



HOPE BUSINESS PROGRAM

PROGRAM LEADER EDITION



PROGRAM SAMPLE



Hope Business Program

INSTRUCTIONAL GUIDE

This is a 12 month training program which includes 20 formal business lessons.
It is uniquely designed to give women a choice, a voice, and a chance - a chance for financial independence and a chance for a better life.

LEARN MORE AT [GET-HOPE-GLOBAL.ORG](https://get-hope-global.org)

Hope Business Program: Program Leader Guide and Student Book

Copyright ©2026 by Get HOPE Global

Includes material previously published as Basics of Business and Girls Empowerment Training.

All rights reserved. No part of this publication may be reproduced, digitally stored, or transmitted in any form without written permission from Get HOPE Global. For permission requests, email hope-info@get-hope-global.org

Bible credits:

Scripture quotations marked (CSB) have been taken from the Christian Standard Bible®, Copyright © 2017 by Holman Bible Publishers. Used by permission. Christian Standard Bible® and CSB® are federally registered trademarks of Holman Bible Publishers.

Scripture quotations marked (CEV) are from the Contemporary English Version Copyright © 1991, 1992, 1995 by American Bible Society. Used by Permission.

Scripture quotations marked (EASY) are from the EasyEnglish Bible Copyright © MissionAssist 2018, 2024 – UK Charitable Incorporated Organisation 1162807. Used by permission. All rights reserved.

Scripture quotations marked (NLT) are taken from the Holy Bible, New Living Translation, copyright ©1996, 2004, 2015 by Tyndale House Foundation. Used by permission of Tyndale House Publishers, Carol Stream, Illinois 60188. All rights reserved.

Scripture quotations marked (NIV) taken from The Holy Bible, New International Version®, NIV®. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc. Used with permission of Zondervan. All rights reserved worldwide. www.zondervan.com

Scripture quotations marked (TPT) are taken from The Passion Translation®. Copyright © 2017, 2018, 2020 by Passion & Fire Ministries, Inc. Used by permission. All rights reserved. ThePassionTranslation.com.

Original content written by Ruth Craig

Bible lessons and revised content by Beth Ratzlaff

Illustrations by Ruth Wick

Cover design by Cassie Adorney

Interior design by Michelle Baylor

Printed in the United States of America

Table of Contents

Heart of Hope: An Introduction and Prayer..... 6

Overview: Questions and Answers for Program Leaders..... 7

Unit Highlights: Main Topics, Lesson Features, Supplies..... 14

Women's Loans: Questions about gender and loan use..... 20

Low Literacy: Ideas for teaching students with limited literacy..... 22

UNIT 1

Lesson 1: Introductory Meeting: Learn about the Hope Business Program 25

Lesson 2: Business Plan Part 1: A Business That is Needed..... 33

Lesson 3: Business Plan Part 2: Creating a Big Hope..... 43

Lesson 4: Business Plan Part 3: Making Your Business Different from Others 53

Lesson 5: Business Plan Part 4: Telling others about your business 63

Lesson 6: Business Plan Part 5: Recordkeeping..... 71

Lesson 7: Business Plan Part 6: More Record Keeping..... 81

Lesson 8: Business Plan Part 7: Savings and Loans..... 89

Lesson 9: Business Plan Part 8: Effective Communication..... 103

Lesson 10: Business Plan Presentations..... 115

UNIT 2

Lesson 11: Building a Team.....	119
Lesson 12: Business Planting.....	131
Lesson 13: Customer Service	139
Lesson 14: Care for Yourself.....	151
Lesson 15: Growing Your Business.....	161
Lesson 16: Reflect: Applying Lessons Learned	173
Lesson 17: Business Show and Tell.....	181
Lesson 18: Learning from Others.....	185
Lesson 19: Learning from Others.....	189
Lesson 20: Celebrate Planting Your Business.....	191

UNIT 3

Lesson 21: Group Project/Grace Period	199
Lesson 22: Group Project/Grace Period	205
Lesson 23: Group Project/Grace Period	211
Lesson 24: Group Project/Grace Period	217
Lesson 25: Group Project/Grace Period	223
Lesson 26: Group Project/Grace Period	229

Lesson 27: Group Project/Grace Period	233
---	-----

Lesson 28: Group Project/Grace Period	239
---	-----

UNIT 4

Lesson 29: Repayment Period	243
-----------------------------------	-----

Lesson 30: Repayment Period	249
-----------------------------------	-----

Lesson 31: Repayment Period	253
-----------------------------------	-----

Lesson 32: Repayment Period	257
-----------------------------------	-----

Lesson 33: Repayment Period	261
-----------------------------------	-----

Lesson 34: Repayment Period	267
-----------------------------------	-----

Lesson 35: Repayment Period	271
-----------------------------------	-----

Lesson 36-52: Repayment Period.....	275
-------------------------------------	-----

References

Sources and Resources for Hope Business Training.....	293
---	-----

Business Program Timeline; Loan and Savings Policy

Procedures and instructions for using Get HOPE Global as a lender	294
---	-----

With Gratitude

Acknowledgements and Author Biographies	310
---	-----

STUDENT BOOK

A complete copy of the Student Book is included at the end of this manual

Heart of Hope

AN INTRODUCTION AND PRAYER

From Our Founders

Get HOPE Global began with God's work in the life of our founder, Ruth Craig. At the end of a varied career, Ruth's heart was moved by the desire of global missionary leaders who wanted to make a difference in the lives of impoverished women. She could see how God had prepared her through a wide variety of life experiences to create a training program with the potential to make a life-changing difference.

Ruth gathered a small group of like-minded friends to create a story-based business training program. Cathy, Fran, and Susan were also women with varied talents who shared a heart to see practical help coupled with spiritual truth. There was so much to learn along the way. The group labored through prayer, reading, worship, and discussion to create a resource that missionary workers could use with women in their areas of influence.

Over time, the original training program was refined and revised and additional resources were created for different learning situations. The focus shifted to include local leaders serving their home communities. Small one-time loans were added to support the learning process.

God abundantly blessed the work all along the way with "signposts" and "burning bushes" to confirm the right path. He sent an editor to donate her talents, a lawyer to advocate without charge, a grant-writer to share her skills, a key donor to underwrite the launch years, and many more people to catch and spread the vision of hope.

Because of God's provision, the founding group was able to create an organization that continues to give impoverished women and at-risk girls a voice, a choice, and a chance. God has not only given an opportunity to inspire greatness in those we serve, but He inspires greatness in each of us as well.

To Him be the glory!

A Prayer for YOU!

Precious Program Leader, we are so grateful for you. Without your on-the-ground experience and connection to your students, these pages are lifeless.

Dear God,

May you continue to remind this leader of the call you have given her. May you give her everything she needs for life and godliness. (1 Peter 1:3) May you confirm that her sufficiency comes from you. (2 Corinthians 3:5) Surround her with others who can support, encourage, and bear her burdens. (Galatians 6:2) May you fill her with all joy and peace in believing, so that by YOUR power she may abound in hope. (Romans 15:13).

Amen

Overview

QUESTIONS AND ANSWERS FOR PROGRAM LEADERS

General Questions

How long does it take to finish the Hope Business Program?

- ▶ Most groups complete the program in about one year when they meet weekly and take out a group loan.
- ▶ Without taking out a loan, the formal lessons included in this training program take a minimum of 21 weeks to complete.
- ▶ If your group takes a loan, plan to continue meeting until the loan is fully repaid.
- ▶ Some groups prefer a slower pace—spending two or more meetings on the more difficult lessons, which may extend the program.
- ▶ If your group takes a loan from a different lender, the schedule might change.
- ▶ We encourage you to explore your options and contact Get HOPE Global at hope-info@get-hope-global.org to find the timeline that works best for your group.

Why does it take so long to complete the Hope Business Program?

- ▶ The program is a comprehensive business course—taught in simple, accessible ways for people with little formal education.
- ▶ Building strong, trusting relationships is part of overcoming poverty. By meeting regularly over time, group members have the chance to grow in friendship, accountability, and support.
- ▶ Students will be starting or growing their businesses as they progress through the program. The pace allows them to apply what they are learning to their own business.
- ▶ The pace also allows students to experience healing in their relationship with God, with others outside the group, and within themselves. These relationships are all factors in poverty.
- ▶ If the group takes out a loan, they will continue meeting until it is fully repaid.

What if something in the curriculum doesn't work in my culture?

- ▶ The Hope Business Program was designed with flexibility in mind. We know that cultures, traditions, and customs vary from place to place.
- ▶ You are encouraged to adapt the curriculum to fit your context. This might include changing names, adjusting examples, rewording stories, or modifying group discussions.
- ▶ When adapting, try to keep the heart of the lesson intact.
- ▶ If you're not sure how to adjust something, feel free to contact Get HOPE Global for suggestions or support.

What qualifications do I need to be a program leader?

- ▶ You do not need to be a teacher or have business experience. This curriculum manual will walk you step by step through everything you need to know.
- ▶ We look for program leaders who:
 - ◊ Are good at leading a small group.
 - ◊ Are Christian.
 - ◊ Attend church regularly.
 - ◊ Can arrive at class before the students, prepared to lead the lesson.
- ▶ There are some additional qualifications if you plan to get a loan from Get HOPE Global. (See the Loan Policy on page 297)
- ▶ You can find information about our program leader requirements at <https://get-hope-global.org/general-program-leader-requirements/>

Can I do this alone?

- ▶ While it is possible to lead the program on your own it can be challenging. We encourage you to build a team to help and support you.
- ▶ If you are not connected to a larger organization, consider forming your own leadership team. This might include trusted individuals from your church or community who care about both the physical and spiritual well-being of others.
- ▶ It is often helpful to have a co-leader, 2 people leading together. You have 2 choices here: One can do the teaching while the other is responsible for other tasks. Or you can divide both the teaching and other responsibilities equally.
- ▶ Consider mentoring someone within the group to help lead in the future. Developing new leaders is a great way to strengthen the program and expand its reach.

How could my leadership team help?

A support team can make a big difference in your program. They can create a strong foundation for you as you lead.

They might:

- ▶ Encourage and pray for the students throughout the journey
- ▶ Support and guide students who become Christians
- ▶ Offer wisdom or advice if a problem arises in your group
- ▶ Help organize and host celebrations at the end of each unit

Be sure your leadership team understands that no money from the group loan can be used by the church, community organization, or for personal needs.

What if I don't speak English?

- ▶ Some translations of the Hope Business Program are available. Please check our website for

options: (<https://get-hope-global.org/global-impact/>)

- ▶ If your group plans to apply for a loan through Get HOPE Global, you will need to work with someone who speaks English. (See page 297 for more information.)
- ▶ If you don't see your language listed, you are welcome to contact Get HOPE Global to ask about future translations or to share your need.

Will I be responsible for students who don't do what they are supposed to do?

- ▶ You are not personally responsible for the success or failure of the businesses run by group members.
- ▶ You will not be held responsible if a student does not repay their portion of the group loan.
- ▶ Get HOPE Global is not liable for any business decisions made by students, or for the outcomes of their businesses. Our goal is to give people living in poverty a chance to own a business and to invite them into a growing relationship with Jesus Christ.

Students and Teaching

Can men participate?

- ▶ Get HOPE Global was founded by women with a vision to support other women experiencing poverty.
- ▶ While some groups of men have chosen to use the program, Get HOPE Global does not offer loans to groups of men. (See Loan Policy page 297)
- ▶ We do not encourage mixed gender groups as strong, supportive relationships between group members are key to success. In many cultures this could be difficult to accomplish with a mixed gender group.
- ▶ In some countries, it is helpful to hold an informational meeting for husbands or fathers of students so they understand the program's purpose, what participation involves, and that loan funds cannot be used for personal purposes.

What students will do well in the Hope Business Program?

Students are more likely to succeed in the program if they:

- ▶ Want to provide for themselves.
- ▶ Need hope and **are looking for change—not only in their finances, but in their relationships and sense of purpose.**
- ▶ Can work hard without needing someone to tell them what to do.
- ▶ Can commit at least 5 hours per week to attend class and build their business between sessions.
 - ◊ After each class, students complete Next Steps homework—practical activities that move their business forward. Only invite students who can make time for this work. They will also need to devote many hours each week to working in the business once it launches..
- ▶ Are willing to save, and can wait for larger lifestyle improvements until the group loan is fully repaid.

- ◊ Those whose children often go without food may not be able to wait that long and should be considered carefully.

In addition, students should be able to:

- ▶ Arrive before class begins
- ▶ Stay for the full session
- ▶ Apply what they learn to their business between classes
- ▶ Some may be starting a business for the first time; others may already have one and want to grow it.
 - ◊ It's best if students are at a similar business stage. However, if needed, it is possible to teach students with different experience levels in the same group.
- ▶ Most lessons assume that students can read, write, and do basic math.
 - ◊ If some students have not had a basic education, you can adapt the material. Many assignments can be done using drawings instead of written words. These students may need extra support—especially with recordkeeping and math-related tasks.

How big should my group be?

- ▶ A group of 10 to 12 students is ideal.
- ▶ Groups of up to 30 can still work well if students are divided into smaller groups for discussion and activities.

How long are the meetings?

- ▶ Each lesson is designed to take 2 – 3 hours.
- ▶ Some groups can go faster, while others may need more time.
- ▶ For groups that need more time you might choose to meet twice a week with shorter sessions, or plan to finish the program more slowly. (Time for review is built in to Units 3 & 4.)

Why is there a story in the first lesson, and why is it mentioned so often in later classes?

- ▶ The Hope Business Program is story-based. The core story—Sara's Story—shows each step a student takes in building a strong business.
- ▶ Each lesson refers back to Sara's experience to give students a practical, relatable example.
- ▶ The story helps make business ideas more personal and easier to understand, especially for students who learn best through examples or have limited formal education.
- ▶ Storytelling is used in many cultures as a powerful teaching method. It helps students connect with ideas emotionally, remember lessons, and see themselves in the journey.
- ▶ Sara's example reminds students that growth happens one step at a time—and that lasting change is possible.

Why do the lessons start with a section that quotes the Bible?

- ▶ The Hope Business Program is faith-based. We believe that true hope comes from a relationship with God, not from money or a successful business.
- ▶ Each lesson connects spiritual principles with practical business choices. Each contains a section that explains how it helps in business.
- ▶ Even if a student is not able to succeed in business, they can gain hope through a growing relationship with God.

What if I can't get all of the supplies listed?

- ▶ Do what you can. If you can't get the supplies, use what you have and adapt the lesson.

Why do the lessons include so many activities and discussions?

This program is designed to be active.

- ▶ Students learn by doing –not just by listening.
- ▶ They begin applying what they learn right away.
- ▶ They will also learn from each other.
- ▶ Students build strong relationships with each other.
- ▶ Students will have more success if they are having fun.

For leaders used to lecture-style teaching, this approach might feel new at first—but don't worry. You don't have to know all the answers. Your job is to guide, encourage, and create space for discovery. Think of yourself as a facilitator rather than a traditional teacher.

Sara's Story

Sara's Story is the heart of the Hope Business Program. The entire curriculum is built around it.

- ▶ You will read Sara's Story in the introductory meeting and refer to it in every class.
- ▶ It shows how someone can move step by step toward building a strong business.
- ▶ It also shows Sara's movement toward a close relationship with God.

Student Books

Each student will need a copy of the Student Book. The complete Student Book is included in the back of this manual. It has all the worksheets students will use during the program.

Use a paperclip or a bookmark to mark the Student Book section of this manual. As the program leader you will need to refer to it at every lesson. When you see a small image of a Student Book page, flip to the back of this book and look at the full-sized one.

You have several options:

- ▶ Order printed copies. Make a copy of the Student Book for each student.
- ▶ Use large-print copies. Write or copy each page on a chalkboard, whiteboard, or big piece of paper large enough for everyone to see. Have students copy the information onto their own paper. Be sure to give students a way to keep these pages—they'll need them all year.
- ▶ Purchase copies. If you work with a partner organization that can bring materials to you, you can purchase printed Student Books directly from Get HOPE Global.

Class Culture:

- ▶ Make sure everyone feels wanted and welcomed.
- ▶ Treat all students with equal value and respect.
- ▶ Always be kind.

How do students learn in this program?

Students learn in many different ways, including:

- ▶ Stories — especially *Sara's Story*, used throughout the program
- ▶ Teaching — from the program leader and from each other
- ▶ Homework presentations — sharing what they've done builds confidence
- ▶ Hands-on activities — students learn by doing, not just by listening
- ▶ Acting things out — role play helps clarify important ideas
- ▶ Discussions and problem solving — talking it through deepens understanding
- ▶ Small group work — encourages participation and peer learning
- ▶ Examples and role models — students learn from what they observe
- ▶ Feedback and encouragement — from leaders and fellow students

- ▶ Repetition and review — key for building lasting skills
- ▶ Next Steps assignments — students apply what they're learning each week
- ▶ Individual support — personal guidance when needed

This wide variety of learning methods helps students stay engaged, understand deeply, and grow together.

Active Learning

One of the most effective ways people learn is by doing.

- ▶ Students learn more when they practice, not just listen.
- ▶ They retain what they do longer than what they hear.
- ▶ Through active learning, they discover what works, what doesn't, and how to improve.

Breaks

Give your students a short break in the middle of class if you think it would help them focus.

Co-op Option

- ▶ Some students may choose to work together in a business.
- ▶ You may also decide to have the entire group operate as a co-op.
- ▶ Students in co-ops follow the same rules and guidelines as those working in individual businesses.
- ▶ The loan requirements are the same. (See Loans page 297)
- ▶ For more details about co-ops, see Student Page 34.

Preview Page

Before each lesson, you will find a Preview page to help you prepare. It includes:

- ▶ **Objectives:** What students should learn and do.
 - ◊ Focus on completing all objectives not marked optional.
 - ◊ Optional objectives reinforce the lesson and are helpful, but if time is short these could be saved for review during Units 3 & 4.
- ▶ **Student Book Pages:** Lists the pages students will need for this lesson. Look at the back of this manual to see the full-sized copies of the Student Book pages shown in the Preview.
- ▶ **Supplies:** Materials needed for activities. Use what you have and adapt as needed.
- ▶ **Next Steps Homework:**
 - ◊ Students take practical steps outside of class to build their business.
 - ◊ Consistent homework completion is required for students to qualify for a group loan. (See Loan Policy on page 297 for more details.)
 - ◊ Students can't succeed in this program without taking these steps.

Unit Highlights

MAIN TOPICS, LESSON FEATURES, SUPPLIES

Unit 1 Highlights

Lessons 1-10

Preparing a Business Plan

Attendance

- ▶ Record attendance at every meeting.
- ▶ Only students who attend all lessons may qualify for the group loan.
 - ◇ One absence per unit may be allowed for illness or serious circumstances.
- ▶ Students and leaders should arrive before class begins—punctuality is essential in business.
- ▶ Leaders should always arrive before the first student.

Business Planting Process (Student Page 28)

- ▶ Shows the path students will take to grow their business.
- ▶ Refer to this process at the start of each class to help students see their progress.
- ▶ All of Unit 1 is focused on preparation and planning, which are essential to success.

Bible Lessons

- ▶ Teach students that God loves them and sustains them.
- ▶ Help students see that spiritual growth is part of their business journey.

Next Steps Homework Presentations

- ▶ Students present what they did for their Next Steps homework at the start of each class.
 - ◇ This keeps them moving forward each week.
 - ◇ It encourages peer learning and shared accountability.
- ▶ Ask students to listen attentively and look at the speaker.

Big Hope

- ▶ Students identify a vision for a good future—this is their Big Hope.
- ▶ The Big Hope gives direction for their business and life.

Steps in the Big Hope Process

1. Having a vision – What kind of future do I want?
2. Communicating the vision – Students will practice sharing it often.
3. Committing to the vision – Doing everything possible to make it real.
4. Convincing others – Marketing the vision to customers and supporters.
5. Connecting through vision – Building relationships with lenders, customers, and community.

Business Plan:

Unit 1 is spent creating a business plan. This helps students put all the pieces in place for strong businesses.

Business Plan Presentations

Business Plans are presented during Lesson 10. Depending on the size of your group, presentations could require more than one meeting to complete.

Important:

If your group plans to apply for a loan, this is the time to decide which students are ready. Look for those who have:

- ▶ Shown commitment to saving
- ▶ Applied what they've learned
- ▶ Completed homework consistently
- ▶ Built trust by supporting others in the group

Only students who clearly demonstrate they are ready should continue to Unit 2 and be invited to participate in the group loan process.

Key Business Concepts

Key Business Concepts are important things learned in each lesson. At the end of each lesson, students think about a question and write the answer in their Student Book.

Unit 1 — Supplies

- ▶ Student Books (or poster version for students to copy themselves)
- ▶ Blank paper for student work including weekly Hands at Work lists and folders or another system for storing student papers
- ▶ Pens or pencils
- ▶ Business Planting Process chart (copied or drawn)
- ▶ Small box for “Out of the Box” activity
- ▶ String or yarn and rocks or beads

Lessons 11-20

Following the Business Plans

Learning More About Business

Building Community

- ▶ Strong friendships help students succeed—relational growth supports business growth and loan repayment.
- ▶ Students to practice the Gifts of Friendship (Student Page 59).
- ▶ Students build relationships through Planting Teams and Challenge Groups.

Challenge Groups

- ▶ Formed around shared challenges.
- ▶ Students think of possible ways to overcome their challenges and offer ideas to the full group.

Planting Readiness Scale

Students use the Planting Readiness Scale (Student Page 57) to assess when to launch

- ▶ Form teams by readiness level or pair a student who can help with one who needs help.
- ▶ Keep students with existing businesses together.

Start-Up Costs & Launching

- ▶ Students will create and present a list of start-up costs. When the plan is solid, release that portion of their loan for supplies, or go shopping with them to buy what they need.
- ▶ Launch readiness varies: some by Lesson 12, others by Lesson 20

Helping Businesses That are Slow to Launch

Support slower-to-launch students with prayer, problem solving. They could:

- ▶ Form a co-op, creating one stronger business together.
- ▶ Pair students who have different natural skills. One student might be good with business records while another is good at marketing.
- ▶ The student who is struggling to start a business could work for a student whose business is strong.
- ▶ Choose a service-based business instead of selling a product. (cleaning services; bookkeeping services; etc.)

Saving

- ▶ Saving is an important key to successfully planting a business.
- ▶ Students should begin saving as soon as possible.
- ▶ Program leaders will keep the students' savings in a bank account or another safe place. It will be returned to students when they finish repaying the loan.

Student Stories

Each student prepares to share their business and faith journey—modeled after Sara's Story. This activity will help them recognize changes for the better in themselves and others.

Guest Speakers: (Lesson 18)

Invite respected local business owners to share their experiences.

Look for guests who will willingly answer questions, and possibly host visits.

Visiting Local Businesses

Arrange visits to local businesses, ideally those introduced in the previous lesson.

Celebration

Mark the completion of Unit 2 with a small event to honor progress and build momentum.

Unit 2 — Supplies

- ▶ Student Books
- ▶ Paper and writing tools
- ▶ (Possible) transportation to local businesses (Lesson 19)
- ▶ Supplies for end-of-unit celebration (decorations, refreshments)

Lessons 21-28

Nurturing the Businesses

Reviewing Important Information

Saving

Building Connections

Loan Grace Period (depending on lender)

Take 5 and Hands at Work

In groups where students can read and write, give them 5 minutes to write down what they have learned as part of each lesson. This replaces the “Key Business Concepts” activity of Units 1 and 2. Students will also continue to modify or re-create the Hands at Work page, listing specific tasks and goals for their business each week.

Group Project

During Unit 3 students work together on a group project that meets a need. This project helps students see themselves as capable people who can help others. It also strengthens relationships within the group.

See Lesson 21, page 202, for more information.

Listening Group

Students are invited to be part of a listening group—an important space where they are heard and cared for. This group time is not for fixing problems, giving advice, or pointing out flaws. It is simply a time to listen, care, and if the person sharing desires it, pray for them. Listening Group instructions are given on page 203.

Unit 3—Supplies

- ▶ Student Books
- ▶ Paper and writing tools
- ▶ Supplies for group project (based on selected need—locally available)
- ▶ Space arranged for Listening Groups (quiet, welcoming)

Lessons 29-52

Strengthening the Businesses

Reviewing Important Information

Helping Each Other

Repaying Loans

Continuing to Save

Take 5 and Hands at Work

Continue to encourage students to take 5 minutes at each class to write down what they have learned after important lessons. Students will also continue listing and prioritizing tasks and goals with their own Hands at Work pages.

Final Lesson

- ▶ Students make their final loan payments.
- ▶ Savings are returned. You may need to help students open a bank account or find a safe place to keep their money.
- ▶ **Certificates for completing the Hope Business Program** are awarded!
 - ◇ They can be found on page 307. Print and sign one for each student.

Celebration

Plan a special event to honor those who completed the program. Include presenting certificates and returning savings during the celebration.

Important note: Though the program leader's responsibilities end at the close of Unit 4, the group may wish to continue meeting for encouragement, support, listening, and prayer.

Unit 4—Supplies

- ▶ Student Books
- ▶ Paper and writing tools
- ▶ Envelopes or containers for individual savings
- ▶ Loan repayment records or tracking sheet
- ▶ Printed and signed completion certificates (page 307)
- ▶ Small mirrors (Optional)
- ▶ Refreshments or other ways to make the final celebration special.

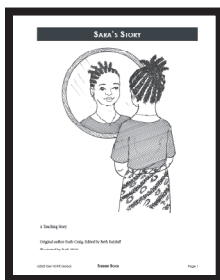
Lesson 1

INTRODUCTORY MEETING: LEARN ABOUT THE HOPE BUSINESS PROGRAM

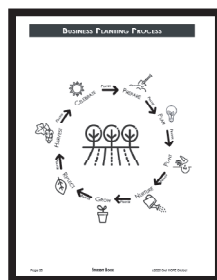
Students Will...

1. Learn about the class and the program leader. (page 26)
2. Listen to and discuss Sara's Story. (page 26)
3. Understand the structure of the Hope Business Program. (page 27)
4. Understand the commitments students make when choosing to participate in the Hope Business Program. (page 29)
5. Hear that God sees them, hears them, and cares about every part of their life. (page 30)

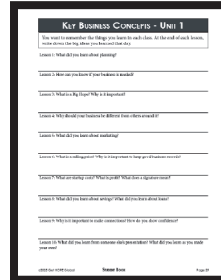
Student Books



Sara's Story
(Student Page 1)



Business Planting Process (Student Page 28)



Key Business Concepts
(Student Page 29)

Remember that all the Student Book pages shown here are included at the back of this manual. Read more about Student Books in the introduction on page 12.

Supplies

- Pencils or pens, paper
- Large paper or chalkboard

Next Steps Homework

Before lesson 2, each student will...

1. Decide if they will join the Hope Business Program.

As class begins...

- ▶ Ask each person to say her name. Encourage students to remember each other's names. After each person says her name, say "I am glad you are here, _____ (name)."
- ▶ Write down the name of each person who attended.

Objective 1: Learn about the class and the program leader.

Briefly introduce yourself. Then...



Say:

This business class is:

1. A place to learn things that will help you start and grow a business.
2. An opportunity to build relationships in a caring community.
3. A safe place to learn about and experience God's love.
4. An opportunity to learn about borrowing money and decide together whether to apply for a loan together, form your own village savings bank, or find other options for funding your business startup.

As Program Leader I promise to:

1. Provide a place for you to learn.
2. Lead the lessons.
3. Tell you about God's love.
4. Pray for you.

Objective 2: Listen to and discuss Sara's Story.



Say: We are going to read a story about a young woman named Sara who starts a business. While I read it, think about ways your story could be like hers. During each class we will take a step like Sara does in this story.

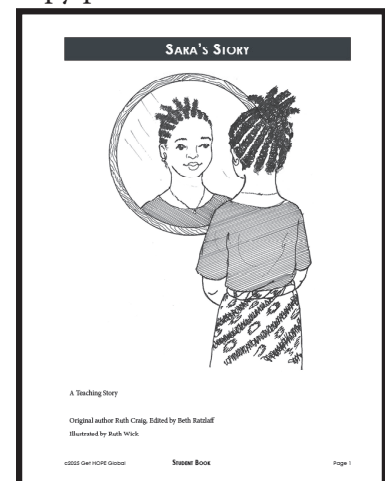


Note to Program Leaders: Read Sara's Story out loud. Use the copy printed in the Student Book section at the back of this manual. Encourage students to follow along in their own Student Books. You will look back at one part of this story in each lesson.



Discuss:

1. Why are you interested in this class?
2. What are some ways that you are like Sara?
3. What did you notice as you listened to Sara's Story?



Student Page 1

Possible Answers:

- ▶ Sara was not sure she wanted to go to the meeting.
- ▶ Sara did not know what kind of business she wanted to start.
- ▶ Sara first started feeling hopeful when she thought of an idea for a business. That was the first seed of hope.

You may not have been sure you would feel welcome at this meeting. You may not have an idea for a business yet. I will pray that God will plant a “seed of hope” in your heart this week.

Optional Activity: Three Hopes



Do: Each student will:

- ▶ Draw three things they are excited about as they begin the program.
- ▶ Write an explanation underneath if possible.
- ▶ Share their drawing with the class, if time allows.
- ▶ Turn in their drawing to the Program Leader.

Objective 3: Understand the structure of the Hope Business Program.



Say: The Hope Business Program takes about a year to finish. Some groups spend more time learning and take longer to finish.

It is divided into 4 sections:

Unit 1: The first section is a chance for you to decide whether owning a business is for you. Every lesson helps you create a business plan. This plan is necessary for starting a business or growing it. It is also required by lenders if the group applies for a loan.

Unit 2: During the 2nd section students who decide to start or grow their existing business learn more about how to do that. Most students start their business during this unit. Those with existing businesses expand and improve them while working through Unit 2. Groups who apply for a loan usually get the loan money during this time. Students learn how to figure out how much money they will need to start and more about helping and encouraging each other. Bible lessons focus on the ways we can grow closer to God.

Unit 3: During the 3rd section students focus on caring for their businesses. They help and encourage each other, learn more about business, and review important business concepts. They learn how growing in Godly character helps with business. They also work together on a group project.

Unit 4: During the 4th section groups who took loans repay them. They support each other, help each other solve problems, and learn more about godly character that helps in business. Groups who get a loan can end when the loan is repaid. Some groups might decide to continue to meet even after they have finished the Hope Business Program. Some might form their own village savings bank and give loans to each other.

Students will need to be able to attend every meeting, arrive before the class starts and stay until the end. They will be working between meetings to take the next steps toward starting their business. We ask that you decide before we meet next time for Lesson 1 whether you would like to be part of the class.

As students you will be working hard. Every week there will be homework, called “Next Steps”. These next steps will help you gradually build your business plan and apply what you have learned to your own business. To be included in any group loan or savings group you will need to attend every class, arrive before class begins and stay until the end, and do the assigned Next Steps Homework in between meetings.



Note to Program Leaders: Answer any questions people attending this meeting have. You will give more details during lesson 2.

Business Planting Process



Say: Starting a business is like planting fruit or vegetables to eat.

When a person plants food, they take 8 steps.

Step 1: Prepare: They think about what kind of food they need. They imagine how much of each vegetable they will need for their family or to sell to others.

Step 2: Plan: They gather tools. They get the soil ready. They get seeds.

Step 3: Plant: They put the seeds in the ground.

Step 4: Nurture: They water the seeds. They pull weeds. They take care of their baby plants.

Step 5: Grow: They continue to do what they can to help the plants grow.

Step 6: Reflect: They watch how the plants are growing. What is growing well? What is not growing well?

Step 7: Harvest: They pick their vegetables and fruit.

Step 8: Celebrate: They enjoy the food and celebrate the harvest. They save some to eat later and some of the seeds for planting during the next growing season. Then they start preparing for the next growing season.

With business it is the same!

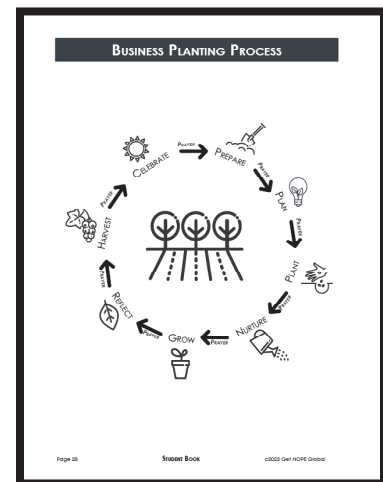
Step 1: Prepare: Think about what you need. We call this your Big Hope for your business.

Step 2: Plan: We will spend many sessions planning before you can start your business.

Step 3: Plant: You will start your business and invite customers to come.

Step 4: Nurture: You will take care of your business.

Step 5: Grow: You will learn what you can do to help your business grow.



Student Page 28

Step 6: Reflect: What have you learned? What might you want to do differently?

Step 7: Harvest: You have profit - the money you made. Some will go back to repaying the money you borrowed, plus the loan fee. Some will be saved for later. The rest can be used for your needs.

Step 8: Celebrate: You will look back and celebrate.



Discuss: There will be more class sessions about preparing and planning than about anything else. Why do you think we do that?

Possible Answers:

- ▶ Just like a garden, you need to know what tools and supplies you need.
- ▶ You must decide what kind of business will work for you.
- ▶ You need to learn what you need to have and what you need to know before you start.

Objective 4: Understand the commitments students make when choosing to participate in the Hope Business Program.



Say: Most business classes have some requirements. Some require a certain level of schooling or experience. This class is different. It does not require that you have graduated from school or shown that you already know some things about business.

Students do need to develop some important habits that are important if you want to succeed in business.

Students in this class need to:

1. Attend every session
2. Take the next step (as instructed in class) in their business in between meetings.
3. Work hard
4. Practice what you learn in class

If you cannot attend every meeting, take the next steps for your business, work hard, and practice, this class may not be the right choice for you right now. We know that it is not going to work for every person. Only students who build these habits and follow the requirements will continue into units 2, 3, and 4 and have the chance to share in the loan money if we decide to get a loan together.

Four good habits:

1. Keep promises (be trustworthy).
2. Desire to learn and do new things (be teachable).
3. Get the work done (be responsible).
4. Come to class before it begins and stay until the end (be punctual).

We build these habits by practicing them. Soon they will become part of who you are.



Discuss:

Which of these things would you like to focus on practicing this week?

What is one way you could practice?

Possible Answer:

- You can turn this into a game. If you are a person who does not always come early to meetings you could try to leave earlier than you think you need to. See if you can be one of the first people to arrive everywhere you are going today. See how often you can be the one waiting for someone else. Count how many times you “won” by getting where you needed to go. Try this game every day until arriving on time feels natural.

Objective 5: Hear that God sees them, hears them, and cares about every part of their life.

Hope



Say: When we hope, we want something good and think it could happen.

Where to Find Hope



Read: Psalm 146

Praise the LORD. Praise the LORD, my soul. I will praise the LORD all my life; I will sing praise to my God as long as I live.

Do not put your trust in princes, in human beings, who cannot save. When their spirit departs, they return to the ground; on that very day their plans come to nothing.

Blessed are those whose help is the God of Jacob, whose hope is in the LORD their God. He is the Maker of heaven and earth, the sea, and everything in them—he remains faithful forever.

He upholds the cause of the oppressed and gives food to the hungry.

The LORD sets prisoners free, the LORD gives sight to the blind, the LORD lifts up those who are bowed down, the LORD loves the righteous. The LORD watches over the foreigner and sustains the fatherless and the widow, but he frustrates the ways of the wicked.

The LORD reigns forever, your God, O Zion, for all generations. Praise the LORD.

A Warning About Looking for Hope in the Wrong Places

Before this psalm tells us where to place our hope, it warns us about what not to trust. It says not to hope in “princes,” or powerful people.

People are imperfect. They make mistakes, and bad choices. Sooner or later they die.

Putting our hope in our own abilities is not a good idea because we are people too. We

have the same weaknesses. So, hope should be based on something stronger and better than people, ourselves, or others.

Why We Look to God for Hope

Psalms 146:5–6 encourages us to hope in God. What reasons does this Psalm give for hope in God?

Possible Answers:

- ▶ God is powerful. He made the earth and the vast space beyond earth. He is so big that no one could measure him.
- ▶ God is trustworthy. He keeps his promises.
- ▶ God is good.
- ▶ God loves us. The greatest act of love possible is to give your life so that someone else may live. This is what Jesus did because he loves each one of us.
- ▶ God helps people who know they need him.



Do: On a whiteboard or large piece of paper list the groups of people mentioned in the psalm. Beside each group of people write what God says he does for them.

Possible Answers:

- ▶ Wronged people *He defends*
- ▶ Hungry people *He feeds*
- ▶ Prisoners *He sets free*
- ▶ Blind people *He restores sight*
- ▶ Those who are bent down *He picks up*
- ▶ Righteous people *He loves*
- ▶ Foreigners *He protects*
- ▶ Fatherless *He looks after*
- ▶ Widows *He looks after*



Discuss:

What do you learn about God from this list?

Possible Answers:

- ▶ God cares about you. He even defends you by fighting against evil.
- ▶ God has compassion on oppressed people, hungry people, trapped people, refugees, widows, single mothers, and orphans.
- ▶ God defeats people who work for evil instead of for good.

Before the next class imagine God looking at you with love and caring about you.

Closing



Say: If you know others who would like to be included, they are welcome to meet with me. After the next session, we will not be taking more people into our class.

Thank you for coming. Our next meeting will be at _____. (place and time).

Summary Checkpoint

Today we learned 5 things:

1. Heard about starting a business by listening to Sara's Story.
2. Learned what to expect in the Hope Business Program.
3. Heard about the Business Planting Process.
4. Learned what is required for students in this class.
5. Found ourselves on the list of people God cares about.

Key Business Concepts



Note to Program Leaders: Key Business Concepts are important things learned in each lesson. At the end of each lesson, students think about a question and write the answer in their Student Book.

What did you learn about planning? Write it in your Student Book.

Next Steps Homework

1. Decide if you will join the Hope Business Program.

One Good Thing



Discuss: What is one good thing you learned from today's meeting that gives you hope?



Prayer

Close this meeting by thanking God that he cares for us.

KEY BUSINESS CONCEPTS - UNIT 1	
You want to remember the things you learn in each class. At the end of each lesson, write down the big ideas you learned that day.	
Lesson 1: What did you learn about planning?	_____
Lesson 2: How can you know if your business is needed?	_____
Lesson 3: What is a Big Hope? Why is it important?	_____
Lesson 4: Why should your business be different from others around it?	_____
Lesson 5: What did you learn about marketing?	_____
Lesson 6: What is a selling price? Why is it important to keep good business records?	_____
Lesson 7: What are startup costs? What is profit? What does a signature mean?	_____
Lesson 8: What did you learn about savings? What did you learn about loans?	_____
Lesson 9: Why is it important to make connections? How do you show confidence?	_____
Lesson 10: What did you learn from someone else's presentation? What did you learn as you made your own?	_____
©2026 Get HOPE Global	Student Book Page 29

Student Page 29