you for sharing!

Let’s pick one of the ways you shared to do as a group. Secretary, please write this down.

We have decided to *(say what your group decided to do)* to be more transparent. How can we make sure that we do this?



6. Who would like to close our lesson time with prayer?

► Thank you for volunteering!

Please ask God to help us to be open and honest with all that we do as a group. Ask God to help us keep good records as one way of being transparent.

► Thank you for praying!

We are done with our lesson!





Lesson 14

Discipline

LESSON 14 SUMMARY: The group will talk about discipline and how to improve discipline in their group.

TIME: 1/2 hour

Key Verse: Hebrews 12:11

Preparation and materials needed for this lesson:

- Make sure the House of Principles is where everyone can see it.

► *Greet the group.*



1. Who will share something that they learned from our last meeting?

► Thank you for sharing!

2. Today we will talk about discipline, one of the posts of our House of Principles. Remember, discipline is the regular practice of good habits. With discipline, we keep our promises to God and the group. Discipline keeps our group strong.

What are some ways that we show discipline in our group right now?



3. Now we will divide into four groups. I will come to each group and tell you a story about Savings Group members who do not show discipline. Your small group will then make a short drama about what they hear. Be sure that every member of your small group takes part in your drama. You will have five minutes to prepare.

Group 1, here is your story:

The Savings Group has been meeting for six weeks. It is now savings collection time at a meeting. Although most group members are present, several have not brought any money to save. This is not the first time a couple of members have not brought any money to save. The group feels very uncomfortable.



Group 2, here is your story:

Savings Group members walk home from a meeting talking about what happened in the meeting. One member is sad because she did not receive a loan she asked for some weeks ago. Another member says she overheard the group's Treasurer say that there is no money in the group's fund for making loans, because several members are not repaying their loans on time.

Group 3, here is your story:

A Savings Group had 12 people come to the first Savings Group meetings, when the facilitator was there to help them. Six months have passed since they started their group. At the end of last week's meeting, the facilitator said she could no longer come very often, but they should keep having their meetings and saving their money. The next week only a few people showed up!



Group 4, here is your story:

The Savings Group leaders have just ended their regular meeting. They usually stay late to make sure the records are correct. Today, however, the Treasurer says she must go early, but they can check the records after the next group meeting. This is the third time that the group leaders have not checked the records right after the meeting.

Now each group will act out their story. After each group presents, I will ask these questions:

- What did you see in this drama?
- What advice would you give to the group in the drama to help them to be more disciplined?

► *Be sure to thank each group for their work.*

4. Now let us talk about our own Savings Group. Remember, discipline is the regular practice of good habits that keep us strong.

How we can make sure we are disciplined in our group?

► Thank you for sharing!



5. Let's break into small groups again. Talk together about how our Savings Group could be more disciplined. Talk about any changes to the rules that we should make to help us be more disciplined.

► *Work in small groups for 5 minutes.*

Let us share your ideas with the larger group. Afterward, let's make a decision as a whole group about how we can be more disciplined.

► Thank you for sharing!

Let's make a decision as a whole group how we can be more disciplined. Secretary, please write down our decision.

► *Help the group to choose 1 or 2 things.*

We have decided that we will *(say your group's decisions)* to be more disciplined.



6. To close, please get into your small groups again. Share with each other one thing that you are going to do this next week to be disciplined.



Please finish by taking time to pray together for God's help in being disciplined as a Savings Group and in your homes.

We are done with our lesson!





Lesson 15

Discipline to Keep the Group Fund Full and Safe

LESSON 15 SUMMARY: The group will talk about discipline and how they can keep their Group Fund full and safe.

TIME: 1/2 hour

Key Verse: Proverbs 6:6-8

Preparation and materials needed for this lesson:

- Make sure the House of Principles poster is where everyone can see it.
- Prepare a small sample of seeds common to your community.

► *Greet the group, if needed.*



1. What did you do with the lesson you learned at our last meeting?

► Thank your for sharing!

2. We are going to talk about discipline again today. This time we will focus on disciplines that keep our Group Fund full and safe.

Close your eyes or look down at your feet. Think about all the things that have to happen for these seeds to grow and produce.

Open your eyes. What needs to happen before these seeds grow into something we can eat?

► *Show the seeds of a common fruit or vegetable.*

► Thank you for sharing!

3. Our Group Fund is like the seeds we plant. With God's help, we can enjoy its harvest when we are disciplined in caring for it.

We need discipline to provide enough water and sun for the seeds to grow. We also need to protect them from insects, animals, the sun, fire, or too much water. When we have this discipline, then we can enjoy the fruits of these seeds.

Similarly, we must have discipline to provide for and protect our Group Fund. We need discipline to provide our Group Fund with membership fees, savings, Emergency Fund payments, fines, and loans with the service fees. We also need discipline to protect our Group Fund's box or bank account from theft or from being damaged.

When we care for our Group Fund in these ways we can enjoy the fruits of the group—savings, loans when we need them, and money from service fees. When our cashbox or bank account is full and safe, then we can continue to have payouts and loans. When it is empty or stolen, then we cannot continue to have payouts and loans.

4. Our Group Rules help us to be disciplined in providing enough for our Group Fund and for keeping it safe.

First, let's look at the Group Rules that help keep our box or account full. Let's try to remember the rules your group has about several things:

► *Encourage the group to recite or review their rules if they don't remember or know them well.*

- What is our membership fee for each member?
- How much should people save at each meeting?
- Why might a member be fined? How much is the fine?
- What is the biggest loan a member can take?
- What is the service fee that members have to pay on loans?
- What happens when a member does not pay his or her loan on time?



In groups of three, talk for five minutes about how these rules help keep the Group Fund full and name one thing your group could do to better provide

for your Group Fund.

Let's hear from one or two groups about what you talked about.

► Thank you for sharing!

What would you like to do as a group about these ideas? Which one could the group do? Secretary, please write down our decision.

5. Next, we will talk about how to protect your box or account. Your group decided to store your money in _____.



In your same small group, talk about what you think is the biggest risk to your Group Fund. This could be theft, conflict, or a natural threat like drought or fire. Decide on one thing your group can do to manage this risk.

Let's hear from each group. What is the biggest threat you see to your Group Fund? What is your idea to manage it?

► Thank you for sharing!

What would you like to do as a group about these ideas? Which one could the group do? Secretary, please write down our decision.

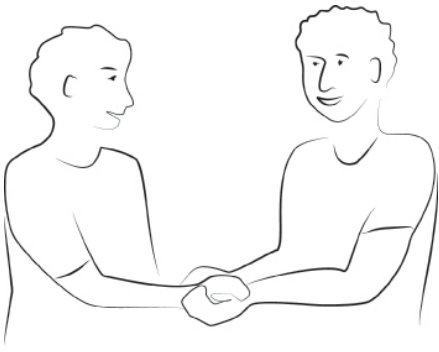
6. Thank you for all of your hard work! It is very important to do what we can to keep our Group Fund full and safe.



Let's pray:

God, be with us as we practice disciplines that keep our Group Fund plentiful and safe. We are grateful for this opportunity to save our money and to learn from the good habits we practice in our Savings Group. Amen.





Lesson 16

Supporting the Group Leaders

LESSON 16 SUMMARY: The group will talk about how to support their leaders and keep them accountable.

TIME: 1/2 hour

Key Verse: Ephesians 3:16-19

Preparation and materials needed for this lesson:

- Have the House of Principles where everyone can see it.
-

► *Greet the group, if needed.*



1. What did you do with what you learned from the last lesson?

► Thanks for sharing!

Today we are going to talk about leadership, which is one of the columns of the House of Principles. Good leadership helps our Savings Group to be strong.

2. Leaders, we are grateful for your willingness to help our Savings Group be strong.

What are some things you have seen in our leaders that have kept our Savings Group strong?

► Thanks for sharing!

Let's thank them for serving our group.

► *Thank your leaders!*

3. For our leaders to do their job well, all of us need to encourage and help them. We also need to keep them accountable. This means if we see them doing something that is not right, it is our job to correct them by speaking the truth in love.



4. Let's divide into three groups with one leader in each group. First, I will tell you the responsibilities of the leader in your small group. Then leaders will share in their small groups one way you and other members can encourage and help them. Then, in your group talk together with the leader about one way you can help to keep them accountable.

► *If your group has other leaders, add them to one of the three groups, say their responsibilities, and ask them to share too.*

Group 1, your small group has the **President**.

Here are the President's responsibilities:

1. Leads meetings and addresses any issues or problems that arise.
2. Ensures that Group Rules are respected.
3. Maintains order at meetings.
4. Ensures that Group Leaders and members keep their agreements.



President, please share with your small group one way they can support you and one way they can help keep you accountable.

Group 2, you have the **Treasurer** in your group.

Let me tell you about the Treasurer's job:

1. Counts money and manages all the money that the group receives.
2. Keeps money on hand in a cashbox.
3. Manages any bank accounts the group might have.
4. Ensures the security of all Group Funds.



Treasurer, please share with your small group one way they can support you and one way they can help keep you accountable.

Group 3, your group has our **Secretary**.

Here is what the Secretary is responsible for:



1. Records or memorizes the steps of each meeting.
2. Ensures that all activities occur in the presence of the group.
3. Maintains the financial accounts.
4. Reports the group's financial progress.

Secretary, please share with your small group one way they can support you and one way they can help keep you accountable.



5. Now, work in your small groups to plan a short role play about the way you can encourage and help your leader, as well as keeping him or her accountable. After five minutes we will share role plays.

► Good job with your role plays!

What did you see in the role plays about how we can support our leaders?

► Thank you for your good ideas!

From what you shared, I hear that we can do these things to support our leaders: *(say two or three things that were shared)*.

What did the role plays show you about keeping our leaders accountable?

► Thanks for your good ideas!

I am hearing you say that, to keep our leaders accountable, we can do these things: *(say two or three things that were shared)*.



6. To end this lesson, pray in your small groups for our Savings Group leaders. Pray that all of our members will support our leaders with love. Pray that we have wisdom to keep them accountable too.

We are finished with our lesson. Thank you!





Lesson 17

Restoring Relationships

LESSON 17 SUMMARY: The group will talk about four Key Relationships given by God and how Savings Groups can heal damaged relationships.

TIME: 1/2 hour

Key Verse: Matthew 22:37-40

Preparation and materials needed for this lesson:

- Make sure the House of Principles poster is where everyone can see it.
-



1. Who will share something you learned in our last Savings Group meeting and how it helped you?

► Thank you for sharing!

Today, we will talk about how your Savings Group can repair broken relationships.



2. Please turn to a partner and answer this question: What are your most important relationships? You'll have two minutes, and then we'll hear a sample of your answers.

Who is willing to share about the most important relationships in your lives?

► Thank you for sharing!



Listen to these words of Jesus from Matthew 22:37-40.

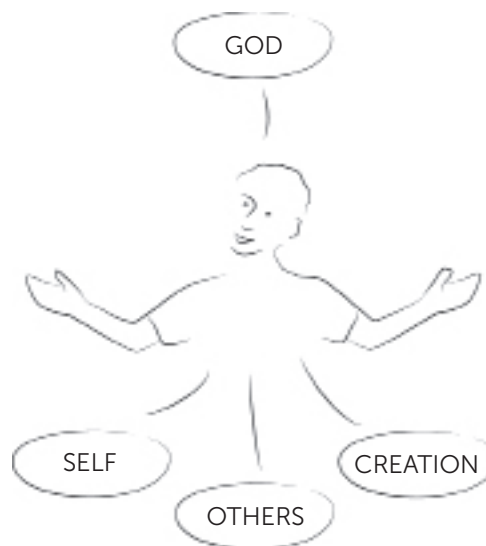
“‘Love the Lord your God with all your heart and with all your soul and with all your mind.’ This is the first and greatest commandment. And the second is like it: ‘Love your neighbor as yourself.’ All the Law and the Prophets hang on these two commandments.”

What do you hear in these words of Jesus?

► Thank you for sharing!

God created us to be in four Key Relationships as humans.

1. Our relationship with God: We are to love God and worship Him only.
2. Our relationship with others: God made us to live in loving relationships with others. We are to care for each other and look for ways to help people.
3. Our relationship with ourselves: We are to love ourselves. God has made us in His own image and He loves us.
4. Our relationship with creation: God made us to take care of His world. This includes the things God gives us like money, time, and things. He wants us to work, take care of nature, and create things that help people.



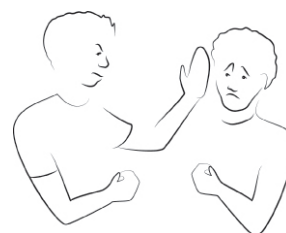
What questions do you have about these relationships?

► *Answer with your biblical knowledge when you can, or say, "That's a good question!" or "Let me find out more and get back to you."*

3. When humans decided to disobey God, all of our relationships were damaged.

Here are some examples of how we see broken relationships:

- Instead of loving the one true God, people worship spirits or false gods.
- Instead of caring for themselves, people drink too much alcohol.
- Instead of respecting all people, people hate others from different tribes or regions.
- Instead of caring for God's creation, people ruin the land and water with trash.



What are some ways that we see broken relationships in our community?

► Thank you for sharing.

4. In Jesus, God heals our broken relationships.

Listen to Colossians 1:19-20:

“God was pleased to have His whole nature living in Christ. God was pleased to bring all things back to Himself. That’s because of what Christ has done. These things include everything on earth and in heaven. God made peace through Christ’s blood, by His death on the cross.” (NIRV)

What do you hear in these verses?

► Thank you for sharing!

5. God cares about everything. God cares about our families, our money, our water, and our community. God can and wants to make new again all our broken relationships.

6. God can use Savings Groups to heal our relationships.



Turn to a person next to you. Talk about how Jesus is using your Savings Group to restore relationships.

What did you and your partner share about Jesus’ work in our Savings Group?

► Thank you for sharing!

Think about what we learned about today. Call out some things that we can do as a Savings Group to improve our relationships with God, with others, with ourselves, and with God’s creation.

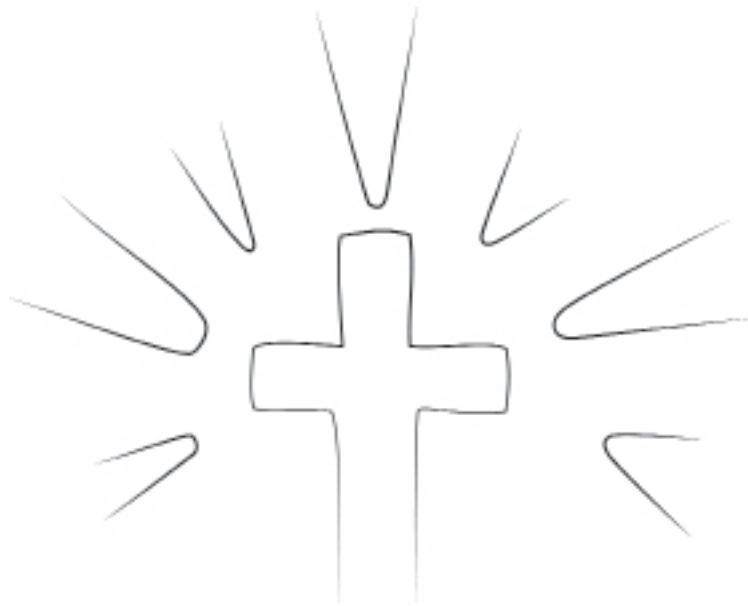
Which of these things do you want to do as a group to help improve these relationships? Secretary, please write this down.

► You have done great work today!



7. Let's close in prayer:

God, thank you for creating us to live in relationship with you, with ourselves, with others, and with your creation. Please help us to strengthen the relationships in our Savings Group, so that we can honor you. Amen.





Lesson 18

Fellowship and Belonging to a Group

LESSON 18 SUMMARY: The group will talk about fellowship and the importance of belonging to a group.

TIME: 1/2 hour

Key Verse: Ecclesiastes 4:9-12

Preparation and materials needed for this lesson:

- Make sure the House of Principles poster is where everyone can see it.
- Prepare a short length of rope made up of three or more strands.



1. Who will share something you learned in our last meeting?

► Thanks for sharing!

Today we are going to talk about the importance of belonging to groups. Belonging to groups makes fellowship possible. Fellowship is a pillar of our House of Principles.



2. With the person next to you, talk about a time when being a member of a group helped you. For example, you could say a time when you worked together or a time when your group helped you when you were in trouble. You have five minutes.

What do these stories tell you about the advantages of being in a group?

► Thank you for sharing!



3. Listen to Ecclesiastes 4:9-12:

"Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them 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 three strands is not quickly broken."

What do you hear in these verses?

The verse begins by talking about two people but ends in talking about a rope of three cords. Two people can be strong together, but three are even better—just like a rope of three strands is much stronger than a rope made of two strands. In the same way, being part of our Savings Group makes us stronger.

► *Show a rope made up of three or more strands.*

What are ways this group has helped you to be strong?

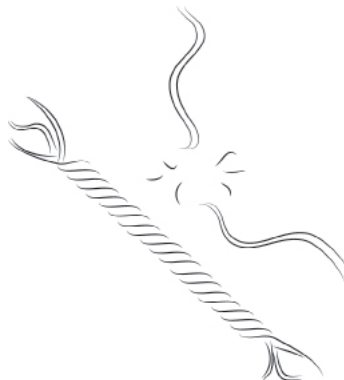
► Thank you for sharing!



4. We will close this lesson by praying for each other. Find one or two other people and share prayer requests. Then pray for one another. Be sure to thank God for our Savings Group and for other groups that bless us.



We are done with this lesson!





Lesson 19

The Importance of Prayer

LESSON 19 SUMMARY: The group will talk about the power of prayer to protect Savings Groups.

TIME: 1/2 hour

Key Verse: 1 Thessalonians 5:16-18

Preparation and materials needed for this lesson:

- Make sure that the House of Principles poster is where everyone can see it.
-



1. Who will share something you did in our last meeting?

► Thanks for sharing!

Today we are going to talk about the importance of prayer. Prayer is part of the roof of our House of Principles. Prayer protects our Savings Group.



2. With the person next to you, share about a good experience you have had with prayer.

Could a volunteer share your experience with prayer?

► Thank you for sharing!



3. Listen to 1 Thessalonians 5:16-18:

“Rejoice always, pray continually, give thanks in all circumstances; for this is God’s will for you in Christ Jesus.”

Prayer is talking and listening to God. We should pray because we have great needs and because God is powerful and loving. God wants us to talk

to Him about all parts of our lives. God wants to be in a close friendship with us.

4. Listen to the following stories:

In Alleluia's first Savings Cycle, the group feared for the safety of the box. They decided to store the box in the home of Sara, the member who people trusted the most. At every meeting, the group prayed that God would protect their box. During the first Savings Cycle, several houses near Sara's house were robbed, but God protected Sara's home and the group's box. The group thanked God for His mercy and protection.

Here is another story:

Paula's daughter Lydia was sick. She took Lydia to the doctor, but the sickness continued for weeks. Paula did not have money to save because she needed to pay for more medicine and doctor's visits. She was embarrassed and scared that the group would expel her from the group because she could not save anymore. She finally told the group why she had not been at the meetings. They prayed for her right then and went to her house to pray for her daughter. They visited Paula and her daughter often to pray for healing. In time, her daughter was healed and Paula was able to continue with the group.

And here is the last story about prayer:

Mary's daughter fought with Hannah's son. Mary told her Savings Group that her family needed prayer. When Hannah refused to pray with them, the group members encouraged her and told her they wanted to pray for her son too. They asked God to heal the conflict in their families. After the prayer was over, Hannah asked Mary to forgive her for her poor response.

What do these stories show you about how prayer can protect a Savings Group?

► Thank you for sharing!



5. Let's talk about prayer in our own Savings Group. What are some things we should bring to God in prayer? Secretary, please write these things down.

► Thanks for your good ideas!



Let's break into small groups of three and pray for these things right now. The Secretary and I are going to give each small group one or two requests that you just said.



► *Ask the Secretary to go with you to each small group and give the group one or two of the prayer requests he or she wrote down.*

6. To close, the Secretary will read all of our prayer requests. Each of you, please volunteer to pray for one or two of the things on our list for the rest of our Savings Cycle. We will make sure that each one of us has at least one thing to pray for.

Good job today! We are done with our lesson.





Lesson 20

Jesus, Our Leader

LESSON 20 SUMMARY: The Savings Group leaders will talk about how to follow Jesus' model of leadership.

TIME: 1 hour

Key Verse: Matthew 20:25-28

Preparation and materials needed for this lesson:

- Make sure the House of Principles poster is where everyone can see it.

► *Greet the group, if needed.*



1. Let's open in prayer:

God, thank you for this time we have together to learn more about Jesus, our perfect Leader. Help us learn from Jesus so we can bless our Savings Group. Amen.



Today we will be talking about leadership, an important pillar of the House of Principles. Good leadership helps a Savings Group avoid many problems.

Think about the leaders you know in your community. What is something you like about them?

► Thank you for sharing!



2. Listen to Matthew 20:25-28:

"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.”

What do you hear from Jesus about how leaders should be?

3. We are now going to take a few minutes to think quietly about our own leadership. Let’s be honest with ourselves as we think about how we lead in our Savings Group.

Ask yourself these questions:

- In what ways have you followed Jesus’ way of servant leadership?
- In what ways do you need to change to be more like Jesus?



Take five minutes to think quietly.



4. Now let’s divide into groups of three. Share as a small group how each of you can lead by serving others and being like Jesus.

Now spend a few minutes making a short drama or role play about how Savings Group leaders can follow Jesus’ example of servant leadership.

Let’s see your dramas.

- Good job with your role plays!



5. Find one other person and share with that person one specific thing you will do in the next few weeks to grow as a leader that follows Jesus. Then take time to pray together.



- Thank you for this valuable time together!

Who will volunteer to close us in prayer?

- Thank you!

We are finished with our lesson!





Lesson 21

The Bible, Our Light

LESSON 21 SUMMARY: The group will talk about how the Bible can help keep their group strong.

TIME: 1/2 hour

Key Verse: Psalm 119:105

Preparation and materials needed for this lesson:

- Put the House of Principles poster where everyone can see it.
- Bring a small light. It could be a candle, torch, lamp, or cell phone light.
- Ask members or leaders to bring a Bible if they have one.



1. How were you able to put into practice what you learned from the last lesson?

► Thanks for sharing!

Today we are going to talk about the Bible. As you know, the Bible is part of the roof of the House of Principles. Reading Scripture together keeps our Savings Group strong.

2. Many of us know from our own lives that God's Word is powerful. When have words from the Bible helped you in a difficult situation?



3. Listen to Psalm 119:105:

"Your word is a lamp for my feet, a light on my path."

Let's light a light as we share about what this verse means.



How does light help us in the dark?

How can God's Word help us when we are in trouble or when we do not know what to do?

► Thank you for sharing!

4. Listen to this story:

Mary takes a loan from her Savings Group. She uses the money to buy *(name a fruit or vegetable that people like but is hard to get)* and sell them for a profit in her community. Unfortunately, she is only able to buy poor quality produce that does not sell very well. Returning home with leftover produce, Mary worries that she cannot pay back her loan. Then she finds that when she was gone two of her children got sick. At the next Savings Group meeting, Mary receives some money from the Emergency Fund to buy medicine for her children. She is still unable to repay her loan.



Let's divide into three groups to talk about this story. In your small group, find a Bible passage that might help Mary's group decide what to do. You have five minutes to talk about.



What Bible passage did you choose? Let's have each group share their Bible verses and explain why they chose them.

► Thank you for your good work.

5. Now let's think about our own Savings Group. What are some ways we can use the Bible to help us?



► Thanks for sharing!

6. From the things you talked about, what is one activity we would like to promise to do as a group? Secretary, please write this down.

From what I hear, we will *(say the specific action that your group decided on)*.

How long will we commit to doing this?

We will commit to this action for this amount of time: *(say the time commitment)*.



7. To close, will someone please pray that we will be faithful in reading God's Word and letting it light our way as a group?

► Thank you for volunteering!

We are done with our lesson!





Lesson 22

Stewardship

LESSON 22 SUMMARY: The Savings Group will talk about how they can be good managers of God's resources.

TIME: 1/2 hour

Key Verse: Psalm 89:11

Preparation and materials needed for this lesson:

- Make sure the House of Principles poster is where everyone can see it.
-



1. What did you learn and put into practice from the last Savings Group lesson?

- ▶ I'm glad you're learning good things in our meetings!

Today we're going to talk about stewardship, another part of the roof of our House of Principles.

2. Think about a business owner who hires a manager. The owner and the manager have different jobs. The owner is in charge of the business. The manager must run the business in a way that pleases the owner.

What do you think are things that the manager does to run the business and please the owner?



Now listen to Psalm 89:11:

"The heavens are yours, and yours also the earth; you founded the world and all that is in it."

As this verse says, God owns everything! God allows us to use and enjoy

things, but nothing truly belongs to us.

We are stewards, or managers, of God's creation. Everything that we have—including our time, talents, and belongings—has been given to us by God. God wants us to use what He has given us to help others, to care for our family, and to honor God.



3. Turn to two people next to you and talk about how you feel about the idea that we are managers of God's creation and not owners of anything.

Who wants to share what your small group talked about?

► Thank you for sharing!

Now talk in your small groups about this question: How might you spend your money or time differently if you always remembered that everything belongs to God?

What did your small group talk about?

► Thank you for sharing!



4. In our Savings Group, we are managers of the things that God has given us. Take five minutes to talk in your small groups about how you think our Savings Group is doing as managers of God's creation. What are we doing well? What do you think we can do better?

Let's hear what your group talked about. What can we do better?

Which of these do we want to commit to doing in our Savings Group?

Who will summarize the decision that our group just made? Secretary, please write this decision down in your notebook.

We have made a good decision today that will help us be good managers of God's gifts to us.



5. Who would like to close our lesson in prayer?

► Thank you for volunteering!

Please pray that we will manage our money and resources in a way that is pleasing to God.

We are done with our lesson!





Lesson 23

Monitoring Group Progress

LESSON 23 SUMMARY: Leaders will learn to check records, see how the group is carrying out its mission, and make sure the group is following its Group Rules.

TIME: 1 hour

Key Verse: Galatians 6:9

Preparation and materials needed for this lesson:

- Remind the Secretary to bring the group's records and have the Group Rules available, if they are written down.
- Bring your copy of the Group Rules, if you have them.
- If group records are kept in a lockbox, be sure that they will be accessible for this lesson.

► *Greet the Group Leaders, if needed.*



1. Today, we will check on our group's progress. Before we begin, let's review.

What is one thing you learned from our last meeting about Jesus as a leader?

► Thanks for sharing!

2. Listen to the following story:

Alleluia Savings Group has been saving for one year. They have 20 members, and each person saves the same amount each month. Every member has taken a loan during the cycle. The leaders are planning for their final meeting to give each member their savings. As the leaders count the money and read the forms, they realize that they do not have enough money. As they

look back at the Loan Forms, they notice that several of the forms were not completed correctly.

This is one example of the trouble incorrect forms can create. The leaders of Alleluia Savings Group had a big problem that could have been avoided.

What other trouble can you think of that incorrect forms can make?

► Thank you for sharing!

3. We are going to take time now to check all of our forms for errors. We are going to review all of the Savings Group's forms.

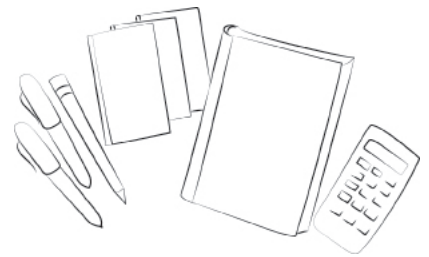
► *Take the time you need to review all of your Savings Group forms.*

If we found any errors, how will we manage them in a way that is honest and transparent? Secretary, please record our decision into your notebook.

4. The work we are doing right now is called *monitoring*. Monitoring is about seeing how well the group is doing its work. It's also about making sure we are following our Group Rules and keeping our Savings Group's mission.

Secretary will you please read our Savings Group's mission?

► Thank you!



5. Please divide into groups of two or three to answer the following question:

- How has our group been faithful to our mission?

Now talk with your small group about ways we may have not followed our mission.

- What parts of our mission have we forgotten?

6. Let's review our Group Rules. Should we have the Secretary read them, or can you say them from memory?

► It is good to review our Group Rules!



Continue talking with your group or partner about our Group Rules. Review how well we have kept our rules and how we have broken them. You have five minutes.

7. Let's return to our large group to talk about how well we have followed our rules.

- What have we done well?
- What have we not done so well?
- What might we do to improve how well our group follows our Group Rules?
- Which rules, if any, are not working well and need to be changed?

Secretary, please make note of what rules need to be changed. If we make changes, we will need to follow what our Group Rules say about making changes. We will also need to talk with our whole group.

Here are some things other Group Leaders have done:

- Group leaders decide to give themselves time at every meeting to complete attendance forms and financial forms. All of the Savings Group members know that all of their group's forms are there and that they are allowed to review them at any meeting.
- The leaders decide to review Group Rules regularly at meetings and to ask members how well the group is following the rules.
- The leaders decide to review the mission statement at every meeting and to ask members how they are doing in carrying out this mission.
- Leaders decide to allow time at every meeting for group members to ask questions and talk about concerns.

How do you like these ideas? What are other ways we can make sure that we are following our rules and carrying out our mission?

Secretary, please write down any decisions we make so that we can share them at our next group meeting. Thank you!

8. We also need to think about when to begin planning for End of Cycle activities. Our whole group needs to talk about the end of the cycle at least one month before it arrives. That way we can solve things like outstanding loans long before we need to hand out savings.

When should we meet as leaders to talk about End of Cycle activities?

9. Today we have learned about monitoring, which is checking our group's progress to make sure we keep good records and follow our mission and rules.

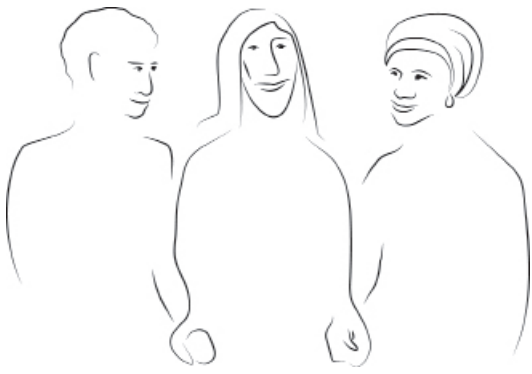


Let's close in prayer. This time let's have two people pray. Let's have one person pray for the Lord's forgiveness for the ways that we have not followed our Group Rules. Let's have another person pray that God will help us follow our rules and mission as we continue working as a group. Who would like to pray for us about these two things?

► Thank you!

We are finished with our lesson!





Lesson 24

Dealing with Conflict

LESSON 24 SUMMARY: The group will discover how the Bible helps us to deal with conflict.

TIME: 1/2 hour

Key Verse: Matthew 18:21-22

Preparation and materials needed for this lesson:

- Have at least one Bible with you.



1. Welcome! Let's begin our meeting with a review of our last lesson about stewardship.

How have you worked to manage your money better since our last lesson? Please share things you have done.

► Thank you for sharing!

Today we will talk about how the Bible can help us when we have conflicts or disagreements with other people.



2. Turn to a person next to you and talk about a time when you or someone you know had problems with a friend or family member. How did you or that person resolve the conflict?

Who would like to share what they talked about? Let's hear from one or two people.

► Thank you for sharing!

3. It is normal to have some disagreements in Savings Groups. However, if group members do not know how to deal with conflict, the group can fall apart. Fortunately, God has given us good instructions in the Bible. Let's look at some of them.



4. Please divide into small groups of three or four people. I will give your group one or two passages from the Bible about conflict. Listen to your verses and then talk about how they can help us resolve conflicts in a good way.



Bible verses on conflict:

"Don't let any evil talk come out of your mouths. Say only what will help to build others up and meet their needs. Then what you say will help those who listen." - Ephesians 4:29 NIRV

"Don't pay back evil with evil. Be careful to do what everyone thinks is right. If possible, live in peace with everyone. Do that as much as you can." - Romans 12:17-18 NIRV

"Those who guard what they say guard their lives. But those who speak without thinking will be destroyed." - Proverbs 13:3 NIRV

"Anyone who gets angry quickly does foolish things. And a person who is tricky is hated." - Proverbs 14:17 NIRV

"So each of you must get rid of your lying. Speak the truth to your neighbor. We are all parts of one body." - Ephesians 4:25 NIRV

"If your brother or sister sins against you, go to them. Tell them what they did wrong. Keep it between the two of you. If they listen to you, you have won them back. But what if they won't listen to you? Then take one or two others with you. Scripture says, 'Every matter must be proved by the words of two or three witnesses.' But what if they also refuse to listen to the witnesses? Then tell it to the church. And what if they refuse to listen even to the church? Then don't treat them as a brother or sister. Treat them as you would treat an ungodly person or a tax collector. What I'm about to tell you is true. What you lock on earth will be locked in heaven. What you unlock on earth will be unlocked in heaven. Again, here is what I tell you. Suppose two of you on earth agree about anything you ask for. My Father in heaven will do it for you. Where two or three people gather in my name, I am there with them." - Matthew 18:15-20 NIRV

"Brothers and sisters, I make my appeal to you. I do this in the name of our Lord Jesus Christ. I ask that all of you agree with one another in what you say.

I ask that you don't take sides. I ask that you are in complete agreement in all that you think." - 1 Corinthians 1:10 NIRV

"Peter came to Jesus. He asked, 'Lord, how many times should I forgive my brother or sister who sins against me? Up to seven times?' Jesus answered, 'I tell you, not seven times, but 77 times.'" - Matthew 18:21-22 NIRV

Now let's have each group share what they learned about good ways to deal with conflict.

► Thank you!

5. You have shared many important ways to deal with conflict. Let me share some that Christians around the world have found the most helpful:

- First, talk with the person alone.
- If that doesn't work, find two or more people you and the person trust to meet with you together.
- Be willing to ask for forgiveness or to forgive the person. Remember how much God has forgiven you.
- Remember that conflict is a normal part of life and not always bad.
- Think of conflict differently. Conflict can be a problem to solve together instead of something that puts us on different sides of an argument.
- Try to view conflict as an opportunity to grow in our relationships with one another.
- Pray often for God's help.



6. In your small groups, talk about the relationships in our Savings Group. What are ways we can better deal with conflict or disagreements in our group?

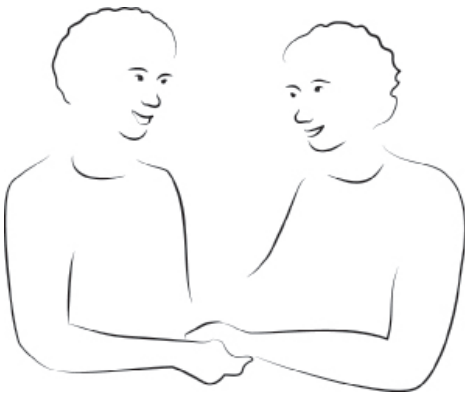


7. Thank you for your good sharing and work today.

Let's pray:

Thank you, God, for this time to learn about how the Bible helps us to resolve problems we have with others. Please help us to deal with conflicts in ways that keep our Savings Group strong. Help us each to be humble and willing to forgive. Thank you for forgiving us. Amen.





Lesson 25

Learning to Fellowship

LESSON 25 SUMMARY: The group will learn the importance of thinking about what others need and want.

TIME: 1/2 hour

Key Verse: Philippians 2:3-4

Preparation and materials needed for this lesson:

- Make sure the Secretary brings a notebook and a pen.
- Have a Bible ready to use.



1. In the last lesson, we talked about how we can resolve conflict in a good way. What did you do with what you learned from the last lesson?

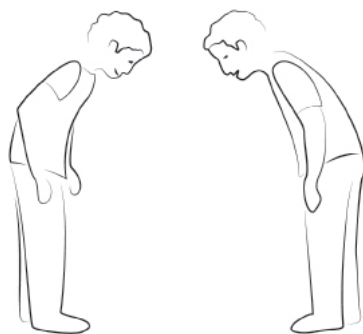
► Thank you for sharing!

Today we are going to talk about how our fellowship can be stronger when we think about each other's needs. **Fellowship** is another way to describe good relationships between people who know each other and share common goals. We want good fellowship in our Savings Group.

2. Imagine a father who comes home from work tired and ready for a nap. His son runs to the door excited to see his father. He asks his father to play a game with him. The father chooses to play with his son instead of taking a nap. If you were the son, how would this make you feel?

Now think of a time when someone put aside their own needs to do something for you. Could one or two volunteers share?

► Thank you for sharing!



When people put aside their own needs to help us it makes us feel important and cared for. It helps us remember that each person is valuable in God's eyes.



3. Let's read Philippians 2:3-4:

"Do nothing out of selfish ambition, but in humility count others as more important than yourself. Let each of you look not only to his own interests, but also to the interests of others."

Let us repeat these verses together until we have memorized the words.

- First we will just say the words.
- Now we will walk in a big circle and say the words until we are sure we know them.



4. Please form groups of 3 or 4 so we can talk in small groups.

First, in your small group think of one thing that we can do in our Savings Group to put others' needs and interests before our own.

What did your small group talk about?

► Thank you for sharing!

Now talk about one or two things we can do to honor our families' needs and wants, especially when we take our loans or collect our savings at the end of a Savings Cycle.

What things did your small group think of to honor our families?

► Thank you for sharing!

Now talk about one thing our Savings Group can do to remember the

needs and interests of our church and local community.

What did your small group come up with to remember our church and local community?

► Thank you for sharing!

5. We have just heard many good ideas. Now let us choose up to three to write down and do before the next meeting.

We have agreed that we will *(say what you decided to do)*. Secretary, please write this down.

Secretary, will you please read what you have written down?

► Thank you!



6. Let's close our lesson in prayer:

God, thank you for your Holy Word. Help us to follow Jesus by paying attention to the needs and interests of others. Make our group, our families, our church, and our local community healthy and strong. Amen.





Lesson 26

Stewardship in Spending Money

LESSON 26 SUMMARY: The group will think of wise uses of their savings and loan money.

TIME: 1/2 hour

Key Verse: Matthew 25: 14-30

Preparation and materials needed for this lesson:

- Make sure the Secretary has a notebook and pen.
-



1. Let's get started. What did you do with what you learned from the last lesson?

► Thank you for sharing!



2. Turn to a person next to you and talk about a time when you or someone you know spent money wisely. What good things happened because of that good decision?

Who will share their story with the whole group?

► Thank you for sharing!

Now think by yourself of a time when a person spent money foolishly. Who would share what happened because of that poor decision? Let's hear from one or two people.

► Thank you for sharing!



3. To begin thinking about how we can use our money wisely, listen to this story from Matthew 25:14-30:

A rich master was about to leave for a long trip. He gave three of his servants money to care for while he was gone. Two of the servants worked with the money while the master was gone. The third servant dug a hole and buried his master's money.

When the master returned, his servants showed him what they did with the money he had given to them. The two servants who worked with the money the master had given them returned twice as much money to their master. They earned a lot by working with the money! The master was happy with them and gave them more responsibility. The servant who had buried the money gave the same amount back to his master. He had not worked with money, because he was afraid of losing it. The master was angry and told the servant he was lazy. He said that he should have at least put the money in the bank to earn the master interest.



This story shows us that God wants us to use what He has given us. Even the money we earn from savings and from loans is God's money! We need to pray for God's help in using our money well to serve our families and others. When we use our money well, it builds our friendship with God and with others. When we use it poorly, we are like the bad steward. Not using our money wisely can cause trouble in our relationships with God and with others.

In your Group Rules, Rule 5 talks about Savings Group goals. Let's recite Rule 5: "Our group desires to save for the following goals: *(say savings goals)*."

► Good job!



4. Now please divide into small groups of three or four.

Talk in your small group about things that can make it hard to use the money that we save as we say we will use it. Also think of ways to overcome these challenges.

Let's hear from one or two groups about some of the challenges you talked about. Who would like to share?

► Thank you for sharing!



In your small groups again, share one thing you would like to try to do this next week or month to spend your money in a way that is wise and honors God. Also share one way your group can help you spend your money wisely.

Let's have a volunteer from each group share about what your group talked about.

► Thank you for sharing!



5. Let's close in prayer:

Thank you, God, for calling us your children. Thank you for our Savings Group. Be with us as we try to help each other to be good stewards of the money and resources we have. Amen.





Lesson 27

Discovery Bible Study Word Section

LESSON 27 SUMMARY: Group members will experience new way to study the Bible for a stronger Word section and decide who will lead these studies in their group meeting.

TIME: 45 minutes

Key Verse: Matthew 6:25-33

Preparation and materials needed for this lesson:

- Bible
- House of Principles posted for all to see



1. Let's look at the House of Principles and the Bible.

- How has the Bible been important to your group?

2. I will show you a way your group can study the Bible together in your meeting when there is no formal lesson. Let's do a study together so you can experience it.



Let's start by reading Scripture together.

We will look at Matthew 6:25-33. I will read the scripture first.

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?

And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Matthew 6:25-33.

Now, we'll listen to it again. Who would read these verses a second time?

► Thank you for reading!

Next, let's retell the story. We'll have several people share what they remember happening in the passage.

Who would like to start by retelling these verses in their own words? Please focus only on retelling the story and avoid explaining what it means.

► Thank you!

Who can add more details about these verses?

► Thank you!

Who else would like to share more details they remember about the story?

► Thank you!



3. Let's form groups of about four or five people. I will read one question at a time. Your group will have a few minutes to discuss the question before we move to the next one. Please keep your answers brief so that each person has a chance to share. We will go through each question one by one until we've discussed all four questions.

- Question 1: What do we learn about God in this passage?
- Question 2: What do we learn about people from this passage?
- Question 3: How will you obey this passage this week? Be specific about how you will obey.
- Question 4: Who will you share your learnings with this week?

Let's close our study time in prayer. Who would like to pray to close this time?

► Thank you.

4. You just experienced a way your group can study the Bible together at your meetings.

How can you see this way of studying the Bible helping your group?

► Thank you!

- It can help you to share and grow together
- It can help you personally discover God through His Word

5. Let's take time now to select someone in your group who can lead and organize these studies during the Word section of group meetings. This Word leader will need to attend the next group leader training to learn how to do these studies.

Think about the Group Rules. What in the Group Rules can help you decide how to select this person?

Let's select a person to lead these studies now.

What questions do you have?



6. Let's pray to close our time together.

God, thank you for your Word. Thank you that we can study the Bible together. God, help us to learn about you and help us to obey you. Amen.





Lesson 28

Discovery Bible Study Word Section

LESSON 28 SUMMARY: Group Leaders will learn how to do a Discovery Bible Study during the Word section.

TIME: 1 hour

Key Verse: Matthew 28:18-20

Preparation and materials needed for this lesson:

- Have several Bibles available along with at least one of the Discovery Bible Study Steps and list of verses for the study leader/ group.



► *Welcome the leaders and the study leader.*



Let's pray to start our time together. Who would like to open us?

► Thank you.

1. Let's think about the Bible study we did together at the last group lesson. What do you remember about how the study was done? What did you appreciate?

► Thank you!

Your group selected a person to be the Word leader to do these Bible studies during future meetings. The role of Word leader is to lead the group through the study during the Word part of the meeting. It is good for all of you to know how to do them as well.

2. Today you will learn a way to study the Bible that you can do in your group meetings from now on if you would like. Many people around the world use this Bible study method.

► *To go quickly through this role play exercise, just read the questions and don't allow anyone to answer this time.*

There are three steps to this study. Listen to the steps:

Share how you acted on your commitment from the last study.

Read the Scripture twice out loud and retell the story.

Discover what God is teaching you through four discussion questions.

We will go very quickly through these steps as a role play so you can see how the study works. You will use these same steps with your groups. This study is done during the Word section of a meeting.

What questions do you have before we start?

Again, I will be going through this very fast just for this meeting.

3. Step 1 is sharing how each person acted on their commitments at the last study. We will come back to this step since this is our first meeting as we role play.

4. Step 2 is reading the Scripture two times and retelling the story.

We will look at Matthew 28:18-20. I will read the Scripture first.

Then Jesus came to them and said, "All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age." Matthew 28:18-20

Now, we'll listen to it again. Who would read these verses a second time?

► Thank you for reading!

Next, let's retell the story. We'll have several people to share what they remember happening in the passage. Please focus only on retelling the story and avoid explaining what it means.



Who would like to start by retelling these verses in their own words?

► Thank you!

Who can add more details about these verses?

► Thank you!

Who else would like to share more details they remember about the story?

► Thank you!

5. Step 3 is discovering what God is teaching us in these verses. Four discussion questions will help us discover what God is teaching us.

In a Savings Group, you would form groups of about four to five people. Today, we will stay in one group. It's best when the same people are in the same discussion groups at each meeting so they grow closer and can keep each other accountable.

I will read the questions one at a time.

The small group would normally have a few minutes to discuss the question before we move on the next. However, today we will go very fast. Your group will just have thirty seconds to discuss. We will go through each question like this until we've discussed all four questions. Also, in each small group one person can be responsible to lead the group through the four discussion questions.

- Question 1: What do we learn about God in this passage?
- Question 2: What do we learn about people from this passage?
- Question 3: How will you obey this passage this week? Be specific about how you will obey.
- Question 4: Who will you share your learnings with this week?

Who would like to share briefly something that your group talked about?
Let's just hear from one person.

► Thank you!

What questions do you have about these steps?

6. Let's go back to Step 1. Imagine we are at the next meeting. I would ask

you to get into your same small group to discuss the following question.

- ▶ How did you act on what you committed to at the last meeting?

Then we would go through the other steps together and study another passage.

7. Let's practice using this method. I will give you a verse to study. The Word leader for your group will facilitate the study. Follow the steps by following your Bible Study guide.

- ▶ *Give the Word leader a copy of the Discovery Bible study steps to follow.*

Take twenty minutes to study your Scripture by following these steps. For this exercise, go quickly through the discussions questions. The rest of you will participate as group members.



Please study Exodus 4:10-15.

But Moses said to the LORD, "Oh, my Lord, I am not eloquent, either in the past or since you have spoken to your servant, but I am slow of speech and of tongue." Then the LORD said to him, "Who has made man's mouth? Who makes him mute, or deaf, or seeing, or blind? Is it not I, the LORD? Now therefore go, and I will be with your mouth and teach you what you shall speak." But he said, "Oh, my Lord, please send someone else." Then the anger of the LORD was kindled against Moses and he said, "Is there not Aaron, your brother, the Levite? I know that he can speak well. Behold, he is coming out to meet you, and when he sees you, he will be glad in his heart. You shall speak to him and put the words in his mouth, and I will be with your mouth and with his mouth and will teach you both what to do." Exodus 4:10-15 ESV

What questions do you have before you start?

- ▶ *Let the Word leader follow the steps. Only help them if they ask for help or they are clearly not following the steps.*

- ▶ Great job!

What questions do you have about leading your group through this way of studying the Bible?

8. You can do this kind of Bible study at any group meeting in the future. At the next group meeting, you can lead your group through this study

using these steps in the Word section. I will be there to help you.

Decide together: Which verse from the list of passages will you study at the next meeting?

► *Give the Word leader a copy of the Discovery Bible Study suggested Scripture list.*



9. Let's close this meeting with prayer.



Discovery Bible Study – Recommended Scriptures

God's rest, love, and forgiveness

- Come to me, and I will give you rest - Matthew 11:28-30
- Loved by God, love others- 1 John 3:16-18
- Woman healed - Mark 5:24-34
- The woman caught in adultery - John 8:3-11

Teaching about love and forgiveness

- Love is most important - 1 Corinthians 13:1-3
- What is love? - 1 Corinthians 13:4-7
- Greatest commandments - Matthew 22:36-39
- Parable of unmerciful servant - Matthew 18:21-35
- Look to the interests of others; humility - Philippians 2:1-5 (or 2:1-11)

God's peace and sustenance

- Rejoice, peace, good things - Philippians 4:4-9
- I can do all things, contentment, generosity - Philippians 4:10-14

Creation through Christ

- | | |
|-----------------------------------|----------------------|
| • Section 1: Old Testament | • John 3:1-21 |
| • Genesis 1:1-25 | • John 4:1-26, 39-42 |
| • Genesis 2:4-24 | • Luke 5:17-26 |
| • Genesis 3:1-13 | • Mark 4:35-41 |
| • Genesis 12:1-3; 15:1-6 | • Mark 5:1-20 |
| • Genesis 22:1-19 | • John 11:1-44 |
| • Exodus 12:18-28 | • Matthew 26:17-30 |
| • Exodus 20:1-21 | • John 18:1-27 |
| • Leviticus 4:25-35 | • John 18:28-19:16 |
| • Isaiah 53 | • Luke 23:32-47 |
| | • Luke 24:1-12 |
| • Section 2: Jesus | • Luke 24:13-32 |
| • Luke 1:30-35, 2:4-20 | • Luke 24:36-53 |
| • John 1:29-36 | • John 3:1-21 |
| • Matthew 4:1-11 | |



Lesson 29

Planning for End-of-Cycle

LESSON 29 SUMMARY: Savings Group leaders will plan the activities for the final group meeting.

TIME: 1 hour

Key Verse: Luke 14:28-30

Preparation and materials needed for this lesson:

- Have at least one Bible with you.
- Make sure you have your Group Rules with you.



1. Welcome to this Group Leaders training meeting! I am grateful for your good work during this Savings Cycle.



Let's pray:

God, thank you for our Savings Group. Thank you for these leaders. Help them as they guide the Savings Group through the end of this Savings Cycle. Help us to be a blessing to each other, our Savings Group, our families, the church, and our community. Amen.

2. We are getting to the end of the Savings Cycle. What is one thing that excites you about finishing our Savings Cycle?

► Thank you for sharing!

What is one thing that worries you about the end of the cycle? It is good to share our worries as well as our excitement.

► Thank you for sharing!

3. The end of the cycle is an exciting time. Members are excited about getting their savings and celebrating. There can also be worries when a member is struggling to repay a loan.



Let's read Luke 14:28-30:

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, 'This person began to build and wasn't able to finish.'"

It is good to keep this wisdom in mind as we finish!

4. Today we will plan the end of our Savings Cycle. We will first look at several of our Group Rules. They will help us with some important decisions as we end the cycle.

Let's start with Rule 4 about the start dates and the end dates of the Savings Cycle. Secretary, please read Rule 4.

► Thank you!

How does this rule bring up more decisions we need to make, if any? Secretary, please write down any new decisions that we make.

► ***Be sure to give the group enough time to work on their decisions.***

Now, please read Rule 25 about money left over in our Emergency Fund.

► Thank you!

Are there any other decisions we need to make about the Emergency Fund?

Now let's read Rules 9, 10, 12, and 13. These are about members who are expelled or leave the group early. What other decisions do we need to make about members who have left our group?

Finally, let's read Rule 19 and 20 about loans.

► Thank you!

How do you feel about the decisions you made? What questions do you have?

What else do we need to talk about besides the celebration? We will talk about our celebration after this.

5. We're going to take time now to plan our last meeting and celebration.

First, let's talk about safety as you distribute money and celebrate. Safety is very important. Some Savings Groups meet in communities where they feel safe to receive their money and celebrate with others at the same time. In other communities where security is a problem, groups distribute their money in secret and have a party at a different time.

Let's think about our community. What is the safest way to distribute money? Would you like to distribute on the same day as our celebration or at a different time?

Thank you for sharing! We have decided that we will distribute money and celebrate in this way: (*say what you have decided*). Secretary, please write this down.

6. Now we will talk about how we will celebrate. What is the best way to celebrate and praise God for how He has worked in our group?

► Thank you for your ideas!

Let's create an agenda for the celebration.

► *Give the group time to create the agenda.*

Good work! Secretary, will you please read the agenda?

► Thank you!

What do we need to share from today with the whole group at the next meeting?

7. At the next Group Leader meeting you will learn how to figure out the money each member receives at the end of the cycle. To do this, I need your help. We need to get some numbers at the next Savings Group meeting before we have our next training:

- We need to count the number of shares each member has saved during the entire Savings Cycle.

- We also need to figure out exactly how much money is in your Group Fund.

Please stand up if you are willing to help gather this information.

- Thank you for your help!



Let's close our time in prayer:

God, the end of the cycle is both challenging and exciting. Please protect our group as we prepare for the end of the Savings Cycle. Give us wisdom and strength to manage any problems that come up. Help us to end the cycle well. Amen.





Lesson 30

Calculating End-of-Cycle Payouts

LESSON 30 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.

TIME: 1 hour

Key Verse: Proverbs 13:11

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 Payout Form at the end of this lesson or ask the Secretary to copy it into his or her notebook.



1. Welcome to this Group Leaders meeting!



Let's pray:

God, thank you for our Savings Group. Thank you for these leaders. Give us patience today as we learn how to calculate payments for our group members. Help us to be careful and accurate. Amen.

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

2. 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:

Alleluia 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.

Sara, the President, said that no more money could enter or leave the cashbox once they started the meeting. Sara then asked the Treasurer to count all the money in the Group Fund. They had 21,550 in their Group Fund.

Then, Sara 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.

Sara 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 they had saved. The members watched.

Next, the Secretary counted up the total shares saved by the whole group. The whole group was watching. They saved 1,340 shares in total. Sara 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 16.

Then the Secretary figured out how much money each person would be given. They began with Fatima. She saved 175 shares. They multiplied her 175 shares by the new share value of 16 to get 2,800. This was the amount Fatima saved. It included her part of the profits from 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!

3. In the story, the Alleluia group went through six steps before members got their money. Our group will do the same steps:

1. For the first step, make sure all of 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 Alleluia group had 21,550 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		
FATIMA	175		
ANA MARIE	50		
DEBORA	135		
SARA	100		
MARTHA	74		
DAVID	156		
JOHN	130		
PAUL	212		
RUTH	171		
EVA	137		
	TOTAL 1340 SHARES		

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

TOTAL IN GROUP FUND	÷	TOTAL SHARES SAVED	=	NEW VALUE OF SHARE
21550		1340		16

5. In the fifth step, the Secretary and Treasurer calculate how much each member will be given. Let's practice together.
- Fatima saved 175 shares. Take 175 shares and multiply it by 16. How much will Fatima be given?
 - Ana Marie saved 50 shares. How much will Ana Marie be given?

NAME	SHARES SAVED	NEW VALUE OF SHARE	AMOUNT TO BE GIVEN
FATIMA	175	16	2800
ANA MARIE	50	16	800
DEBORA	135	16	2160
SARA	100	16	1600
MARTHA	74	16	1184
DAVID	156	16	2496
JOHN	130	16	2080
PAUL	212	16	3392
RUTH	171	16	2736
EVA	137	16	2192

6. For the last step, Step 6, 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, but it is okay for the group to have a little money left in the Group Fund.

4. We are now going to practice going through 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.

5. Good job today! At the distribution meeting, we will go through these six steps again with the whole group present.



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

► *Ask the Secretary to copy this blank Payout Form into his or her notebook.*

GROUP NAME: _____

NAME	SHARES SAVED	NEW VALUE OF SHARE	AMOUNT TO BE GIVEN





Lesson 31

Money Distribution and Celebration

LESSON 31 SUMMARY: The group will share stories from the last Savings Group cycle, and then Group Leaders will distribute the group's money to members.

TIME: 2 hours

Key Verse: Psalm 100:1-5

Preparation and materials needed for this lesson:

- Make sure the group has all their money from the cashbox or bank account with them.
- Make sure all the members' individual savings and loan records are present.
- Coordinate with the leaders how to do this lesson if they have other activities planned for the distribution or celebration time.
- The Secretary should have a blank Payout Form ready and drawn in his or her notebook.
- Have a calculator on hand or remind leaders to bring one.
- Have an End of Cycle Report Form ready to fill out.



1. We are almost done with the Savings Cycle! You've worked hard to get here today.

Before we start calculating the money you will receive, we are going to take some time to think about this Savings Cycle from beginning to end.



Turn to the person sitting next to you and talk about this question: What is one important thing that happened in your household over the last six months? Here are some examples:

- One of your children started going to school.
- Your husband or wife got very sick and wasn't able to work for three weeks.
- You started selling something different in the market.
- Your house needed repairs after a big storm.

Who would like to share what has happened in your home in the past six months? Let's hear from one or two people.

► Thank you for sharing!

2. Our families have had many things happen over the past several months. Some of them have been good and others have been difficult. Our Savings Group has also had successes and difficulties.

We want to share those things now so that we can thank God for being with us through the good and bad. We also want to think about these things because they will help us improve for the next Savings Cycle.



3. Let's divide into groups of three or four people. Please talk together about the most important things that have happened in this Savings Group during the Savings Cycle. They can be good things or difficult things. You will have three or four minutes.

Now as a group pick one change that happened during this Savings Cycle that you want to remember. Work together to make a short role play about that change. We will share our role plays in a few minutes.

► *Give the groups time to plan their role plays.*

Now let's watch each group's role play.

► Good job!

What did you notice about the role plays? What do you want to remember from these changes that we have acted out?

These stories are very important in remembering what God has done and what can make us a better Savings Group. Secretary, please write down the things we have said that we want to remember.

Secretary, can you please read what you have written?

- Thank you, and thanks to God for being with us through these changes.

4. In our next meeting, we will talk about starting a new cycle, and talk about our Group Rules Form. Let us set a day now on which we will have this meeting. When would we like to meet to review our policies?

We have decided that our next meeting will be *(say the day, time, and place)*.



5. In just a little while you will receive the money you saved and your part of the money that the group collected from loans and fines. Turn to a person next to you and share your savings goal for the money you receive today.



Take a moment to pray with the person next to you that God will protect your money and that God will help you to use this money for your goals.

6. The leaders will now go through six steps to calculate the amount of money each of you will receive. I will guide the leaders through each step.

1. First, we must make sure that all the money of the group is here today in our cashbox. Have all the loans and fines been paid? If you still owe money, that money will be subtracted from your payout.
2. Now we will count all the money in the Group Fund. The Treasurer and Money Counters will count the money in the Group Fund to make sure the total is correct.
 - The total in our Group Fund is *(say total amount of money in the Group Fund)*.
3. The Secretary will now count up the number of shares saved by our whole group. First, the Secretary will record the number of shares that each member saved and was recorded in your notebooks.
 - Now the Secretary will add up all the shares saved by all members.
 - The total number of shares our Savings Group saved is *(say the number of shares)*.
4. Now the Secretary and Treasurer will find out how much each share is now worth for payout. They will find the share value by dividing the total amount of money we have in our Group Fund by the total number of shares we have saved.

- The total in our Group Fund is *(say total amount of money)*.
- We will divide it by our total number of shares, which is *(say total number of shares)*.
- The result of this math is *(say the result of the total Group Fund divided by the total number of shares)*.
- That means the new value of a share is: *(repeat the result of the math, which is the new value of a share)*.

► What questions do you have before we go on to Step 5? It is very important that everyone understands before we continue.

5. The Secretary and Treasurer will now calculate how much money each member will receive. They will multiply the number of shares each person has saved by the new value of a share.

► What questions do you have about this step before we begin to figure out the amount each member will receive?

6. Now we will prepare the amounts to be given to each member. If there is a little money left over after making all the calculations, we will decide as a group what to do with the money. If there is not enough, we will have to do our math again!

7. The time has come for our payouts! Please come forward as we call your name to receive your money. We will count the money together before you take it.

► *Now have your celebration if you have chosen to celebrate at the same time as payouts. If not, finish with the steps below.*

8. Before you leave, I want to remind you that we will soon start another Savings Cycle. You are welcome to invite other people to the next meeting to start the new cycle. We will make changes to our rules and collect membership fees. We decided earlier we will meet *(say day, time, and place)*.

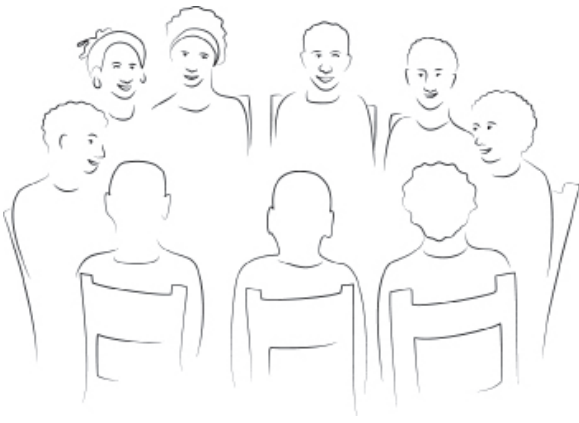


Let's close in prayer:

God, thank you for the good things that have happened in our Savings Group. Thank you for the strength to save money. Be with us as we use it wisely and begin to save again. Amen.

*Note to Church Facilitator: Be sure to fill out a **Savings Group Reform Form** at the end of this meeting and submit it to your Field Coordinator as soon as possible.*





Lesson 32

Changes to Group Rules and Electing New Leaders

LESSON 32 SUMMARY: The group will talk about changes they want to make to their Group Rules and will select new leaders before beginning a new Savings Cycle.

TIME: 2 hours

Key Verse: Titus 2:7

Preparation and materials needed for this lesson:

- Bring a copy of the Group Rules from last cycle
- Use Lesson 5 to guide the group in selecting new leaders. The group may decide to elect leaders at this time or select another meeting time.



1. Today we are going to look at our Group Rules and make changes so our next Savings Cycle is even better than the last one.

All of the members of this Savings Group are responsible for deciding how our group will be managed. All of you are responsible for making the rules and holding each other accountable to them.



It is very important for us to seek God's help with this. Who would like to pray to ask God for wisdom?

► Thank you for praying!

2. In the last meeting, we talked about things that went well during the last Savings Cycle and shared stories.

Secretary, will you please read the things that we decided we want to remember about the last Savings Cycle?

► Thank you for reading those!

What changes do we want to make to our Savings Group from what we have just heard?

3. Let's now look closer at our Group Rules. First, we need to decide how we will make decisions. Here are some options:

- We can talk about our ideas until we all agree.
- We can vote by raising our hands.
- We can write our votes on pieces of paper.
- We can choose another way to decide.

How should we make decisions for our Savings Group this cycle?

We will decide on rules in this way: *(name the way your group has decided on)*. Secretary, please write this down.

► Thank you!



4. Let's divide into groups of three. Each group will be given a set of rules to talk about. More than one group will have the same set of rules. Your group will talk about what changes you want to make.

Get into your groups now. I will give your Group Rules 1–5 or Rules 6–14.

► *Assign a set of rules to each group.*

Let's listen to these rules. Secretary, will you please read rules 1–14? Listen closely to the rules your group is assigned to.

Now talk with your group about what changes you would like to make to your rules.

Let's listen to the groups who have Rules 1–5. What changes do you suggest to Rules 1–5?

► Thanks for sharing!

I hear you saying we should make the following changes to Rules 1–5: *(say*

the changes that the groups have suggested).

Let's vote on these changes to Rules 1–5. We will use the decision-making process we decided on for this Savings Cycle.

► **Vote on changes to Rules 1–5.**

► Good job making decisions!

Secretary, could you please read our Rules 1–5 with the changes we have made for this new Savings Cycle?

► Thank you!

5. Let's listen to the groups who have Rules 6–14. What changes do you suggest to Rules 6–14?

I hear you saying that we should make these changes to Rules 6–14: (*say the changes that the groups have suggested*). Let's vote on these.

Good job. Secretary, could you please read our Rules 6–14 for this next Savings Cycle?

► Thank you!

6. The next rules have to do with loans. Before we work on those rules, let's talk about our group's service fees on loans. We decided to charge a fixed amount on loans in the last cycle. As it says in Rule 16 of our Group Rules, we charged a service fee of this amount for loans: (*say the last Savings Cycle's service fee amount*).

There are two other ways that you can consider charging for loans that will help people to want to pay back their loans as fast as possible.

1. The first way is to charge a set amount each month that a person has a loan unpaid. For example, if a person is paying 5 for their loan of 100—a 5% service fee—then they would pay 5 each month. That helps them to want to pay back their loan in as few months as possible.
2. The second way is for the group to decide to lower the service fee each month that a person pays back some of the loan. If a person takes out a loan of 100 with a 5% service fee, they pay a service fee of 5 for their first payment. If they pay 30 of their loan the first month, the next month they will pay a 5% service fee on 70 instead of 100. So the second month they

will pay a service fee of 3.5.

Think about these options. When we talk about Rule 16, we might want to choose one of these ways of calculating our service fee for loans. Remember each member needs to understand exactly how the service fee is calculated.

7. Let's work on Rules 15–20 about loans. The Secretary will read each rule one at a time, and we will vote to keep the rule the same or to change it.

Secretary, please read Rules 15–20 from the last Savings Cycle.

► Thank you for reading!

What changes do you want to make?

Let's vote on the following changes to Rules 15–20: *(describe any changes, and then vote)*.

Good job making decisions about loans. Secretary, could you please read our Rules 15–20 for this next Savings Cycle?

► Thank you!



8. Get into your groups again. Each group will be given another set of rules. You will talk about what changes you would like to make. Groups will either talk about Rules 21–26 about the Emergency Fund or Rules 27–29 about leaders.

► *Assign a set of rules to each group.*

Let's first listen to Rules 21–29. Secretary, please read Rules 21–29 from the last Savings Cycle.

Now take time to talk with your group about what changes you would like to make to the rules you have been assigned.

Let's listen to the groups who have Rules 21–26. What changes do you suggest?

Let's vote on the following changes to Rules 21–26: *(describe any changes, and then vote)*.

- Good job making decisions about our Emergency Fund.

Secretary, could you please read our Rules 21–26 for this next Savings Cycle?

- Thank you!

9. Let's listen to the groups who have Rules 27–29. What changes do you suggest?

Let's vote on the following changes to Rules 27–29: *(describe any changes, and then vote).*

- Good job making decisions about Group Leaders.

10. There is one more thing I would like you to think about adding to your group. That is the idea of having a third fund in addition to your Group Fund and your Emergency Fund. Some groups have other funds as well.

11. Here are two examples:

The Good Steward Savings Group meets in members' homes. At each meeting, the person who will host the next meeting asks for a small item that he or she needs. It is usually something like cups, plates, or soap. Each member brings their item to the next meeting along with regular savings. This continues until all Savings Group members have received an item.



A group of mothers in Agape Savings Group wants to save money for the school fees of their children. They start a savings fund in which they put the same amount of money at each meeting. Two weeks before school opens, the money is divided evenly among the members.

After hearing these examples, how helpful would it be to start another fund in addition to our regular Group Fund and our Emergency Fund? What would you like to do?

If you decide to have another fund, we have a few more decisions to make.

- Will the fund be based on money or an object?
- How much money? What kind of object?
- When will we have payouts?

- If we have a payout at each meeting, how do we decide who receives the money or object at the meeting?

We have decided the following about additional Group Funds: *(describe any additional funds)*. Secretary, please write this at the bottom of our Group Rules.

Secretary, please read our final decision about additional Group Funds.

► Thank you!

You did a good job setting Group Rules for this next Savings Cycle!

12. Do you know of other people who would like to join this Savings Group who are not at this meeting? If so, please name them now so we can vote as a group whether or not to invite them.

Let's vote now whether to invite these people or not. Secretary, please take note of the names of any possible new members we decide to invite.

The first meeting of the group will be *(say day, time, and place)*. For the first meeting, be sure to come with your membership fees as well as your first savings.

Before our group starts saving money, we also need to decide on new leaders. Once the leaders are chosen, we will have a meeting with the old and new group leaders.

When can we meet to decide on new group leaders? You may decide to select them now if you want to. We will use the instructions in Lesson 5 of this Church Facilitator Guide to guide us in choosing new leaders.

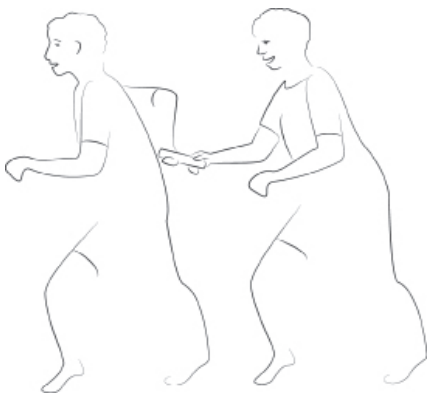
► *They also may select leaders for other positions the group created if necessary.*



Let's close in prayer:

God, thank you for blessing our Savings Group. May our Group Rules guide us to honor you and love each other. Help us to be faithful to these rules. Amen.





Lesson 33

Passing Responsibilities to New Leaders

LESSON 33 SUMMARY: Outgoing leaders will share wisdom with new leaders. New leaders will learn more about their new tasks.

TIME: 2 hours

Key Verse: 1 Peter 5:1-14

Preparation and materials needed for this lesson:

- Have ready an Attendance Form, Savings Form, Loan Form, and any other forms the group is using.



1. Today we will talk about the work of Savings Group Leaders.



Who would like to open our time in prayer? Please pray for both our leaders who are finishing up their work and our leaders who are just starting with the new cycle.

► Thank you for praying!

2. Let's thank the outgoing leaders for their hard work last Savings Cycle. What is one thing you appreciated about these leaders?

► Thank you for sharing your appreciation, and thank you to our outgoing leaders for your hard work!



3. Let's divide into small groups according to your leadership roles. For example, the old and new Presidents should be in one group, and the old Secretary should find the new Secretary.



I will go to each group and read the responsibilities of your position. The outgoing leaders will share with the new leaders about how they felt doing each task during the last Savings Cycle. You will have 10 minutes to share.

► *Also include Word leaders or other positions the group has.*

Here are the tasks of the **President**:

► *Go to the group with the Presidents.*

- The President leads meetings.
- The President leads discussions of issues or problems that come up.
- The President makes sure the group follows its rules and maintains order.
- The President reminds the group of the House of Principles.

Outgoing President, please share with the new President what it was like to carry out these tasks during the last Savings Cycle.

Here are the tasks of the Savings Group **Secretary**:

► *Go to the group with the Secretaries.*

- The Secretary records all the financial information and other important things that happen in meetings.
- The Secretary makes sure financial records are kept safely.
- The Secretary reports the group's financial progress.

Outgoing Secretary, what was it like to carry out these tasks during the last Savings Cycle?

Here are the tasks of the **Treasurer**:

► *Go to the group with the Treasurers.*

- The Treasurer receives and counts the money saved in the meetings.
- The Treasurer ensures that the group's money is kept safe

Outgoing Treasurer, what was it like to carry out these tasks during the last Savings Cycle?

► *Do the same thing with any other leaders the Savings Group has. Put the outgoing leader with the new leader. Tell them their responsibilities and have the outgoing leaders share.*

Now that the outgoing leaders have shared, it is time for the new leaders to talk. What things stood out to you about what you heard from the outgoing leaders?

What questions do you have to help you better understand your role? The outgoing leaders and I will help to clarify your work in the Savings Group.

4. Now we will look at a leader in the Bible.

Moses is one of the most important leaders in the Bible. After leading Israel out of Egypt, he had too many tasks to do by himself. He needed to train people who could help him to lead. He chose Joshua as his assistant and spent many years teaching him, giving him tasks, and equipping him to be a good leader. Because of Moses's training and God's help, Joshua was able to lead Israel when Moses died.



Those of you who were elected by the group members in the last cycle to lead the Savings Group are like Moses, and the new leaders are like Joshua.

To the leaders of the last cycle, what are two things that you can do to help the new leaders like Moses did with Joshua?

► Thank you for sharing!

5. There are five big tasks that the new leaders will need to do. We will take time for the old leaders to show the new leaders how to do four of these tasks.

6. I will call out a leadership task, and outgoing leaders will show the new

leaders how to do this task.

1. The first task is organizing the very first Savings Group meeting. Outgoing leaders, please tell the new leaders how to do this. Make sure you talk about God as part of this!
 - New leaders, take time now to decide when you will meet together to plan the first meeting of the new cycle.
 - You have decided you will plan the first meeting at *(say day, time, and place)*. New Secretary, please write this down.
2. The second task is keeping records. There are different forms that our Savings Group uses. They are an Attendance Form, Savings Form, and Loan Form. Let's take time to review each form. The new leaders need to know how to use each form.
3. The third task is organizing the regular Savings Group meetings. Outgoing leaders, please share with the new leaders the steps in planning a meeting.
 - New leaders, what questions do you have?
4. The leaders' fourth task is monitoring our Savings Group's progress. Outgoing leaders, please share how you keep track of the Savings Group finances. Also, please explain ways that you make sure that your group is obeying their Group Rules.
5. The final task of the Savings Group leaders is to end the Savings Cycle. We will talk about this later when we get close to the end of the Savings Cycle.

7. How can old leaders help new leaders do their jobs well?

- ▶ Thank you for your ideas!

How can new leaders continue to learn from the experience of the old leaders?

- ▶ Thank you for your ideas!

Let's commit to doing some of these things you have said. Outgoing leaders, what is one thing you can commit to do to help the new leaders?

New leaders, what is one thing you can commit to do to learn from the previous leaders?

8. Remember, God has allowed us to be leaders. We need to follow Jesus' model of leadership by thinking of ourselves as servants of the group.

9. To finish, let's review our plans for our next meetings. We have decided

on the following: *(say plans for the next meeting as well as for any additional training).*



10. Let's close in prayer:

God, thank you for this group of leaders. Please guide them to model Jesus and to humbly serve the Savings Group. Help them to do their jobs with skill and wisdom. Amen.



Appendix A

Adapting for ROSCAS

The standard type of Savings Group promoted using this guide is called an ASCA. This stands for "Accumulating Savings and Credit Association" because in these groups, members save and lend with each other. In most contexts, a healthy ASCA can help provide its members with the most flexible financial services. However, some contexts will demand a simpler starting point for a Savings Group ministry, which is why this appendix is designed to help you promote a simpler Savings Group called a ROSCA. You can use this appendix along with Lessons 1-33 to help a group form a ROSCA.

Using CF Guide to promote ROSCAs:

When promoting ROSCAs using this guide there are many lessons that stay the same, especially as it relates to the House of Principles. All the 30 minute lessons should be done as is. Here are some changes you should keep in mind when using lessons 1-33 to promote ROSCAs:

1. Starting the Group (Lessons 1-2)

Instead of using the characteristics of a Savings Group in Lesson 1, use:

- Groups have 10-30 members.
- All members save equally and bring the same amount to all meetings.
- One member receives the pot at each meeting. This happens at each meeting until every member has received the pot (the total saved at that meeting).

2. Forming Policies (Lessons 3-5)

It's important for groups to create their own rules.

Shares: Each member contributes the same amount each month, or one share. The group needs to decide this amount.

The Group Rules Form will look different. Please use the ROSCA Group Rules Form at the end of this lesson. You will still need to walk with the group to form their policies using small groups like in Lessons 3-5. Because there are no loans, you will not need to make rules about this.

The group can still decide to have an Emergency Fund. If so, they will need to decide where to keep the money, and they will still need to create the rules for the use of the Emergency Fund.

3. Forms (Lessons 6 and 12)

Example of **Group Fund Form** for a ROSCA:

Meeting Date	Savings Recipient	Rotating Savings Collected	Cumulative Saved
1/1/15	Will	5000	5000
1/15/15	Josh	5000	10000
2/1/15	Tom	5000	15000
2/15/15	Lauren	5000	20000
3/1/15	Jim	5000	25000
3/15/15	Elizabeth	5000	30000

Example of **Savings Record Form** for a ROSCA:

Date:	1/1/15		2/1/15		2/15/15		3/1/15	
Member:	Attended	Paid	Attended	Paid	Attended	Paid	Attended	Paid
Will	x	x	x	x	-	-	x	x
Josh	x	x	x	x	x	x	x	x
Tom	x	x	x	x	x	x	x	x
Lauren	x	x	-	x	x	x	x	x
Jim	x	x	x	x	x	x	x	x
Elizabeth	x	x	x	x	x	x	x	-

There is no need for a loan record, so in Lesson 12, you will only do the first part of the lesson, stopping after activity #4.

4. End of Cycle, and Distribution (Lessons 28 and 29)

Encourage groups to celebrate the end of their cycle.

- Lesson 29 - Skip activity #5 that talks about keeping money safe.
- Skip Lesson 30 since money is paid out at each meeting.
- Lesson 31 - Skip activity #5-7 about the distribution of money.

5. Group Rules Form for ROSCA (next page)

ROSCA Group Rules Form

Name of Group: _____

MEMBERSHIP AND SAVINGS RULES

1. Our Savings Group will glorify God by using the House of Principles.

2. The group will meet every _____.

Money is only accepted at the meeting.

3. Each meeting, each member will bring _____.

4. The savings cycle will begin on _____ (date) and
end on _____ (date).

5. Our group desires to save for the following goals: _____

_____.

6. People who want to join must have the following characteristics: _____
_____.

Members will not be allowed to join after the first Savings Group meeting.

7. Our group will meet at _____ (time) on _____
(day) at _____ (place of meeting).

8. When a member leaves a group for no good reason, we will: _____
_____.

9. We will expel a member for the following reasons: _____
_____.

10. The cost of materials to start our groups is: _____.
The membership fee for each member to cover the costs of the group is:
_____.

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

12. If a member dies, we will: _____
_____.

13. The group will charge the following fines:

- When a member arrives late to a meeting without a good reason, we will charge: _____.
- When a member misses a meeting without a good reason, we will charge: _____.
- When a member misses a savings payment without a good reason, we will charge: _____.

14. If a rule is not working for our group, we will change it by: _____
_____.

15. The money our group earns in a savings cycle through fines will be
used for _____
_____.

EMERGENCY FUND RULES

16. Each member will give: _____ *(amount)* to the Emergency Fund. This money will be collected every _____ *(frequency)*.

17. We will allow member to receive money from the Emergency Fund in the following situations: _____.

18. The most money that members can take out of the Emergency Fund is: _____.

19. A member can ask for money from the Emergency Fund by: _____.

20. The money left in the Emergency Fund at the end of the group cycle will be used for _____.

21. If we keep our savings fund money in the bank, we will keep our emergency money safe and available by _____.

GROUP LEADER RULES

22. If a group leader is not fulfilling their responsibilities, we will: _____.

23. Our group will have a president, treasurer, and secretary. We will also have positions for: _____.

24. Individuals may serve as a group leader for a maximum of two terms.

Appendix B

Discovery Bible Study Steps

Step 1: Share how you acted on your commitment from the last study.

Step 2: Read the Scripture twice out loud and retell the story

- You read the Scripture first.
- Ask another person to read the Scripture again.
- Ask several people to retell the passage in their own words. Encourage each to add more details to what is shared by the first person. Please focus only on retelling the story and avoid explaining what it means.

Step 3: Discover what God is teaching you through four discussion questions.

In small groups of four to five people, discuss these questions:

- Question 1: What do we learn about God in this passage?
- Question 2: What do we learn about people from this passage?
- Question 3: How will you obey this passage this week? Be specific about how you will obey.
- Question 4: Who will you share your learnings with this week?

Discovery Bible Study – Recommended Scriptures

God’s rest, love, and forgiveness

- Come to me, and I will give you rest - Matthew 11:28-30
- Loved by God, love others- 1 John 3:16-18
- Woman healed - Mark 5:24-34
- The woman caught in adultery - John 8:3-11

Teaching about love and forgiveness

- Love is most important - 1 Corinthians 13:1-3
- What is love - 1 Corinthians 13:4-7
- Greatest commandments - Matthew 22:36-39
- Parable of unmerciful servant - Matthew 18:21-35
- Look to the interests of others; humility - Philippians 2:1-5 (or 2:1-11)

God’s peace and sustenance

- Rejoice, peace, good things - Philippians 4:4-9
- I can do all things, contentment, generosity - Philippians 4:10-14

Creation through Christ

- | | |
|-----------------------------------|----------------------|
| • Section 1: Old Testament | • John 3:1-21 |
| • Genesis 1:1-25 | • John 4:1-26, 39-42 |
| • Genesis 2:4-24 | • Luke 5:17-26 |
| • Genesis 3:1-13 | • Mark 4:35-41 |
| • Genesis 12:1-3; 15:1-6 | • Mark 5:1-20 |
| • Genesis 22:1-19 | • John 11:1-44 |
| • Exodus 12:18-28 | • Matthew 26:17-30 |
| • Exodus 20:1-21 | • John 18:1-27 |
| • Leviticus 4:25-35 | • John 18:28-19:16 |
| • Isaiah 53 | • Luke 23:32-47 |
| | • Luke 24:1-12 |
| • Section 2: Jesus | • Luke 24:13-32 |
| • Luke 1:30-35, 2:4-20 | • Luke 24:36-53 |
| • John 1:29-36 | • John 3:1-21 |
| • Matthew 4:1-11 | |

Appendix C

Savings Group Record-Keeping Forms

SAVINGS RECORD

Meeting Date	Shares Saved				

LOAN RECORD

Loan Record	
Loan amount:	
Service fee:	
Total owed:	
Due date:	

Date	Description	Amount	Secretary Signature

ATTENDANCE RECORD

Name	Date						

GROUP RECORDS

Date	Amount in Savings Fund	Amount in Emergency Fund	Total Value of Loans Outstanding

Note: Value of group assets purchased (purchase price) during a cycle should be counted as a part of the savings fund until the share out. They are not counted in the following cycle savings fund.

Appendix D

Savings Group Forms

SAVINGS GROUP REGISTRATION FORM

Group Information	
Group Name:	
Savings Type:	ROSCA / ASCA / SS / Other:
Date Group Formed:	
Date Group Joined HOPE:	
Has this group had a relationship with any other savings organization?	Yes / No
If yes, what organization?	
Group Meetings	
Meeting Location:	
Cycle Length (in months):	months
Day of Meetings:	Sun / Mon / Tue / Wed / Thu / Fri / Sat
Time of Meetings:	
Frequency of Meetings:	Weekly / Bi-weekly / Monthly / Other:

Group Members

Facilitator Name:

Is this a children's group?

Yes / No

President Name:

President Phone Number:

Secretary Name:

Secretary Phone Number:

Treasurer Name:

Treasurer Phone Number:

Number of Women:

Number of Men:

Church Information

Church:

Primary:

Secondary:

Local:

Group Geographical Information

District:

Section:

Local Area:

How many minutes does it take for the facilitator to travel to the meeting?

Less than 10 / 10-20 / 20-30 / 30-40 / 40-50 / 50-60 / More than 60

Group Checklist

The group elected their leadership.

Yes / No

The group created their policies.

Yes / No

The group leaders have been trained.

Yes / No

Signatures:

Field Coordinator Name: _____

Field Coordinator Signature: _____

Local Church Leader Name: _____

Local Church Leader Signature: _____

Group President Name: _____

Group President Signature: _____

Group Secretary Name: _____

Group Secretary Signature: _____

Date: _____

Please attach a list of all group members.

SAVINGS GROUP VISITATION FORM

Group Visited	
Facilitator name:	
Group name:	
Visit date:	
Group Statistics	
Number of attendees:	
Amount in savings:	
Number of loans outstanding:	
Amount in loans outstanding:	
Checklist	
Welcome	Yes / No
Worship	Yes / No
Word	Yes / No
Work	Yes / No
Wrap-up	Yes / No

Date: _____

Signature of Group Leader: _____

Instructions: To be filled out by the Church Facilitator each time you visit a group during a group visit. This form should only be filled out in the presence of group leaders at a Savings Group meeting.

SAVINGS GROUP REFORM FORM

Group Information

Group Name:	
Group Cycle End Date:	
Savings Type:	ROSCA / ASCA / SS / Other:
Did you finish the core training?	Yes / No
Is the group continuing?	Yes / No
If no, why is the group ending?	Lack of share-out skills / Fraud / Failure to follow group policies / Loans not paid back / Pressure from church leaders / Failure to meet group's goals / Other:

If the group is continuing, please complete the rest of this form.

If the group is ending, you do not need to provide any more information.

Group Meetings

Meeting Location:	
Cycle Length (in months):	months
Day of Meetings:	Sun / Mon / Tue / Wed / Thu / Fri / Sat
Time of Meetings:	
Frequency of Meetings:	Weekly / Bi-weekly / Monthly / Other:

Group Members

Facilitator Name:	
Is this a children's group?	Yes / No

President Name:	
President Phone Number:	
Secretary Name:	
Secretary Phone Number:	
Treasurer Name:	
Treasurer Phone Number:	
Number of Women:	
Number of Men:	
Church Information	
Church:	
Primary:	
Secondary:	
Local:	
Group Geographic Information	
District:	
Section:	
Local Area:	
How many minutes does it take for the facilitator to travel to the meeting?	Less than 10 / 10-20 / 20-30 / 30-40 / 40-50 / 50-60 / More than 60

Group Checklist	
The group elected their leadership.	Yes / No
The group created their policies.	Yes / No
The group leaders have been trained.	Yes / No

Date: _____

Signature of Group Leader: _____

Appendix E

5W Group Leader Guidelines

Welcome:

1. The leaders greet each member as they arrive.
2. The President starts the meeting with a prayer.
3. The Secretary takes attendance.
4. The President presents the agenda for the meeting.
5. Each member recites the Group Rule they were assigned to memorize.

Worship:

1. The group praises and worships together
2. In groups of three to four, members share something they are thankful for and a challenge.
3. In these same small groups, members pray together.

Word:

1. A group member leads a short devotion using God's Word.

Work:

1. The Church Facilitator gives a lesson from the Church Facilitator Guide.
2. The Secretary announces how much money the group has in the Group Fund and Emergency Fund. The group corrects or agrees with the amounts.
3. The cashbox is unlocked. The Treasurer and two group members count the money together.
4. The Treasurer shows a receipt from the last deposit and the bank book showing the total in the account.
5. The Treasurer distributes passbooks to each member.
6. The President calls all the members one by one to bring their money to save and for the Emergency Fund. For any members that don't make

their Emergency Fund payment, the President calls out for their two memorization partners to remember they need to make up the payment at the next meeting.

7. The Treasurer receives the money and confirms the amount in front of everyone. Then the Treasurer puts the money in the Group Fund and Emergency Fund containers. The Secretary records the savings in each member's passbook and the member confirms the record was made accurately in the passbook.
8. The President calls all the people who owe a fine to make their payments. The Treasurer receives the money and puts it in the Group Fund container.
9. The President then calls each person who is paying back a loan. The Treasurer receives the money, confirms the amount, and announces the amount to the group. The Secretary records the amount on the member's record. The Secretary total the amount of money that is out in loans and enters it on the group ledger form.
10. The Treasurer counts the money in the Group Fund and announces it to the group. This is the amount that is available for loans.
11. The Treasurer shares the total in the Group Fund, and the President asks who would like a loan and the purpose of the loan. The President explains how the loan will be paid according to the group rules. The Secretary completes the loan summary for each member whom the group approves to receive a loan.
12. The Treasurer and two group members count the money in the Group Fund and Emergency Fund again. The Treasurer announces the total amount of money. Two group members confirm the number and the member confirms the record was made accurately in the passbook.
13. The Secretary records and announces this amount on the group ledger
14. All cash is locked in the cashbox or deposited in the bank.

Wrap-Up:

1. Members share any challenges the group can help with.
2. The President makes announcements, and then ends the meeting in prayer.
3. The leaders warmly acknowledge each group member as they leave.
4. After the meeting, group leaders are available to meet with their Church Facilitator to review the meeting.